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Trade and Institutions in the Medieval Mediterranean

The Geniza Merchants and their Business World

Jessica L. Goldberg



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study of late antiquity and the early Middle Ages, and the way it depends in particular on some of the methods used and questions raised in Michael McCormick's *Origins of the European Economy* (2001) and Chris Wickham's *Framing the Early Middle Ages* (2005). My scholarly debt to A. L. Udovitch goes deeper than citations can show: a great deal of my understanding of Geniza merchants begins from his unpublished work on individual letters – his transcriptions, interpretative translations, and annotations have been an essential guide and trove of ideas.

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I thank my mother, my stepfather, my sister and her family for their support and their patience with the absences and absences of mind the writing process has involved. Jason Bandlow helped me see that sometimes the best way to make progress, whether in writing a good book or leading a good life, is to walk off into the woods for a while with a beloved companion: the rewards of the unknown are sometimes worth the risks of being lost. I dedicate this book to the memory of my grandparents – ever-patient subjects of my first historical interrogations, conspirators in making sure I could sit in the rooms where “men talk business,” and wise elders who knew I would be an academic long before I did. Without their loving nudging and generosity, none of this would have been possible.

Technical notes

Personal names

Members of the merchant community mostly followed the conventions of the contemporary Islamic world in their naming practice. Most individuals had a personal name (*ism*), patronymic (*nasab*), a *kunya* (“father of _____”), and a personal or familial *nisba* (specifier), indicating either place of origin, profession, or descent. Some individuals had more than one *nisba*, and some individuals or families also bore a *laqab*, or nickname.¹ Writers often chose to vary the combination of names used to identify an individual even within a single letter. They refer to close associates and intimates with minimal forms (bare *ism*, *kunya*, or *kunya ism*), while using long forms with strangers.

For clarity, I refer to most merchants in “*ism b. nasab*” form, but vary this usage where another form more easily identifies the individual. Before *nasabs* ‘b.’ indicates *ibn* in Arabic, *ben* in Hebrew, or *bar* in Aramaic, all of them frequently used. I often include *nisbas* or *laqabs* for members of important family clans, particularly if fellow merchants often used the *nisba*. Where a patronymic form, such as Ibn ‘Awkal, is a family *laqab*, I use “ibn” rather than “b.” to distinguish between the two. Thus, “Yūsuf b. Ya‘qūb Ibn ‘Awkal” denotes Yūsuf whose father was Ya‘qūb, and whose family *nisba* was Ibn ‘Awkal. He is commonly referred to as Yūsuf Ibn ‘Awkal.

Most Jews in the medieval Near East were known interchangeably by Hebrew and Arabic names, and merchants were no exception. Since they usually used the Arabic forms of their fellows’ names in letters, I have followed the conventions of historians of Islam and used transliterated Arabic names even where there is a common English equivalent

¹ Special features of naming practice among Geniza people include *nasabs* generally of one generation (at most, and, rather infrequently, two), infrequent use of *laqabs*, and *nisbas* that are both familial and personal (often meaning that an individual bore two of them). For further detail on naming in Geniza documents see Goitein, 1967–1993: I, 357–358; for more general discussion see Beeston, 1971.

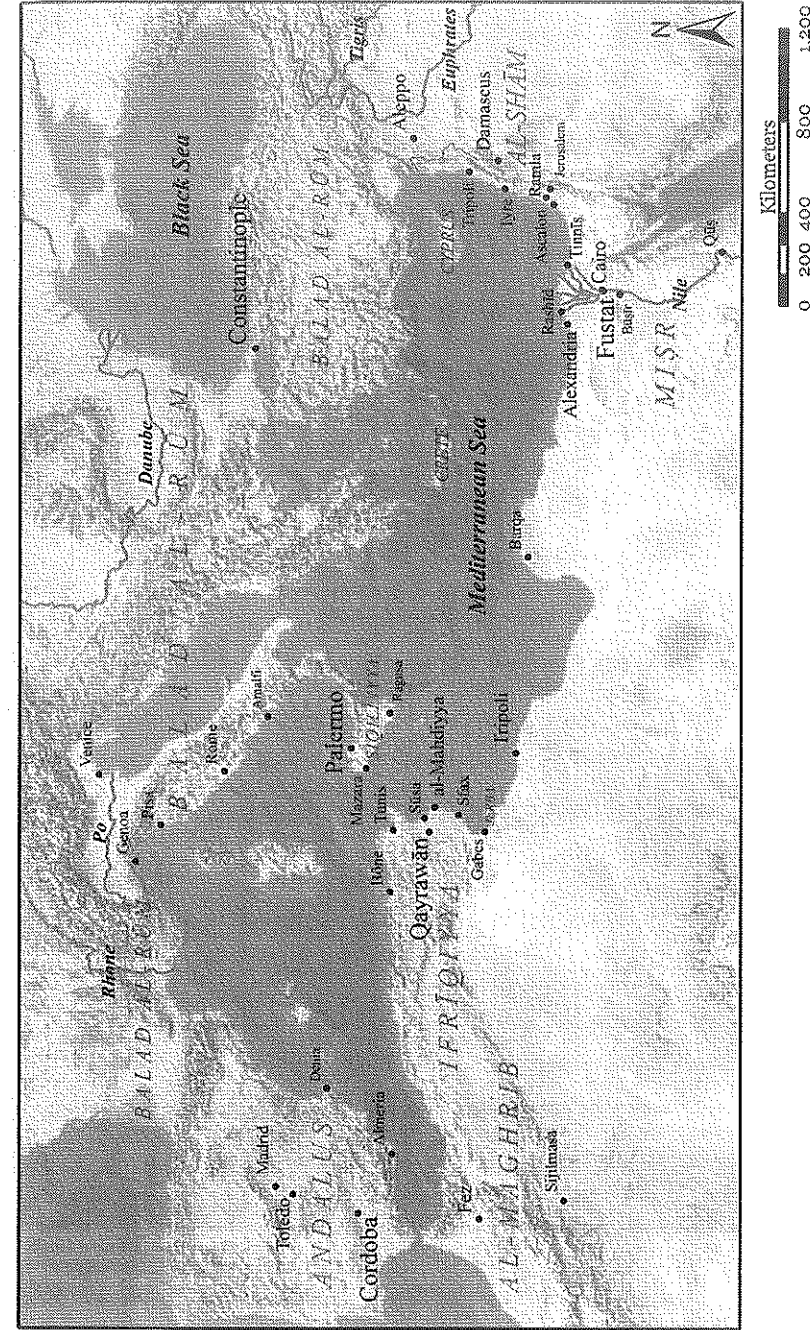
(thus Yūsuf rather than Joseph, Ya'qūb rather than Jacob). For those merchants who are universally referred to by the Hebrew form of their name, as is the case with Maṣliāḥ b. Eliah, the Jewish judge (*dayyan*) of Palermo, I use Hebrew transliteration for consistency. Merchants used al-Kohen and ha-Kohen almost interchangeably; I use al-Kohen throughout.

Place names and regional names

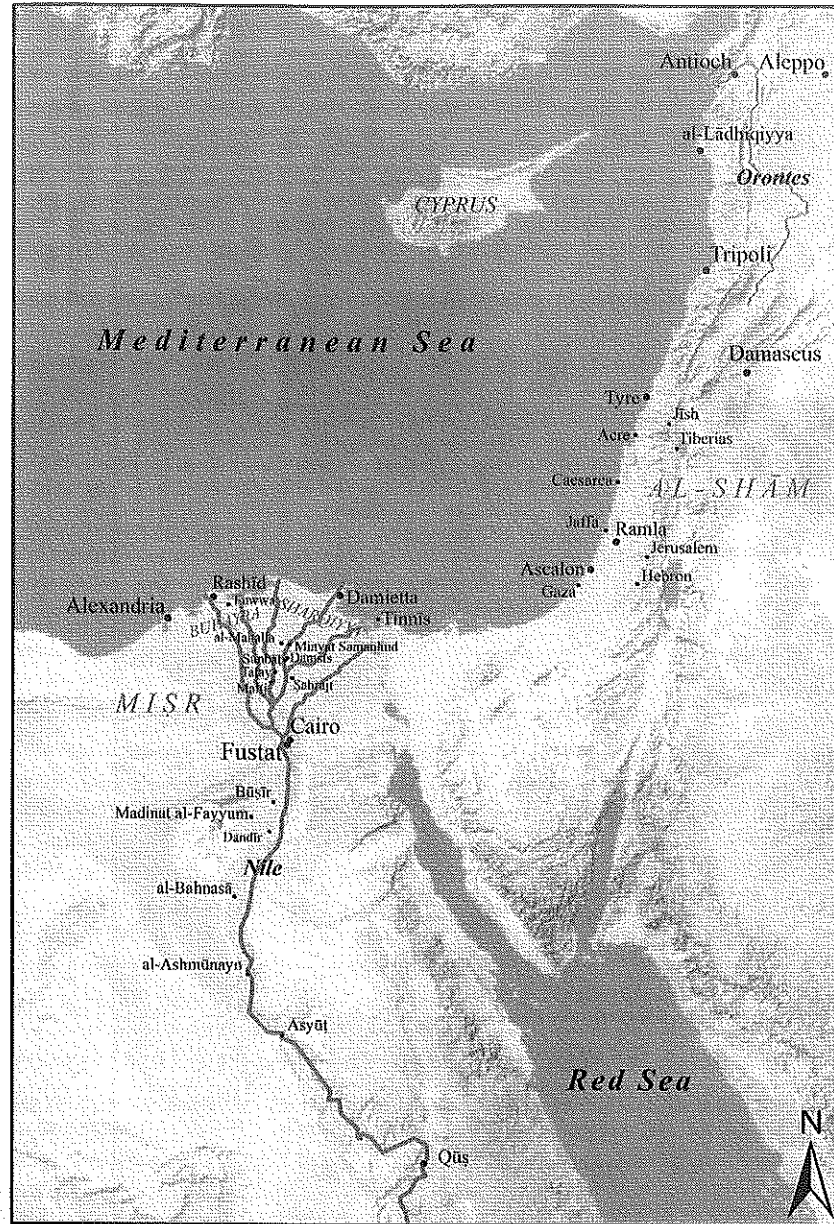
For those cities most familiar to English readers I have used English versions of place-names (e.g. Palermo, Tyre, Alexandria). Less familiar places are given in transliteration, using the definite article where this is most common among medieval users. Thus I refer to al-Lādhīqiyya (ancient Laodicea in northern present-day Syria) but to Qayrawān (not al-Qayrawān). An exception is made for Fustat, which I keep as a familiar place name. In this period Fustat and Cairo were sister cities located about two miles from each other. Cairo was a royal enclosure growing into a city, but Fustat was the great city and commercial hub of Egypt. Merchants generally refer to Fustat as *Miṣr*, also the word for Egypt, but when writing addresses on letters, they write *al-Fustāt*. Merchants frequented both Tripolis: modern-day Tripoli, Lebanon; and Tripoli, Libya. Following their use I refer to the former as Tripoli al-Shām (Syrian Tripoli), and the latter simply as Tripoli.

Since this book is concerned with the economic nature of regions, naming regions can presuppose a unity that did not actually exist. Merchants themselves used certain regional names quite commonly: al-Andalus (sometimes given with the article and sometimes without, although I use al-Andalus throughout), Ṣiqilliyya (Sicily), and al-Shām (greater Syria). But they used Ifrīqiyya (roughly the areas of Roman Africa: Tunisia and eastern Algeria) or Miṣr (Egypt) quite rarely. For convenience I use the names used by the geographers or their common English equivalents. Part II discusses the geographic meaning of these areas.

“Egypt” refers to the entire Nile Valley, the Delta, the Mediterranean ports of the Nile, and the area of the Fayyūm. “Sicily” refers to the island and “al-Andalus” to Islamic Spain, although commercial activity did not encompass the entirety of either region. “Ifrīqiyya” refers to modern Tunisia, northeast Algeria, and northwestern Libya. “Maghrib” means the westerly part of the North African coast, comprising most of modern Algeria and Morocco. “The West” is used for the area of the central Mediterranean encompassing both Ifrīqiyya and Sicily, following the rather loose but consistent usage of Geniza merchants and their view of the world from Fustat. The “far west” refers to the Maghrib and



Map 1.1: The commercial Mediterranean in the eleventh century



Map 1.2: Egypt and al-Shām

al-Andalus together. Finally, “al-Shām” was used by geographers and Geniza people universally to refer to the area roughly analogous to modern Syria, Lebanon, Israel, and the Palestinian territories.

Money, prices, and weights

This book is not particularly concerned with monetary history. When it mentions prices, it does so chiefly to provide scale and comparison. Hence all prices are converted into round figures in dinars. Direct quotes from letters contain the units and currencies used by Geniza merchants; the footnotes or text include a conversion to decimal dinars.² As a rough standard of comparison, Goitein estimated that a family of middling artisans could get by on 2 dinars a month.³ This estimate is accepted by Geniza scholars, and provides the reader with a measure against which to judge units, tens, hundreds, and thousands of dinars.

In the case of the weights in which goods were priced and traded, rather than exact values the reader should note the close equivalence of many of these terms to avoirdupois standards. Given approximate weights, *wuqiyya* can be read as ounces, *raṭls* as pounds, and *manms* as two pounds (or one kilogram).⁴ A *qintār* is a hundred *raṭls*, or a hundredweight (50 kilograms), an *ʿidl* or bale weighed roughly 500 *raṭl* (although since these were also the physical objects of shipping, their weight varied from around 160 to over 350 kilograms).⁵

Language: transliteration, transcription, and translation

I have tried to make sparing use of transliteration. Specific terms transliterated in the text are indicated by italics; a glossary is provided in the end-matter. Arabic transliteration follows the rules of the *International Journal of Middle East Studies*. Hebrew transcription follows those of the *Association for Jewish Studies Review* with the following changes: ן is transliterated as *ṣ*, ם as *ṭ*, final ן without *mappiq* is omitted. Exceptions

² Geniza merchants quote prices in moneys of account. Chiefly these are dinars: halves, thirds, quarters, sixths, eighths, *qirāṣ* (twenty-fourths) and *ḥabbas* (seventy-seconds). I follow Goitein in using a standard accounting conversion of 1:40 between dinars and dirhems; real rates were widely variable. Goitein, 1967–1993: I, 368–392. See the brief discussion and bibliography in 4.2 at n. 12.

³ Goitein, 1967–1993: I, 359.

⁴ More exactly, a *wuqiyya* was made up of 12 dirhems weighing 3.125 grams each, and a *raṭl* was 12 *wuqiyya*. Goitein, 1967–1993: I, 360–361.

⁵ Dinars, dirhems, and *qirāṣ* were measures of weight as well as types of money; moneys of account are in standard weight dinars and weighed bags of money were labeled by dinar weight. On these particular weights see *Et*², “Wazn.”

are made for terms found in English dictionaries, such as qadi, caliph, sultan, or yeshiva. These are treated as part of Standard English. Given that the irregularity of Arabic plurals can cause confusion, I append an 's' to most transliterated terms rather than provide the morphologically appropriate plural. When published works in Hebrew or Arabic include an English title page I have given that title and indicated the original language. Where they do not I provide a transliteration.

Where questions of original language are important in my quotation of manuscript sources I have used the original Judeo-Arabic of the letters in the footnotes rather than a transliteration. An editor's attempt to transliterate Judeo-Arabic often involves choosing to correct usage to normative Arabic, or deciding about vowelings in a case where our knowledge of the Middle Arabic used is still tentative.⁶

In both translations and transcriptions of manuscript sources the following conventions are used: roman type indicates original in Judeo-Arabic, underline is Hebrew; ellipses indicate editorial omission, while ellipses enclosed by brackets indicate lacunae in the text; words enclosed in brackets indicate editorial filling of a textual lacuna; words enclosed in parentheses indicate an editorial comment or clarification, or editorial completion of the writer's abbreviation. Emphases, given in italics, are my own. Except in the model letter of chapter 3 I have not indicated corrections made by the writer: words or letters added above or below the line are included without comment; words that the writer later crossed out are omitted. Where non-Geniza sources are quoted I have relied upon previous editors and not made my own editorial comments.

Scholars have prepared English translations of many of these documents, and I have consulted many of these translations in writing this work. The table of manuscript sources in the bibliography lists both available editions and English translations. I have either re-translated or edited prepared translations in order to illuminate the consistent vocabulary of letter writers. Unless I specifically cite a translation in the footnotes all translations, and all errors that they contain, are my own.

I mostly use a literal translation style, but occasionally choose a looser, more idiomatic translation to give the flavor of the exchange. I sometimes use the second person in place of the author's third person where comprehension is at stake. The reader will therefore find a mix of numerals and numbers, contractions, slang, and informal expressions; these are my attempts to accurately reflect registers and styles.

⁶ See Blau, 1999, Versteegh, 1997. See also Diem and Radenberg, 1994: *passim*, which disagrees with Goitein on vowelings of individual terms.

Abbreviations

Add.	Additional
AIU	Alliance Israélite Universelle (Paris)
Antonin	Antonin Collection (St. Petersburg)
Ar.	Arabic
AS	Additional Series
BL	British Library
Bodl	Bodleian Library (Oxford)
Chapira	Chapira Collection
DK	David Kauffman Collection (Budapest)
<i>EI</i> ²	<i>Encyclopaedia of Islam</i> , 2nd edn., ed. P. Bearman, T. Bianquis, C. E. Bosworth, E. van Donzel, and W. P. Heinrichs (Leiden, 2006)
<i>EJ</i> ²	<i>Encyclopedia Judaica</i> , 2nd edn., ed. Briehael Berenbaum and Fred Skolnik (Detroit, 2007)
ENA	Elkan Nathan Adler Collection (New York)
Gottheil-Worrell	Freer Gallery of Art (Washington)
Halper	Halper Collection, University of Pennsylvania (Philadelphia)
Heb	Hebrew
INA	Institute of Oriental Studies (St. Petersburg)
JNUL	Jewish National and University Library (Jerusalem)
JTS	Jewish Theological Seminary
Meunier	Meunier Collection
Misc.	Miscellaneous
Mosseri	Jacques Mosseri Collection (Cambridge)
MS	Manuscript
NS	New Series
Or	Oriental
P. Heid.	Papyrus Collection of the University of Heidelberg
PER	Erzherzog Rainer Papyrus Collection (Vienna)
TS	Taylor-Schechter Collection (Cambridge)

1 Introduction: two tales

1.1 A medieval story: the bale on the beach

Around the year 1050 a bale sat on the shore at the port of Mazara in western Sicily. It was wrapped in canvas and tied with rope, and on the outside was written the name “Maṣliaḥ b. Eliaḥ,” the *dayyan* (judge) of Palermo. It contained indigo, and a bale of it represented a great deal of money: around 175 dinars if it was the Syrian variety, triple that if it was good Kirmānī.¹ But the bale was wet, a fact that would both reduce the value of the indigo and mean a lot of work for someone. So it sat on the shore for several days.

Ḥayyim b. ‘Ammār, the Palermo “representative of the merchants” (*wakīl al-tujjār*),² was also down on the Mazara shore, sorting, spreading, airing, and re-packing the indigo in a second wet bale dropped off by the same unweatherly ship. Aḥmad b. Dā’ūd, a clerk whom all the people of Palermo had agreed to leave in charge of their goods, asked him about the orphaned bale. Ḥayyim suggested moving it to the *funduq*³ until they heard from Maṣliaḥ. But Maṣliaḥ, writing from Palermo, said the bale did not belong to him at all, and he refused to receive it. On the other hand, could Ḥayyim get the two sections of indigo belonging to his brother out of the bale and send them to him? Ḥayyim presented this plan to Aḥmad b. Dā’ūd, who was equally quick to reject responsibility: “If you are willing to accept the bale in its entirety, fine. If you don’t want to, I’m not going to open it for you to take what you like and leave the rest with me.”⁴ Ḥayyim wrote to the judge again, who repeated his request that Ḥayyim handle matters and fetch him the requested

¹ See Stillman, 1970: 89–91, 135–136 for a description and price quotes in the early part of the eleventh century.

² See 4.3 at n. 68 below, for the role of the *wakīl*.

³ This was a merchant inn that served as lodging and storage space for foreigners without access to local warehouses; see Constable, 2003: 68–106, *passim*.

⁴ TS 20.122 r 26–27. See TS 20.122 r *passim*, v 1–12 for all the remaining details and quotations.

sections. So Ḥayyim, whose professional duty as *wakil* meant he “sought to arrange everything for the best” for everyone, went to Aḥmad and said he would pay for everything and take it to his own warehouse, provided Aḥmad would open it and record all the details of each bundle – its weight and label.⁵ Aḥmad stood on the balcony of the *funduq* while the bale was opened and took down everything in his ledger. There were seven sections of indigo: three were labeled as belonging to Mūsā b. Abī 'l-Ḥayy and were to be delivered to Maṣliḥ b. Eliah; two were labeled for delivery to Maṣliḥ’s brother; and two were labeled for delivery to Isma‘īl b. Hārūn. One of the last sections contained some pumpkin seeds and rice along with the indigo. One of the merchants on hand to witness the unpacking, Maymūn, said that the section with the pumpkin seeds belonged to Abū Ishāq, who had had it packed in Cairo itself.

As everyone had suspected this bale caused no end of trouble for Ḥayyim. After it was opened he got a letter from Abū Ishāq telling him of a change of intent: he was to deliver the sections labeled to Isma‘īl b. Hārūn to Nissīm b. Shemariah instead. In the dispute that followed when both arrived from Palermo and Ḥayyim refused to give Isma‘īl the package, Isma‘īl and his brother denounced Ḥayyim to the “inspectors,”⁶ saying that he was undermining Muslim institutions by evading customs duties. Insults and accusations were traded among the merchants when they were hauled in front of the Muslim authorities (*al-sultān*).⁷ Worst of all, and shameful, Ḥayyim’s brothers-in-law were among those who witnessed the abuse hurled at him; in return, in a moment of anger he insulted one of the other men on the quality of both his wife and *his* in-laws. The case, and the payments involved, were apparently not settled to Ḥayyim’s satisfaction, for he detailed the entire episode in a letter to an associate in Fustat (whence the bale had originated), asking that he take the letter and read it to *his* (the associate’s) brother-in-law.⁸ No doubt the arguments would continue in Fustat and Alexandria, where most of the owners made their homes.

Many parts of the geographic story of eleventh-century Mediterranean commerce are encapsulated in the history of this single bale lying unclaimed on the shore, particularly the separate and intersecting movements of goods, information, and people upon which such trade

depended. Indigo and other goods belonging to several merchants were bundled together in Fustat, whence they were sent west to Palermo and unexpectedly landed in Mazara. A series of letters passed from Fustat to Palermo, from Fustat to Mazara, from Palermo to Mazara, and from Palermo to Fustat transmitting information and instructions regarding these goods, assigning responsibility, praise, and blame. Merchants made multiple trips between Palermo and Mazara to manage and argue over arrangements.

The story of this bale also reveals that relationships between merchants and institutional authority were complex. Officials appeared and goods had to be negotiated through a bureaucracy that included registration and customs, but the trading community had a great deal to say in this negotiation. It was the trading community, after all, that agreed to put Aḥmad in charge of their goods; when “inspectors” were called in it was as a strategic move by business players. This move, however, led to the horrors of appearing before “the authorities,” which was, as Ḥayyim put it, “an affair that I was unable to handle.” Finally, merchants appear in relation to authority as both individuals and a group: “all the people” put Aḥmad in charge of their goods and a group witnessed the opening of the bale and the argument in front of the authorities, but Ḥayyim and Maṣliḥ argued over individual responsibility for the bale, just as Nissīm and Isma‘īl fought over the sections.

At the same time, the story as we have it is puzzling in terms of economic organization. Why were accepting and opening the bale objects of such dispute? Why was there such an effort by two men first to avoid responsibility for the bale, and then by two others to take responsibility for sections they did not own; indeed, for goods from which none of them would profit? Why were both ownership and agency in the bale so dispersed and ambiguous? How is it that Ḥayyim, whose name appeared on no label, ended up taking charge of the bale; why was he, rather than Maṣliḥ, the person who received instructions in a letter from Fustat? What made Ḥayyim anxious to report on these incidents to yet another merchant in Fustat who did not own these goods, yet not ask for any particular assistance or intervention? If these questions were not enough, the infrastructure and economic geography too are mysterious. Why were these particular goods moving, and how did they come to be brought together in Fustat? If indeed the indigo was Syrian, why had it taken such a circuitous route to Sicily? What led to the diversion of destination and the orphaning of the bale? Why were so many men traveling the 110 km from the great market of Palermo to the lesser one of Mazara?

⁵ The payment would be for customs duties that might be imposed.

⁶ Ḥayyim used the Hebrew פקחים to obscure his meaning from other inspectors who sometimes read commercial letters. See Goitein, 1967–1993: I, 271 and 5.5 below.

⁷ The word referred to “the state” or “authority” in general, rather than a specific officer. It could also be the title Sultan, which became common after this period, but it was given only to the Sultan of Ifriqiyya during the eleventh century. See the discussion in 5.5.

⁸ TS 20.122 r *passim*, v 1–12. The name of the recipient of the letter is lost.

Finally, the story reveals the sort of evidence about medieval trade at our command. All the details come from a single letter, and thus we know the history of the bale only so far as it concerns Ḥayyim as momentary and unexpected custodian. The circumstances of purchase and sale, like the previous and further movements of this indigo, are lost, for the particular bale and sections cannot be located again in the few accounts and shipping notes we have. No other letter from any of the other merchants involved, giving information about resolution or repercussions, can be connected with certainty to this dispute. Moreover, the letter itself is damaged just when the dispute between the agents is recorded: seven lines are mostly illegible. And yet, it is from these narratives – from letters whole and fragmentary, from preliminary accounts, stray contracts, pages torn from the records of law-courts – that I sketch this medieval economy. By tracing these movements of information, goods, and people, and by figuring out which movements were necessary, possible, and impossible, I re-construct the institutions and geographies of trade.

This book begins from a simple premise. If we collect the commercial papers of the eleventh century and analyze the hundreds of stories such as Ḥayyim's as a group, we will discover the concerns that drove this business – the kind of work these men did, how they navigated external institutions and created internal ones. If we then trace the records of movements of things that were important to merchants it will reveal something about the economic geography of their world. That is, we will learn things not only about the overall connectivity and integration of the Mediterranean or Islamic economy, but about the relationship of local, regional, and inter-regional economies, and the nature of the production and exchange that drove commerce.

In this work I delve as deeply as possible into the activities of a group of people: I look at where they went and what they did in their travels; at the nature, origins, production, and movements of the commodities they deal with; and at the ways in which they shared information. From the nature of the sources that survive we often know a great deal about these men as individuals, making it possible to consider not only overall patterns, but sometimes how an individual's circumstances shaped the choices he made. Through both kinds of analysis I recover the geography of practice and test how that geography matches those imposed by historical studies of different areas, by medieval geographers, by what we know of the nature and boundaries of political authority. The approach might be thought of as in conversation with, but inverting, the classic *Annales* method: rather than gathering together all possible sources for a region defined in advance and exploring that region

through many lenses, I look at a single set of sources in a variety of ways to see how the economy is connected, letting regions and the importance of regions emerge from the connections made by people, objects, and information.⁹

But my ability to tell the stories of the men gathered around the bale in Mazara and their disappointed colleagues in Egypt depends on a second, more modern, story. This second story presents the difficulties of the sources and scholarship. There are limits in type, number, and origin of the stories that have survived, meaning that we must think deeply about how much of the economic story of their time they can tell, even though these are also documents of unique quality and complexity. Even more, the story of how these sources came to be “discovered,” dispersed, and used by scholars over the past century defines the histories that have been written from this material in particular ways. Indeed, the scholarship is much like the documents themselves: dense and rich in some areas, but also filled with unexpected disputes, with lacunae small and large.

1.2 A modern story: three scholars and a piece of paper

I think we may congratulate ourselves . . . Please do not speak yet abroad of the matter. I will come to you tomorrow about 11pm [*sic*] and talk over the matter with you how to make the matter known. (Solomon Schechter to Mrs. Lewis, May 13, 1896, Cambridge, England)¹⁰

“In haste and great excitement,” Solomon Schechter wrote this news, which would complete the establishment of the “Cairo Geniza” as a source of unique and irreplaceable biblical and other literary and non-literary materials, and provoke the final and full transfer of the contents of the Ben Ezra synagogue's storage room to libraries in Europe and the United States. Schechter was able to confirm what the Scottish twin sisters Mrs. Margaret Gibson and Mrs. Agnes Lewis had suspected. The fragments they had purchased from an antiquities dealer in Cairo were indeed important: for here was a piece of the Hebrew original of the Book of Ecclesiasticus, previously known to scholars only through the Greek and Syriac translations.

These three scholars were not the first to discover the textual riches of the Geniza.¹¹ Since his arrival at the University Library in 1890

⁹ See McCormick, 2001 for similar methodology. Duby, 1953 is perhaps the most foundational of regional studies in the *Annales* method.

¹⁰ ULC, uncatalogued. See Reif, 2000: 75 for a reproduction.

¹¹ Throughout the book “the Geniza” refers to the Cairo Geniza described below.

Schechter himself had already been consulted about acquiring various Hebrew texts that were emerging, in ever greater numbers, in the hands of travelers and dealers coming from Cairo. He had largely rejected their purchase, doubting either their importance or authenticity, since the burgeoning market for ancient texts in semi-colonial Egypt had naturally created its share of forgers. But several circumstances in Egypt were pushing materials into the market, and would soon drag Schechter there too.

For centuries occasional visitors to the Ben Ezra synagogue in Old Cairo had seen its notoriously large *geniza*. Of course, synagogues everywhere, including elsewhere in Cairo, had *genizot*: texts containing the name of God become sacred, and when such texts cannot or should not be used, they require a sacred resting-place, a *geniza*.¹² Many Jewish communities bury the contents of a synagogue's *geniza* box in the cemetery periodically, when it becomes full: the word *geniza* comes from the root "to hide" or "to bury." But the Ben Ezra synagogue, the earliest surviving synagogue of the Jewish community of Fustat (perhaps established in the Byzantine period), and differing from newer synagogues in that it still followed Palestinian (rather than Babylonian) customs, was unusual. For whatever reason, when the community was allowed to rebuild the ancient synagogue after the Fatimid caliph al-Hākim's prescribed destruction of all synagogues and churches in 1012, a large storeroom in the building was set aside for the *geniza*. The community in this and succeeding generations considered the room not as a temporary shelter for documents awaiting burial, but as their permanent resting-place.¹³ Even after much of the Jewish community moved from Fustat to Cairo proper, the building and its *geniza* remained important to the local community and visiting Jews. Through the centuries many visitors came to see the building, and many documents, some of strange and remote origin, were deposited in this *geniza*. By the mid nineteenth century over 350,000 pieces of paper and parchment, hand-written and printed in many languages, dating from the sixth through the nineteenth centuries, some originally written as far away as Spain, Russia, and Indonesia, rested together.¹⁴ The overwhelming majority were religious texts, but here and there were letters, marriage contracts, a customer's account with his shopkeeper, a scholar's response to a legal question, a synagogue schoolmaster's practice book, a magic amulet, a list of donors to or

recipients of community charity – the Geniza contains 12,000–18,000 such "historical" documents. Most were written in the Arabic spoken by the Arab Jewish community of Fustat, but using the Hebrew characters they learned in school, a form now called Judeo-Arabic.¹⁵ And most were also written in the period 1000–1250, when the new synagogue building bustled with members who lived nearby, when Fustat was the commercial heart of Egypt, and when many in the community had felt the burden of sacredness implicit in the word God, or the Hebrew script itself, most strongly.

The situation of both the synagogue and the Geniza began to change in the late nineteenth century. The city began to see the arrival of a new kind of tourist: moneyed people with a scholarly interest in ancient texts. These now included men and women with a special interest in the history of the Bible, and European and American Jews interested in the history of Judaism and the Jewish people. The Jewish community of Cairo itself was growing in numbers and economic standing as the city came under the domination of the British, and in 1889 the by-now dilapidated Ben Ezra was demolished. By 1892 the rebuilding was complete, and included a *geniza* room full of Geniza materials. But it was not exactly the same Geniza: in the years of rebuilding various documents had found their way to collectors and dealers. Even as the new building was completed, interest in the documents now circulating bubbled up in scholarly circles around Europe, and more documents were removed from the new Geniza room.¹⁶

By December 1896 Solomon Schechter too set off for Cairo, armed with money provided by Charles Taylor, the master of St. John's College, and the backing of Cambridge University. After some delicate negotiations with the chief rabbi of Cairo the Jewish community of Cairo permitted Schechter to take away what remained in their Geniza and give it to the Cambridge University Library, and Schechter himself was given free access to the Geniza room to box up what he wished. Already less than half the Geniza was intact, and even as Schechter worked, and even as the Scottish twins joined him in Cairo to help, documents escaped. Schechter tracked down some items with dealers and purchased them, but many were overlooked, and Schechter himself decided to leave some of the printed materials. The efforts of Schechter, Lewis, Gibson, and their English colleagues and supporters means that the

¹² For a brief overview see Eḡ², "Genizah."

¹³ We have documents attesting to the granting of permission to rebuild, the project of rebuilding itself, and the completion of work around 1040. See Reif, 2000.

¹⁴ See Jefferson, forthcoming.

¹⁵ Judeo-Arabic, like medieval Arabic, has many forms. By the ninth century a normative transliteration and orthography had emerged. See Blau, 1999.

¹⁶ See Jefferson, 2010, *passim* for more details of the processes of fragment removal and loss.

lion's share of Geniza documents, around 140,000 shelf-marked manuscript fragments, totaling about 225,000 individual folios, can now be found in the Cambridge University Library, most of them part of the Taylor–Schechter collection.¹⁷ The circumstances of the late nineteenth century, and changing practice in the twentieth, also explain why over thirty libraries in Europe and the United States claim Geniza collections, why only a scant handful are in Israel and none in Egypt, why few remain in private hands, and why it is impossible to make any definitive statement about how many Geniza documents there are.

1.3 The problem of the sources

The history of the Cairo Geniza explains the odd and arbitrary nature of its contents, and demands that we think carefully about the kinds of questions we can and cannot pose of different groups of material. A *geniza* is not an archive, the artifact of an attempt to organize and preserve texts; it is a repository of purposefully discarded texts – an *anti-archive*, as Goitein, the most important scholar of the historical Geniza, described it. Goitein's neat term, however, obscures an even more difficult problem: we do not know when, how, or sometimes even why certain materials entered the Cairo Geniza. Some papers ended up in the Geniza soon after they were written;¹⁸ other groups of papers are clearly parts of earlier archives that at some unknown date were regarded as no longer worth preserving. The Geniza thus contains a jumble of what was once worth keeping and what was never worth keeping. Geniza documents in Western libraries include writings from many segments of society alongside the churning pens of the Fatimid chancery. But in whatever area we look, we never have *everything*. Thus the different rate of materials for individuals in similar positions reveals that “*geniza practice*” varied widely even in the period 1000–1250, and not everyone was similarly assiduous in making sure papers were deposited.¹⁹ Nor did

¹⁷ The Taylor–Schechter collection is named both for Solomon Schechter and Charles Taylor, the fellow and master of St. Johns College. Additional collections in Cambridge include Lewis and Gibson's own collection, additional purchases by the library, and the loan of the last substantial private collection, that of the Mosseri family.

¹⁸ Thus two letters written to Ḥayyim b. 'Ammār, which he received on business trips to Alexandria and Fustat, ended up in the Geniza: TS 13 J 25.12 and TS 10 J 19.9. We have none of the letters he received in Sicily, suggesting that he had left the letters to be deposited in the Geniza when he traveled home.

¹⁹ Nahray b. Nissīm's correspondence makes up more than a third of commercial letters from 1040 to 1080, while the Geniza contains only fourteen letters written to his contemporary Yahūda b. Mūsā Ibn Sighmār, an equally important merchant also based in Fustat and a member of the Ben Ezra synagogue.

communal officers always put the records they generated there. The modern dispersion of the Geniza no doubt resulted in some losses of material,²⁰ but perhaps more surprising was the discovery that Jews of the synagogue had been taking material out of the Geniza long before this heap became a saleable commodity – recovering paper for re-use or for samples of good penmanship for the synagogue school.²¹ In the case of commercial letters, of most concern in this book, cross-referencing of missives mentioning the sending, arrival, and copying of other letters makes it obvious that we have only a fraction of any merchant's correspondence, even for the two merchants who left us the largest files: Nahray b. Nissīm and Yūsuf Ibn 'Awkal.²²

The nature of the synagogue, the notoriety of its *geniza*, the changing characteristics of Cairo and Fustat and their Jewish communities over the centuries – each plays a role in making the Geniza defy expectations of its contents. As we will be reminded time and again, what remains are mostly windows that give us fragmentary views from and towards Fustat. But the very centrality of Fustat and this synagogue led to travel and migration that brought documents as well as people, and there are unexpected vistas too – notes between Sūsa and Palermo, records from Aleppo, complaints about communal machinations in Southern Italy, poetry written between a married couple in al-Andalus. The complex nature of texts, the varied use and re-use of paper, and the dispersion of the Geniza all raise complicated questions about the pictures the Geniza provides, its representation and completeness.²³

Fortunately the “commercial papers” of the Geniza have received some of the greatest scholarly attention. Several generations of scholars, principally Goitein and his students, worked to identify all the papers associated with traders of the eleventh and twelfth centuries. These efforts came to fruition for eleventh-century materials in the work of Gil, who carried out research in the 1980s and 1990s to identify and edit, or re-edit, all the materials associated with these men, regardless of whether the materials were commercial letters, legal documents, account fragments, family or communal correspondence.²⁴ More

²⁰ The recent rediscovery of a box of Geniza materials in the basement of the Geneva Library that had lain unopened since 1897 suggests we may never fully reassemble what was dispersed.

²¹ Goitein, 1967–1993: I, 9. ²² Discussed in 2.1 below.

²³ There is no overall study of the contents of the Cairo Geniza. See Hoffman and Cole, 2011; Reif, 2000; Reif and Ben-Sasson, 1997; Reif and Reif, 2002 for descriptions. See Cohen and Stillman, 1985 on medieval *geniza practice*.

²⁴ Principally Gil, 1983a: III, docs. 458–529; Gil, 1997: II–IV, docs. 102–846. I omit some of the items in the latter volume and include some other documents in the former in my “commercial corpus.” See the discussion below.

recently, two ongoing efforts – the Princeton Geniza Project to create online editions of Geniza documents and the Friedberg Genizah Project to create a union catalog of all Geniza documents – have added more documents to the eleventh-century corpus.²⁵ Although research continues in certain collections to catalog fragments, and boxes of Geniza materials continue to appear in unexpected places, these materials are so recognizable that there is a scholarly consensus that at least 90 percent of them have been identified in known collections.²⁶ The possibility of doing the synthetic work of this book thus rests squarely on the dedicated efforts of collection and editing of many scholars; Geniza history suggests, however, that this work too may need revision as such efforts continue.

For writing the history of commercial trade the Geniza is limited in several obvious ways. There is the question of rate of survival of documents discussed above. Geniza materials are also skewed toward people associated with this synagogue (one of at least four in eleventh-century Fustat–Cairo), who did not include all Jewish merchants even in Fustat. But we also have documents both from and for Jews in Fustat who belonged to other synagogues, as well as letters addressed to merchants resident in other cities – Alexandria especially, but also odd items from the Levant and central Mediterranean.²⁷ Jewish merchants wrote letters in Arabic as well as Hebrew characters, but we have only a handful of their Arabic letters, again skewing our view of commercial activity. Finally, merchants wrote other sets of documents – particularly legal and accounting documents, both of which had continuing value as legal records – some of them rarely or never deposited in the Geniza.

The nature of the Geniza and its commercial papers as a fragmentary, selective, and random collection thus raises issues of representation, identification, and typology, discussed in chapter 3. I ask the reader to take one leap of faith with me, albeit an educated one. I have assumed that the commercial letters recovered from the Geniza are representative of the Judeo-Arabic letters that merchants resident in Fustat, or traveling there, received. That is, even if we do not have all the letters of Nahray b. Nissim, there is nothing systematic that distinguishes the letters we have from the letters we do not have. Although arguing from absence is dangerous, extant letters can be helpfully suggestive of the nature of

²⁵ See *Manuscript sources* in the bibliography for the “commercial corpus.”

²⁶ This is the lowest estimate among scholars (A. L. Udovitch, personal communication, 2004; P. Ackerman-Lieberman, personal communication, 2005–2008; B. Outhwaite, personal communication, 2008; Mark Cohen, personal communication, 2004–2005; Roxani Margariti, personal communication, 2009–2010).

²⁷ The distribution of materials is discussed in 7.5 below.

what is missing. There is a stream of instances in which we have a single letter from a merchant traveling in which he mentions sending letters from a series of cities with the same news he is writing now, and none of the others survive, while in some cases we indeed have two nearly identical letters – both suggesting the random selection of our letters. Internal factors also suggest a representative sample: some letters have nothing of importance to report, others discuss dozens of crucial matters; some report the smooth progress of business, others are full of recriminations and defense; some are careful and discreet, others wildly inappropriate.²⁸ There is thus no reason to argue that the surviving letters were selected in order to be kept or, conversely, in order to be got rid of.

1.4 Medieval and modern stories: a scholarly conversation

This book is written in two parts: the first is about institutions and the second geographies. Perhaps more accurately, the first part outlines the various structures that defined the possibilities of action for merchants, and the second examines their actions. Possibilities were defined by institutions and infrastructures: the nature and ownership of transportation, the reliability of mail, the workings of the legal system, or notions of social prestige that helped determine business aspirations. Chapter 2 is a brief sketch of the position Geniza merchants occupied in their communities and in Islamic society. Chapter 3 is an examination of the nature of commercial letters. I both explore the methodological problems of working with such materials and analyze letter content to demonstrate which problems of distance merchants had to solve, and which they could solve through use of letters. Chapters 4 and 5 examine the nature of trade, infrastructures, and institutions to see why the problems disclosed in chapter 3, those of market information, commodity movement, and personnel management, loomed larger in the correspondence than other possible issues such as military and naval operations, accounting, management of bureaucracy, or political maneuvers.

The second part, geographies, looks at how the choices merchants made in the eleventh century were shaped by the economic geographies of the Islamic Mediterranean, but in turn helped create and sustain the organization of markets. In chapters 7, 8, and 9 I thus look at patterns

²⁸ Chapter 3 discusses functions and norms governing the writing of commercial letters. On the rhetorical, diplomatic and functional aspects of letters see Goldberg, 2005: Chapter 1. See also my revised conclusions in Goldberg, forthcoming and Goldberg, 2012.

of mercantile activity to draw different maps of the economy in the eleventh century. I consider connection and integration in the merchants' world. I also examine the role of merchants in sustaining regional economic systems that integrated the Mediterranean in some ways, but profited from segregation in others. Merchants' strategies in using information, in organizing different kinds of regional and long-distance commodity movements, and in managing their own careers reveal a business model that took advantage of a highly regionalized commercial economy.

But the geographic patterns described in these chapters also changed substantially between the two main generations of Geniza merchants considered here: the geography and practice of 1000–1040 was not the same as that of 1040–1080. In chapter 10 I show how merchants responded to changing geo-political conditions by changing both the geography of their trade and the balance between different kinds of economic activity. I find that other groups of merchants reacted in different ways, allowing us to glimpse larger patterns of interaction in the Mediterranean as a whole. In the conclusion I look at how the choices of these and other merchants affected geo-political conditions, accelerating certain kinds of change in the later eleventh century.

The stories of institutions and geographies were inextricably intertwined for Geniza merchants, but also address three fields of modern scholarship: institutional economics; medieval economic history; and Mediterranean history. I discuss some of the ways the study of Geniza merchants contributes to these fields, but also how the study is complicated in two ways by the twentieth-century story of the Cairo Geniza. First, study of these men as economic actors has largely been framed by Europeans asking questions emanating from scholarship on medieval European economic history, and using the Islamic economy largely to make comparisons. Second, stories about the Geniza merchants have raised the fraught question of whether these are stories of Jews or Arabs, and what they represent.

Commercial documents from the Geniza are most famous in the social sciences, especially in institutional economics and the game theory literature on contract enforcement. Principally through the ideas put forward by Greif, the “Maghribīs” (as Geniza merchants are known in his work) have been viewed as the first documented instance of complex economic activity – including long-distance principal–agent relations – being sustained in the complete absence of an external institutional framework of law and policing. Greif proposes that this group was self-governing, that it enforced contracts not through formal institutions but through a “reputation mechanism” sustained by the group acting as a

closed coalition. The Maghribīs policed themselves according to an internal set of norms, limiting business relationships to a lineage group that shared these beliefs.²⁹ Economists have regarded the organization of Geniza trading activity as one of the central cases for theories of how to sustain economic development in contemporary situations of limited or highly corrupt state power.³⁰

Greif's work is equally important to arguments about the centrality of institutional structures in determining the course of economic development. He argues that the “Maghribīs” organized their trade in this manner because a cultural preference for informality – for community rather than state policing of norms – was dominant in their Islamic milieu. It helped define not only the preferences of this group, but a pervasive lack of state institutions that necessitated alternative forms of governance. From this, Greif influentially argues that shifts in the economic balance between Europe and Islam were caused not by any inherent inefficiency in the original Maghribī system, but by putting economic institutions in the Islamic world on a “path” that limited the extensiveness of agency relations, leading to the eventual economic decline of the Islamic world relative to Europe.³¹

Although Greif's model and his proposed causality were new, they were premised on two older European narratives of economic and institutional history. The first is that Islamic societies were and continued to be governed largely by informal arrangements in comparison to a Europe in which institutional and bureaucratic structures were from the Middle Ages increasingly elaborated; this contrast received its most influential early treatment in Weber's analyses of law and bureaucracy.³² The second narrative, discussed further below, is that of rise and decline, in which the economic rise of Europe is tied to a decline in the Islamic world, as though the two economies existed in a zero-sum game in which the expansion in one implies contraction in the other. In both

²⁹ Originally published in Greif, 1989a, 103–106, 124–52; Greif, 1993; revised in Greif, 2006a: 58–90. See also Aoki, 2001: 10, 73; Harbord, 2006.

³⁰ E.g. Clay, 1997; Collier and Gunning, 1999; Dixit, 2003; Fafchamps and Minten, 1999; McMillan and Woodruff, 2000; Platteau, 1994; Rubin, 1994; Woolcock, 1998; World Bank, 2002.

³¹ Greif, 1994; Greif, 2002; Greif, 2006a; Greif, 2006b. Greif's work builds upon the work of Landa and others on network size (Cooter and Landa, 1984; Grofman and Landa, 1983; Landa, 1981). See also de Mesquita and Stephenson, 2006. Greif's historical analysis is adopted, at least in part, by Aoki, 2001; Blum and Dudley, 2001; Bowles, 1998; Djankov *et al.*, 2003; Greif and Laitin, 2004; Kuran, 1997; Kuran, 2003; North, 2005; Weingast, 1997; Woodruff, 2001; Woolcock, 1998 among others.

³² Weber, 1978 [1922], esp. 818–822. See Bisson, 2009 for recent bibliography on medieval administrative development.

narratives the Islamic world is largely a static mirror against which to measure a changing Europe.

That Greif's work reflects these narratives is not surprising: the major economic historians using the Geniza materials before him all worked within these sturdy models of the medieval Islamic world in relation to Europe, despite the fact that many of these narratives were based on extremely limited evidence from the Islamic side, and even though Geniza materials, as we will see, often provide more contradictory than supporting evidence for them. It is perhaps most important to recognize the persistence of these narratives in the work of Goitein, the first and still the most important scholar to write social and economic history from Geniza historical documents. More than thirty years of research and hundreds of articles on particular subjects are distilled in Goitein's six-volume *A Mediterranean Society*.³³ The sheer volume of primary source documentation, and Goitein's style of presentation, has often led non-Geniza scholars to use this work as a compendium of primary sources and factual information about the Geniza people, rather than the astonishing work of synthetic analysis and interpretation it actually is.³⁴ It is therefore essential to point out the underlying narratives and strands of interpretation in Goitein's work.³⁵ Some of the most important of these are discussed in this introduction, but much of the first half of this book relies on, revises, and amends parts of Goitein's *Volume I: Economic Foundations* in the light of both more focused research on eleventh-century materials and more recent scholarship.

From this perspective, both Goitein and Udovitch, the other major scholar of Geniza business organization, emphasized the informality that Greif models, although not exactly the same type. When Goitein outlined the various forms of relationship possible among merchants he gave pride of place to what he first called "informal cooperation," and later described as "formal friendship."³⁶ He noted the possibilities of underwriting relationships through different kinds of contract, but saw a dominance of informal arrangements: "Mediterranean trade, as revealed by the Cairo Geniza, was largely based, not upon cash benefits of legal guarantees, but on the human qualities of mutual trust and friendship."³⁷ Similarly Udovitch, who documented a close relationship between Geniza merchants' partnership contracts and the prescriptions of Hanafi law, at the same time claimed that legal arrangements played a minor role in trade and explicitly contrasted European with Islamic

³³ Goitein, 1967–1993. ³⁴ E.g. Horden and Purcell, 2000: 172.

³⁵ See Goldberg, 2011. ³⁶ Goitein, 1967–1993: I, 149–186; Goitein, 1971a.

³⁷ Goitein, 1967–1993: I, 169.

trade: "The Italian merchant lived and breathed in a world of contract, of partnerships, agencies, commissions, and loans . . . In the world of our eleventh- and twelfth-century Geniza traders this situation was reversed: informal ties were central, and formal ties, while important, were peripheral."³⁸

Even in an Islamic world where law was conceived as personal rather than territorial, reliance on the legal system in part depended on state institutions that provided credible enforcement capacity. But the state is largely absent as a player in any of these scholars' work. Goitein devoted only a few pages to the topic, concluding that "the Geniza documents confirm Claude Cahen's verdict on the general economic policies of the Egyptian government during the High Middle Ages: It had neither the wish, nor the machinery to impose strict control over a burgeoning economy."³⁹ Part of the explanation for this absence is that the Islamic state, like Islamic law, is seen as relying on bonds of patronage rather than the sort of bureaucracy and office-holding that implies regulatory power.⁴⁰ This picture of the Islamic state was given new theoretical underpinning in Mottahedeh's analysis of early Islamic political leadership.⁴¹ This work, and studies done in its wake, contribute to understanding the mixed nature of political, legal, personal, and bureaucratic authority in the states in which merchants operated, and the ways in which such structures differed from European ones, as discussed in chapter 5. But often it has reified a notion that effective state authority was missing in Islamic societies and could be omitted from economic analysis.⁴²

In fact, there were relatively few sources or studies of the Fatimid state to consult when Goitein wrote, and the vast majority of surviving literary materials on the Fatimids are highly suspect, mostly written much later under the auspices of regimes eager to prove the illegitimacy of Fatimid rule.⁴³ A great deal of new scholarship on the Fatimid regime has appeared in the past few decades, especially in the recovery, editing, and analysis of the literary output from the state – including chronicles, administrative manuals, and correspondence – but there are still

³⁸ Udovitch, 1977a: 74.

³⁹ Goitein, 1967–1993: I, 272. See the references to Cahen below. The state is absent in almost all of Udovitch's published work, although see the interesting suggestions in Udovitch, 1988, explored below in Chapter 5.

⁴⁰ On the law see Rosen, 1989; Rosen, 2000; cf. Powers, 2002.

⁴¹ Mottahedeh, 1981; Mottahedeh, 2001. Work on the Fatimids that relies in part on this framework: Brett, 2001; Lev, 1991.

⁴² For a diametrically opposed view see Ashtor, 1976. Cf. Udovitch, 1978: 547–553.

⁴³ Walker, 2002: 1–15.

difficulties. First, all these contemporary sources – even the travel narratives and administrative manuals – are deeply informed by political and religious agendas, compounding the problems raised by compositional norms of chronicles.⁴⁴ Second, there is still little scholarly overlap between Fatimid and Geniza research. But it is in the mass of Geniza documents that a practical history of Fatimid administration waits to be written: not because the Geniza contains many administrative documents, but instead because the writers of Geniza documents met the government at every turn. Thousands of documents mention in passing the presence of officials, offices, and members of the ruling elite, parts of their world these people sometimes took for granted, sometimes used, and often wished to avoid. But since scholars in both major areas of Geniza historical scholarship – on Jewish communal leadership and on economic history – have argued or assumed that the state played little role, they have done a poor job of explaining the extraordinary wealth of information on the Fatimid state that the Geniza papers in fact contain. As Rustow has recently shown, Jewish communal authority was much more closely tied to the working of Fatimid court politics than the dominant narrative of “communal autonomy” would suggest.⁴⁵ One of the aims of this book is to bridge this divide in the economic realm, but in the absence of more thorough study of Fatimid administration some findings remain tentative.

As chapter 5 shows, claims of a sharp contrast between “European formality” and “Islamic informality” in the economic realm do not hold up under close scrutiny, particularly when Geniza commercial documents are better placed in their legal and administrative context. Ahmad, the inspectors, and the authorities, all of whom played a role in the story of the bale on the beach, may have had complicated relationships with the Geniza merchants, but they also represent parts of a substantial regime of formal institutions without which we cannot understand the Geniza business world. Likewise, some of the imputed difference between Europe and the Islamic world in the question of law and contract arises principally from problems of source bias: medieval Italian merchants have been studied through registers of their contracts, the main extant source for their activities, but which only document relationships based on written contract; the majority of Geniza documents are commercial letters which, if anything, tend to leave out details of partnership agreements since these were documented elsewhere.

⁴⁴ See Walker, 2002: 2–9; Lev, 1991: 6–7 on the Fatimids; Humphreys, 1991: 25–39, 128–147; Khalidi, 1994; Robinson, 2003 on Islamic chronicles.

⁴⁵ Rustow, 2008: 67–108.

Chapter 3 is devoted in part to the question of how to responsibly use the sources the Geniza provides, and how certain comparative claims are undermined and other comparative studies rendered impossible by the differences between these sources.

Chapter 5 shows that Geniza merchants’ activities were both sustained and constrained by institutions of law and government that were indeed different from those used by the Italians in the twelfth and thirteenth centuries, and that networks and reputation played an important role in maintaining business relationships.⁴⁶ But differences in institutions should not be understood as absence or even weakness: states and laws shaped commercial activity in powerful ways. Furthermore, this chapter shows that misunderstandings of medieval Jewish and Islamic commercial law have obscured the legal basis of many business relationships. Recent research on this voluminous but under-studied material clarifies both the legal underpinnings of business relationships and the legal process of redress.⁴⁷ Readers mainly interested in issues of contract enforcement may wish to go directly to chapter 5 and the conclusion of part I, which present available forms of business relationship and enforcement and consider Geniza merchants’ complex choices between formal and informal regimes.

This book explores the issues raised by institutional economics with care, especially as previous accounts of the Islamic economy largely ignore this literature. But institutional economists have often divorced their studies from more traditional economic history, suggesting that we can study economic organization, efficiency, and success solely by examining transaction costs.⁴⁸ This study looks at how institutions sustained and constrained commercial activity, but also seeks to put institutions in their place. I do not presume, for instance, that risks of contract enforcement were more central than other forms of risk – supply and demand volatility, security of property and persons, limits and capacities of physical infrastructure – in driving business choices. Thus it is only in the conclusion, after considering the role of institutions relative to other structural conditions and economic geographies, that I am in a position to address the institutional economists’ claim that divergences in

⁴⁶ The earliest periods in which sources enable careful study.

⁴⁷ Especially Ackerman-Lieberman, 2007; Ackerman-Lieberman, forthcoming; Libson, 2003; Nyazee, 1999; Powers, 2002.

⁴⁸ Greif discusses the theoretical problem in Greif, 2006a: 305–375, but elides the problem in his consideration of the Genoese and Geniza merchants by claiming these men “operated in the same areas, had similar naval technology, and traded similar goods” (273), oversimplifying an economic context that this book will show was essential in shaping business choices.

economic development between the Islamic and European worlds was determined by institutional developments.

Institutional economists writing of the Islamic world have often taken for granted the economic decline they wish to explain. Here too they follow a venerable tradition.⁴⁹ In some cases Islamic economic decline is regarded as internal: associated with disintegration of political unity or demographic failure.⁵⁰ But more often it has been linked to a narrative of the Islamic economy and economic geography viewed through European eyes.

The oldest and best known of these is the characterization of transit trade, with a focus on exotic luxuries, as the main source of prosperity in the Islamic world, as found in the Cambridge Economic History's introduction to Islamic trade:

The medieval Islamic world . . . was a civilisation whose great economic centres were tied together by successful and esteemed merchants, exploiters of the regional variety of the Muslim world; it was a civilisation which drew from the lands beyond its periphery – from Christian Europe, the spice islands and black Africa – many of the essential commodities upon which its wealth was constructed. Indeed, the economic dependence of the Islamic lands on non-Muslim regions helped to generate into life a new species of competitor: the mercantile republics of Italy and southern France, whose naval victories assured Christendom of command over the Mediterranean as early as 1200. The appearance of thriving communities of Christian merchants in western Europe only increased the commercial importance of the Islamic world, as the principal channel for the transmission of African gold and Indonesian spices to new centres of demand in the Latin West. In other words, the history of trade through the lands of Islam, towards Europe, becomes a dominant theme in the development of Muslim trade.⁵¹

Likewise, it is a commonplace among Europeans and Americans to understand Columbus's discovery of the New World as motivated by the need to bypass the Muslim middleman profiting from the accident of geography that put him between Europe and the riches of the East. In modified form this "middleman" explanation of prosperity has been adduced in the Mediterranean to explain both the ninth- and tenth-century rise of Qayrawān (playing the role of a pivot for African gold) and Egyptian prosperity in the Fatimid, Ayyubid, and parts of the

⁴⁹ See Ashtor, 1976; Cahen, 1970; Labib, 1969; Labib, 1970, Miskimin *et al.*, 1970; and the essays in Issawi, 1970.

⁵⁰ See Ashtor, 1976: 168–208; Hodgson, 1974: 483–495; Sha'bān, 1976: 115–136. Demographic failure often relies heavily on Maqrīzī and Allouche, 1994. See Cahen, 1977 but cf. Lapidus, 1967.

⁵¹ Abulafia, 1987: 402.

Mamluk period (based largely on the transit trade through the Red Sea).⁵² Through these narratives the economic decline of the Islamic world is then tied to European developments detracting from its middleman power: the European capture of Mediterranean shipping in the twelfth century, the rise of Portuguese spice routes bypassing the Middle East, the decline of the pepper trade itself.⁵³

The narrative that makes luxury commerce central to medieval Islamic commerce is sustained in part by the literary imagination and political displays of wealth in the Islamic world itself: displays of luxury goods, especially their movement, is a trope of tales reflecting a tradition of display as a political tactic; and chronicles often describe merchants by their most exotic objects of trade.⁵⁴ On a more scholarly level, the paired narratives of luxury and transit dovetail with a European historiography that has focused on the role of luxuries in driving the medieval commercial revolution in Europe, and with the real medieval European experience of acquiring certain prominent exotic goods, such as pepper, through Islamic middlemen.⁵⁵

Such narratives of the importance of transit trade, European buyers, and luxury goods reappear in the introductions to key early studies of the Geniza merchants, sometimes with little evidentiary support and in contradiction to evidence provided in the study itself. Goitein thus begins his description of the broader economic context by stressing the importance of Europeans. Over the course of two pages he writes that "Europeans are present everywhere in the Geniza records . . . in the first place . . . as traders . . . in the eleventh century not less than in the twelfth"; he continues: "The impact of the European trade on the local market was overwhelming"; and concludes: "To sell to Europeans was the dream of local merchants." One would scarcely know from this

⁵² See Goitein, 1966a: 308–311; Lewis, 1951: 163–173; Lombard, 1947; Stillman, 1970: 5–7 on Qayrawān and al-Mahdiyya as middleman economies; Ashqar, 1999; Ashtor, 1976: 78–80, 95, 195–198; Goitein, 1967–1993: I, 33; Labib, 1970: 65–67, 73 on Egypt. For mixed accounts see Brett, 2001: 335–336; Abu-Lughod, 1989: 212–247.

⁵³ See Goitein, 1967–1993: I, 148–149; Cahen, 1970; Cahen, 1980; Issawi, 1970; Issawi, 1985; Miskimin *et al.*, 1970; Abulafia, 1987; Ashtor, 1976; Ashtor, 1983; Ashtor and Kedar, 1986; Abu-Lughod, 1989; Lapidus, 1967; Braudel, 1949: 615–42; Masters, 1988. Cf. Raymond, 1973; Greene, 2002.

⁵⁴ On Fatimid use of such display see Brett, 2001: 255–256; Goitein, 1967–1993: II, 349–351; Sanders, 1994: 87–94; Khusraw, 1986: 48–51, 58.

⁵⁵ There have also been pleas from historians of Mediterranean commerce that scholars turn away from their emphasis on the luxury trade since bulk commodities made up the vast majority of cargoes. See Abulafia, 2011: 76, 96–99 *passim*; Lewis, 1978: XII, 1–2; Lopez *et al.*, 2001: 116–126, although, interestingly, both Lewis and Lopez emphasize luxury trade in other works, especially Lopez's influential survey. See Lewis, 1951: 163–173; Lopez, 1971: 91–102; Miskimin *et al.*, 1970. See also Favier, 1998.

beginning that these two pages contain *every* known reference to transactions with Europeans in the eleventh-century Geniza, and that the detailed description of economic activity and organization over the next 300 pages will contain but a single reference to dealings with Europeans.⁵⁶ Similarly, Goitein's introduction to his 1973 collection of commercial letters claims: "The trade with Christian Europe was largely responsible for the flourishing state of the mercantile communities on the southern shores of the Mediterranean during the eleventh century," although his collection documents not a single trade with Europeans before the thirteenth century.⁵⁷ Meanwhile, on the question of luxury transit trade, even more surprising is Stillman's description of Yūsuf Ibn 'Awkal, one of the wealthiest merchants of the early eleventh century, as someone who had "diversified enterprises but specialized in such luxury items as jewels and precious gems." Stillman's own careful tables of Ibn 'Awkal's commodity deals derived from his correspondence clearly put flax, not jewels, at the financial heart of his investments.⁵⁸

The chronological scope of Geniza documents ensures that they are of interest to European economic historians. The eleventh century is a period in which the Latins burst onto the Mediterranean economic scene – either new players, as in the case of the Genoese or Pisans, or with widening aspirations, as with the Venetians. Yet Italian documentary evidence for this period is scant, while the Geniza papers are the only substantial and coherent documentary records of extra-regional trade in the medieval Islamic Mediterranean.⁵⁹ The Geniza has thus served as crucial documentary evidence for economic historians of Europe in several ways: for precedence, where Europeans borrowed from developed Islamic practices; for context, what the Mediterranean economic system into which Europeans entered looked like; and for contrast, how European and Islamic modes of trade differed.⁶⁰ But the Geniza documents were also mined very early and very thoroughly for

⁵⁶ Goitein, 1967–1993: I, 44–46. Page 178 refers again to a deal with a "Rūmi" already discussed at 44–46 (and it is in fact more likely that this was a Byzantine rather than Latin trader); the other quotations on "Rūm" from the eleventh century (there are two) are about ship movements.

⁵⁷ Goitein, 1973: 8, 44–45. ⁵⁸ Stillman, 1970: 52, 128–160.

⁵⁹ Editions of small collections and individual documents (most only on regional Egyptian trade) include Guo, 2004; Ragib, 1982; and Diem, 1995. On the wealth of unedited documents see Almladh, 2004: 15.

⁶⁰ This book exclusively examines the eleventh century; many aspects of trade changed in the twelfth century: see Margariti, 2007; Goitein and Friedman, 2008. On European-Islamic institutional exchange see Constable, 1994b; Pryor, 1977; Constable, 2003; Udovitch, 1969. For use of Geniza materials for European trade see Abulafia, 1977; Epstein, 1996; Lopez, 1971.

mentions of Europeans, with almost no attention given to the context of such references – how important a presence Europeans or Byzantines were in the larger set of commercial papers in the Geniza.⁶¹ The present study shows how modest a role Europeans or Byzantines really played in the Islamic commercial economy, and offers explanations for this fact.

Scholars have offered revisions to Eurocentric views of the Islamic economy in monographs on particular regions. In addition, articles and encyclopedia entries have suggested that more attention be paid to inter-regional trade in the Islamic world, and to the role of commercial agriculture and manufacturing even after the break-up of the 'Abbasid regime.⁶² Several scholars, noting the prominence of flax and textiles in the Geniza materials, have advocated re-evaluating the role internal production played in Egypt's economy in particular – arguing in turn for the centrality of the textile industry or for commercial agriculture even at the expense of subsistence crops.⁶³ But scholarship on the Islamic economy is scant; we lack any sustained analysis either of the relative roles of primary production, manufacturing, and transit goods in the Islamic Mediterranean economy or of the relative importance of luxuries and necessities in inter-regional trade.

The Geniza records, fragmentary and limited as they are, cannot provide a definitive answer to these questions, but this book shows how they can be used to evaluate claims concerning the centrality of transit and luxury trade, as well as the relative role of European and Islamic customers in shaping trade patterns. This more systemic survey of patterns of activity and investment among the Geniza merchants shows two things. First, transit trade never dominated the activities of long-distance traders; the export of primary agricultural products was the mainstay of all the Geniza merchants studied here. And second, the role of transit trade and luxuries in the economy, and their undoubted importance, must be understood in relation to this primary production and manufacturing. Furthermore, the role of luxuries in driving commerce depends on how "luxury" and "necessity" are defined; many goods central to medieval long-distance trade were those "everyday luxuries" deemed necessary within many social strata to a proper urban life.

⁶¹ Goitein, 1967–1993: I, 45–47; Goitein, 1973: 8, 39–45, 56–62; Citarella, 1968; Jacoby, 2000; Jacoby, 2001; Jacoby, 2008; Udovitch, 1977b.

⁶² See *EF*, "Tidjāra"; Constable, 1994a: 138–208, esp. 198; Goitein, 1961; Goitein, 1966a; Goitein, 1971b; Abulafia, 1977: 45–47; Ashtor, 1976: 71, 78–80, 95–114, 191–208; articles by Udovitch, Rabie, and Burns in Udovitch, 1981a; and the articles in Morony, 2003.

⁶³ See the explicit argument in Frantz-Murphy, 1981; implicit in Mayerson, 1997; Udovitch, 1999.

At its core, this is a book about geography. Issues of institutions, economic organization, and infrastructure are all discussed in the context of how they supported or constrained the geographic reach of merchants, how they helped define integrated regions and inter-regional connectivity. Given these concerns, some of the central questions of this book address not only the nature of the medieval Islamic economy, but also the nature of the Mediterranean – the old and vexed question of Mediterranean unity. But rather than presupposing the Mediterranean, or any geographic area within the Mediterranean, as the subject of my study, I attempt to find connections, boundaries, and regions in the Mediterranean by looking at the activities of a community of merchants. Thus I can only ask how “Mediterranean” the trade of these men was after analyzing their patterns of movement in the second half of the book. Part of the conclusion is therefore a meditation on whether we see a Mediterranean when we look at the world through the eyes of Geniza merchants.

It is worth noting, even at the outset, that the major scholars of “the Mediterranean” of the past century – Pirenne, Goitein, Braudel, and Horden and Purcell – all underpinned theories of Mediterranean unity with theories of the economy. Although these theories are discussed in more detail in the concluding chapter I present here a brief overview of some key issues explored using Geniza evidence in the chapters that follow. Economy plays the central role in Pirenne’s *Mahomet et Charlemagne* (1937), for there long-distance trade defines Mediterranean unity and sea-lanes are “the thoroughfare of commerce and of thought.” Through economic exchange, cultural unity can exist or at least persist in the absence of political unity, although Pirenne also argued that the entrance of new political players, the Muslims, with a different cultural orientation broke up this unity sustained by trade. Goitein presents a radically different picture of unity in *A Mediterranean Society* (1967–1993). His eleventh- and twelfth-century society becomes “Mediterranean” on an economic foundation: here, despite obvious religious and cultural division, the sea is a “free trade zone,” a kind of universal home water that enjoys complete freedom of communication and transaction regardless of political boundary.⁶⁴

For the two works that have “the Mediterranean” as their explicit subject, the nature of the economy and the role of trade is determined by the geographic or ecological definition of Mediterranean space, although reaching radically different conclusions. For Braudel

(*La Méditerranée et le monde méditerranéen à l'époque de Philippe II*, 1949) the land and climate of the Mediterranean combine to create a ubiquitous agricultural regime; and it is shared patterns of production that define unity: “Everywhere can be found the same eternal trinity: wheat, olives, and vines, born of the same climate and history; in other words an identical agricultural civilization, identical ways of dominating the environment.” As a consequence, Braudel notes that Mediterranean countries “had more goods for exchange outside their climatic environment than in it.”⁶⁵ In this scheme intra-Mediterranean trade, while admittedly important in selected periods, becomes an epiphenomenon, and long-distance movement is always defined by transit trade for goods from “outside.”⁶⁶

In direct opposition to Braudel, Horden and Purcell (*The Corrupting Sea*, 2000) argue that intra-Mediterranean exchange of agricultural goods in fact defines Mediterranean unity. In their view the Mediterranean is distinguished from continental Europe and Saharan Africa by its “microclimatological” nature. The extreme variability of its ecology requires exchange in order for populations to survive; the sea itself not only allows such connectivity, but permits centers and hinterlands to be separated geographically; it indeed permits rapid and radical shifts of connectivity. Thus trade is taken to be a structural consequence of simple subsistence in this ecological landscape. Yet this scheme resembles Braudel’s in one respect: as the authors associate such exchange with cabotage conducted on the most local level – a background noise of redistribution beyond the reach or notice of states – there is no obvious economic place or necessity for long-distance commerce.⁶⁷

All of these models of the economy are examined in this book. Looking at economic activities of Islamic states in chapter 5, I amend Goitein’s claims of an economic “free-trade zone.” I show that governments indeed promoted foreign access to markets, but also imposed costs and barriers to access that excluded certain players or hampered their activities. Pirenne, Braudel, and Horden and Purcell’s characterizations of Mediterranean unity explicitly or implicitly exclude the role of states, but are related in bringing us back to the role of “necessary” and “luxurious” consumption as driving the formation of ties, whether economic or cultural. Although this book focuses on the suppliers of goods, I will consider at several points, especially in chapter 8 and the conclusion, how culturally determined patterns of consumption drove exchange and suggest certain kinds of cultural unity. I also look carefully

⁶⁴ Goitein, 1960b; Goitein, 1967–1993: I, 59–70, 266–272.

⁶⁵ Braudel, 1972: 236. ⁶⁶ Braudel, 1972: 441–445.

⁶⁷ Horden and Purcell, 2000: 123–172, 342–344.

at the question of centers and hinterlands. I find evidence to support claims that seaborne transport could allow much more geographically dispersed hinterlands. But I also find evidence that the positing of “micro-regionality” as defining the Mediterranean overlooks the existence and persistence of integrated regional economies, and the role of people such as our merchants in sustaining this integration. The notion of “micro-regionality” also ignores the dominant role played by the few “macro-ecologies” of the Mediterranean – whether the Nile Valley or the agricultural plain of Ifrīqiyya.⁶⁸

Finally, to ask what these documents can tell us about Mediterranean history is to raise a broader issue: what history, and whose history, can be written from these documents? Much modern scholarship and choices of what projects to explore from Geniza documents has rested on the answer to a modern question about these men: who were they? That is, how should we label them to decide whose history they can tell us about: are they the Jews? The Arabs? The Palermitans? The Sicilians? The merchants? The Mediterranean traders? The Islamic bourgeoisie? There were many people around the port in eleventh-century Mazara to watch Aḥmad, Ḥayyim and his colleagues bring the bale from the shore to the *funduq*. How would they have labeled themselves and each other? Would they have used any of the labels the historian might apply? For that matter, did Ḥayyim and his colleagues identify themselves as a group? And if so, what vector of identity joined them?

For most scholars it is the question of the “Jewishness” of these documents that has raised concerns of representation, leading to opposing, excessively broad assertions: from a re-stating of old claims that Jews are representative because they dominated the long-distance economy, to the suggestion that the Geniza documents should be dismissed from analyses of the Islamic economy because they concern a Jewish minority, to the argument that Jews were so integrated into the economic structures of Islamic society that they fully represent it. None of these generalizations is fully true, but a look at each helps explain how and why the documents illuminate some broad patterns of economic history, where they must be considered as specific to their community, and where their representativeness must remain an open question.

When the Geniza documents were discovered, the papers of long-distance merchants were perhaps the least surprising content. These papers should be there, because the most influential scholars of medieval European economic history, Henri Pirenne and Robert Lopez, had

⁶⁸ See Wickham, 2005. On Egypt, Bagnall, 2005: *passim*; Moulakis, 2005: 14.

argued that Jews played a critical role as the only long-distance traders in early medieval Europe (seventh–eleventh centuries). By virtue of their confessional connections Jews were cosmopolitan brokers between Europe and Islam, their role taken over only as Italians gained confidence and power.⁶⁹ Such a narrative tracked to some extent even with scholarship tracing an unbroken web of Jewish control of banking and long-distance trade from antiquity, through the Islamic Middle Ages, to modernity.⁷⁰ But even with a careful comb, every scholar studying Geniza commercial materials has had to conclude, sometimes with surprise, that the writers of these documents operated in an almost exclusively Islamic milieu. That is, the merchants in our group almost never traveled to Christian realms or entered into business relationships with inhabitants of such realms.⁷¹ Yet a few scholars have still used Geniza documents to suggest Jewish predominance or control of long-distance trade, even claiming that the Jews of the Geniza were descendants of the famous “Radhanites,” a single community that migrated in the ninth century from Persia and Babylonia to Qayrawān, and then in the eleventh century onwards to Fustat.⁷²

The evidence of the Geniza provides no support for any claim of Jewish economic domination or a pan-Jewish web of trade in the eleventh century, even in the Islamic world. Geniza merchants constantly mention other groups of market players, both Jews from other regions and Muslims in their own home towns, who clearly engaged in similar kinds of trade. The documents give us no sense of the relative numbers of Muslim versus Jewish merchants, but certainly let us know that the Geniza merchants were not alone in their trading world, nor did all Arab Jewish merchants know and work with one another. The Geniza also shows that mercantile activity in general was not coterminous with geographies of religious community or family connections, as postulated by Pirenne or Lopez; these geographies were separate even for individuals. One merchant, Yūsuf b. Ya‘qūb Ibn ‘Awkal, whose communal activity connected congregations in al-Andalus to academies in Baghdad and Jerusalem, for instance, confined his mercantile activity to the ports west of Fustat. Another merchant from al-Andalus, with family in

⁶⁹ Lopez, 1971: 60–62; Pirenne, 1939: 174; Bautier, 1971: 77–78.

⁷⁰ In addition to the literature on the Radhanites (n. 72 below) see Massignon, 1932; Fischel, 1937; Gil, 2004a: 638–662.

⁷¹ Citarella, 1971.

⁷² The sole description of the “Radhanites” (*rādhāniyya*): Ibn Khurrādādhbih, 1889: 153f., discussed in Gil, 1974; *ET*², “al-Rādhāniyya.” The principal exponent of this theory is Gil, 2004a: 615–679; part of his narrative is picked up in Greif, 2006a: 61. Gil is unique in connecting these merchants to Geniza traders.

Madrid and Toledo, made arrangements to send letters to inform his parents of his continued existence while managing an economic life confined to Egypt and al-Shām.⁷³ Letters document merchants settling in parts of the Byzantine empire or having family there, yet this region was not part of the trading world of the Geniza merchants. This puzzle leads to one of the central questions of this book: why is the religious cosmopolitanism so evident in the letters, and attested to by the activities of merchants themselves in religious leadership, not paralleled by similar expansiveness of economic activity? Why were economic and religious geography different?

It has also been claimed that Geniza documents had little to contribute to the history of medieval Islamic trade, and could be omitted from study because they were not representative. In 1979, for instance, Sourdel confidently dismissed the Geniza records for the study of Islamic business practice:

We know little about the manner in which these business operations were carried out because we lack archival documents; the large collection of documents known by the name of Geniza ... remains of marginal value as it deals essentially with the Jewish population.⁷⁴

Others, while not claiming that Geniza merchants were unimportant *because* they were Jews, suggest that as these merchants did not engage in some of the important areas of the economy, the data the Geniza documents provide are unrepresentative of patterns of either trade or commercial services.⁷⁵

As we will see, the Geniza merchants engaged in a surprisingly broad range of sectors in the economy, but they were indeed absent from several important areas. They did not deal in goods that were strictly intra-regional; they did not invest in transportation; and they did not trade in commodities with great strategic and political importance. These absences tell us that the records of these men cannot illuminate the working of the entire economy. Likewise, these records say little about the position of inter-regional exchange relative to local or intra-regional marketing. They also cannot tell us how representative these men were of patterns of investment in the economy – for there is very limited evidence on whether Muslim merchants had broader or narrower investment strategies than the Jewish Geniza merchants. In the first half of the book I will look at various ways Jewish identity may have shaped these investment choices, and make tentative suggestions

⁷³ His letters are TS 10 J 5.12; TS 13 J 23.22; TS 13 J 28.11.

⁷⁴ Sourdel, 1983: 54. ⁷⁵ *EF*², “Tidjāra”; Ashtor, 1976; Shatzmiller, 1994: 85–86.

about the relative roles of overall economic organization, political power, and religious identity in shaping such choices.

Although the Geniza merchants were not active in every sector of the economy, and thus cannot provide an overall account of economic activity and production, neither can Geniza evidence be dismissed in discussing the economy at large. On the most obvious level Geniza merchants provide various types of market reports in their letters, including prices of key market indicators such as grain, the travels and activities of other groups of players, the general state of the market, and the movements of ships. Thus, they give some indications of the overall nature of the wider market. Both Goitein and Udovitch have shown how shipping reports in particular, since they were sent in such great numbers by Geniza merchants in Alexandria to their colleagues in Fustat, roughly suggest the scale of shipping and numbers of individuals on the move during each season, as well as the rate of transit failure.⁷⁶ Similarly, the units in which Geniza merchants traded different goods, when combined with reports of arrivals and shortages of certain commodities, market prices, and demand, suggest patterns of overall trade, even if only the orders of magnitude.

Perhaps more importantly, the Geniza papers are unique in documenting the general environment of medieval Islamic trade. Geniza merchants had to negotiate the same set of external infrastructures as their non-Jewish contemporaries: organization of markets, methods of securing manual labor, systems of public sale, and political involvement in economic life. Geniza merchants bought from, sold to, and used the services of non-Jewish players in the market; and sometimes formed partnership or agency relationships with Muslim merchants. Thus Geniza business organization not only shows the nature of these external structures and institutions, but also illustrates the ways in which these systems had to be managed. The varied methods these men adopted were probably not universal; strategies even within this group altered over time. But they show in detail how business organization adapted itself to these conditions, how trade could be organized, and what problems and opportunities the Islamic context provided.

The most dominant position in Geniza scholarship, however, is that taken by Goitein, who argued that Geniza documents could be used without hesitation to illuminate the entirety of social and economic history because Jews participated in the “free markets” of the Islamic world, where the economic liberalism of regimes and the profit motives

⁷⁶ Goitein, 1967–1993: I, 309–313; Udovitch, 1978; Udovitch, 1999.

of individuals led to constant crossing of confessional boundaries.⁷⁷ Udovitch bolstered Goitein's general claim by showing how Jewish merchants used Islamic legal forms and instruments.⁷⁸ Economic historians working on the Geniza, and those using the Geniza for comparison to Europe through the medium of Goitein, have generally adopted some version of Goitein's position. Scholars have either explicitly stated or taken for granted that the Geniza documents are reasonably representative of the slice of the Islamic economy they are covering.⁷⁹ In the economics literature Greif thus follows the majority school in that "the Maghribīs" represent not only the economic methods of the Islamic world, but the cultural beliefs that underpinned institutional forms in this world; he makes no reference to the Geniza merchants' religious minority status or its possible effects on these issues.⁸⁰

Those who argue for the general representativeness of Geniza documents have sometimes limited their study to subjects such as the nature of the shipping network, port facilities, or the existence of certain exports, where issues of typicality do not arise.⁸¹ But a study of Islamic business practice through the Geniza documents cannot treat such issues lightly, for the practices of these merchants show that shared Jewish identity was economically important. Although they formed some business relationships with local merchants who were not Jewish, Geniza merchants had a strong preference for conducting trade within their group, and for turning first to the Jewish courts for redress.

The way Geniza merchants discuss the market suggests that they were not, and did not consider themselves to be, exceptional within a wider trading world composed of many groups of private merchants, but that they sometimes saw themselves as a group distinct from other groups, whether the "Muslims" or the "Rūm," the "Shāmīs" or the "Andalusīs." Thus one must ask whether this community was distinct, to its advantage or disadvantage, from a "mainstream" of trade, whether the patterns of association and business methods I describe characterized other groups of traders within the commercial world of the medieval Islamic Mediterranean. We must also consider how important Jewish identity was to determining the bonds and boundaries of activity for this group, and ask why such connections, since they were important, did not extend to all Jewish merchants.

In short, totalizing positions on either side of the Jewish question are inadequate. But the overall question of what parts of the economy,

⁷⁷ See note 39 above; also Goitein, 1960a: 95, Goitein, 1974a: 125–126.

⁷⁸ Udovitch, 1970b; Udovitch, 1970c; Udovitch, 1975.

⁷⁹ Constable, 1994a: xx; Margariti, 2007: 13–17.

⁸⁰ Greif, 1994, Greif, 2006a: 78, 278–302. ⁸¹ Constable, 1994a, Margariti, 2007.

which economic activities, and what kinds of economic actors these materials document, and how much this evidence reveals about the economy as a whole, cannot be answered in advance. Rather, it is a central component of what is explored in this book. Questions of identity are not a modern problem imposed on historical material; they were also important to merchants at the time. Who you were, who knew you, and what groups you could claim to belong to were vitally important to business success – being Jewish was one economically important vector of solidarity for the Geniza men, and may have given them significant advantages even while imposing important limitations on their activity. But we will also see that thinking of merchants as having only one identity, imagining that only confessional membership was important, misreads more complicated evidence for how different and multiple claims of belonging affected economic activity in the Islamic markets. Like institutions and infrastructures, identities shaped economic geographies.

Each chapter of this book opens with a sketch – of an incident, a person, a relationship, or even a port season. These sketches serve two different purposes. First, they seek to introduce the issues discussed in each chapter by looking briefly at the world through the eyes of the traders themselves. But these stories are also used to show that the world of the Geniza traders is more complicated, more contingent, and fuller of exceptions than my analysis can contain. These were individuals whose actions often fit a pattern determined in part by larger structures, but whose choices were also made for idiosyncratic reasons. Quirks of personality, previous experiences of hardship or good fortune, accidents of family connection and personal history, friendships and enmities, and of course differences in business acumen all played their roles in determining each man's actions, and no analysis can capture all the causality or meaning of their choices. The documents of the Geniza, however, give us the rarest of opportunities in social history: they let us see how the calculations, the analysis, and eventually the choices of a group of everyday individuals navigated and helped shape economic geography and economic change.

Part I

Institutions

2 Merchants in their community

2.1 Writing the lives of merchants: Nahray b. Nissim

When Nahray b. Nissim first arrived in Fustat, early in the 1040s, he was probably still in his teens, and his friends and relatives in his native Qayrawān were anxious for the careful schooling he had received there to continue. On one of his earliest trips his professional mentor, Khalfa b. Ishāq, sent him off with a note that recommended him to one of the most important men in Egypt, Abū Naṣr al-Faḍl (Ḥesed) b. Sahl al-Tustarī.¹ Khalfa's careful management of Nahray's professional education reveals itself in detail: Nahray was given complete authority to sell beads for several senior merchants: Khalfa himself, and two of the Tāhirtī brothers, members of another important trading clan. It was a deal of moderate size, and Khalfa asked Nahray to remember his mentor's education while proceeding. Nahray was also to tell Abū Naṣr exactly what goods he had (the details were helpfully written at the bottom of the note), to sell in accordance with his advice, and to follow his instructions in making purchases with the proceeds. Thus Khalfa sent Nahray out into the world while making sure he was known to, and overseen by, one of the most important men in Egyptian business. Similar anxious care for Nahray's progress, now in religious education, came from his mother. Through a letter ostensibly from one of his scholarly classmates in Qayrawān she asks after and reminds him of his Torah study.² He had been a student of one of the greatest scholars of the eleventh century, Nissim b. Jacob,³ and it was important that he not become lax in the less intellectual atmosphere of commercial Fustat.

Nahray was the only living son in a family with at least two daughters; an early inheritance and responsibility for his family probably helped make him more certain and independent about his career than many of his contemporaries. Despite the repeated pleas of his second mentor,

¹ See 5.5 at n. 243 below. ² Bodl MS Heb d 66.25 r 6–10.

³ See *EJ*,² "Nissim ben Jacob ben Nissim Ibn Shahin."

Barhūn b. Sālīḥ al-Tāhīrtī (whose business he had been attending to under his first mentor), that he return to Qayrawān and conduct trade there, he made an early choice to commit himself to Fustat. He was certainly settled in the Egyptian commercial capital before 1050, and rarely traveled west in the succeeding years. He also married into an Egyptian business clan (unlike some of his contemporaries who married girls from home), brought sisters to Egypt to live with him before arranging the marriage of one of them into an Egyptian family, and extended his connection eastward into al-Shām even while maintaining and increasing his connections in the western ports where he had first done business.

Nahray was also somewhat unusual among his contemporaries in that maternal rather than paternal connections were central to his professional development. His mother was not only anxious to ensure his study, it was through her, and her sister's marriage to Barhūn b. Ishāq al-Tāhīrtī, that he became closely connected to the rest of that large and important business family.⁴ Not only did Barhūn b. Ishāq serve as his mentor in the main years during which he was establishing himself in Egypt, but other Tāhīrtīs, particularly Barhūn b. Ishāq's paternal first cousin Barhūn b. Mūsā, were Nahray's most important partners early in his career, and his profitable relationships with various members of the clan continued for decades. Given the general reticence of Geniza letters in discussing women, it is impossible to say whose daughters Nahray's mother and her sister were. But certainly Nahray's mother was a person of importance – not just his relatives but Nahray's friends too send greetings to or from her or her sister, or reports on her well-being, from Qayrawān and from Sūsa.⁵

The importance of Nahray's mother and his maternal connections to the Tāhīrtī clan seem to have overridden the more common Geniza pattern of alliances through paternal links, as manifested for example by the Tāhīrtī clan itself. Although Nahray certainly had relationships with his own paternal first cousins, the deeper professional connection he began with one of them, Israel, fizzled when Israel suddenly abandoned his business career and Nahray seems to have had a strained relationship with Israel's brother, also called Nahray. Yet the family connection was resumed when Nahray formed a close mentoring relationship with his cousin Nahray's son Natan.

Whatever initial anxieties his early career and independent streak caused his friends and family in Qayrawān, Nahray fulfilled their fond

⁴ On Nahray's maternal relationships see TS 16.174 r 14–15 mentioning his "maternal aunt," interpreted in Udovitch, n.d. Cf. Gil, 2004a: 705–710.

⁵ TS 16.174 v 1–5; TS 10 J 15.14 v 3–4. See Udovitch, n.d. and Gil, 2004a: 710.

expectations in almost every other way. Although not blessed with many children (only one son, Nissīm, and one daughter are mentioned in the correspondence), he lived a long and productive life in Fustat, dying sometime between 1096 and 1098, aged over seventy.⁶ He was not the wealthiest merchant in the city, but was a successful, well-regarded man with professional fingers in a variety of pots that diversified his risks: he dealt in the primary commodities of Egypt, the Levant, and the West, in manufactures of both modest and luxury textiles and ornaments, and in transit goods from the Red Sea; he did some banking; and he occasionally organized manufacturing or specialty commodity processing in Fustat or the surrounding countryside. The letters he wrote reveal him to be careful, thoughtful, knowledgeable, and discreet. His letters are above all unexceptionable, betraying little of his personality – unlike the letters of some of his contemporaries. Even when he has praise, blame, or self-defense to express he always writes within recognized norms of the community, often preferring stereotyped expressions to more explicit or individualized comments.⁷ Letters to him, on the other hand, reveal not just that he was generally respected, but that many of his colleagues liked him personally and felt a need, not evident in their letters to others, to express this fondness. One of his colleagues, for instance, after going on a bit too long about some personal affairs, apologized with the explanation: "One likes to talk to a person like you."⁸ When colleagues had to complain of Nahray's delays in attending to their business (his services were in extremely high demand so such complaints are not infrequent) some would take care to excuse him because of his known busyness, while others would express a disappointment increased by the degree of their esteem for Nahray, or a sense that the closeness of their relationship had not been given due measure, although Nahray had nearly a hundred known correspondents.⁹

Nahray was not just a linchpin of the professional community; he was also a central figure in the communal life of the Rabbanite Jews of Fustat. He became a well-regarded scholar, participating in scholarly debates, teaching in Fustat, and possessed of enough of a community following to be in demand to mediate and give legal opinions.¹⁰ His discretion prevented him from writing legal opinions for ongoing cases, nor was he publicly part of the struggles over leadership of the Palestinian

⁶ Gil, 2004a: 707–721.

⁷ ENA 2805.14A r 19–30 shows propriety in a rocky relationship. See the discussion of compositional norms in chapter 3.

⁸ TS 20.71 v 42. ⁹ E.g. TS 16.339 v 22–23; DK 230 d r 19–20; TS Misc 25.124.

¹⁰ See INA D 55.13; BL Or 5542.9 r 10–12. See Rustow, 2009: 73–76 on local authority and issuing of *responsa*.

Academy (yeshiva) which rocked the community.¹¹ A letter from one of his correspondents in Jerusalem (who shared a house with Nahray's sister) shows that he participated in these struggles indirectly, as his associate warns him to show ever greater discretion.¹² He was a pillar of the community in both scholarly and administrative senses; in his middle years he was given a unique title by the Babylonian Academy, "senior of the Academy" (*gedōl ha-yeshivā*), the only merchant in Fustat of his generation to be so honored. When intense struggles over leadership temporarily left the Fustat synagogues in disarray he was just the sort of person who could be relied upon to equably guide the actions of the cantors for both the Palestinian and Babylonian communities.¹³

If we ask who the men gathered around the bale on the beach in Mazara were, and what positions they occupied in the various communities where they lived, the sketch of Nahray's life, which is not documented in a single place outside the Geniza, tells us a strange fact.¹⁴ We probably know more about the lives of the men around the bale, and their colleagues in Fustat, Alexandria, Palermo, and a collection of other great and not-so-great cities around the eastern Mediterranean, than about virtually any other "ordinary people" in the eleventh century. These men are special even among the thousands of people whose names appear in the "documentary" Geniza, not because they were extraordinary in their society, but by two fortunate acts of disposal.

Sometime, perhaps long after their deaths, large sets of business papers both from Nahray b. Nissīm (active c. 1042–1095, at least 330 documents) and from Yūsuf b. Ya'qūb Ibn 'Awkal (active c. 990–1030, at least 65 documents) were deposited in the Geniza. These troves, when assembled by the patient indexing of S. D. Goitein, his students, and his colleagues,¹⁵ first made clear that many of the merchants mentioned in these files formed an identifiable group. The relationships documented in the Ibn 'Awkal and Nahray correspondence allowed Goitein to make prosopographic connections to hundreds more individual commercial letters and papers in the Geniza, fitting the individuals who wrote or received these letters into the circles associated with Ibn 'Awkal and Nahray. Through a few dated documents (e.g. court testimony, accounts, clerks' marks on incoming correspondence) and cross-referencing Goitein

¹¹ Goitein, 1967–1993: II, 325–326; Gil, 2004a: 718–719.

¹² TS 10 J 11.13 v 21–23.

¹³ Goitein, 1973: 173–174. On Academy leadership and its disputes see Gil, 2004a; Brody, 1998; Rustow, 2008; Cohen, 1984.

¹⁴ Cf. Gil, 2004a: 705–721 and Udovitch, n.d.

¹⁵ See esp. Stillman, 1970; Shaked, 1964; Gil, 1997. Goitein, n.d., Udovitch, n.d.

was able to fix approximate dates and chronologies for the activity of many of these men.

It also proved possible to trace family relationships between individuals in the eleventh century and groups of merchants operating in the twelfth century.¹⁶ These facts and activities have made the more than 1,500 total commercial papers of the Geniza the most coherent document set it contains: letters among various members of the merchant group begin to appear in earnest around the year 990, papers become most numerous in the period 1040–1080, arrive in lower but significant numbers until around 1150, then decrease to a small trickle that dries up in the early thirteenth century.¹⁷ Approximately 900 of these 1,500 documents – chiefly letters, but also legal materials, accounts, notes, IOUs, orders of payment, and wills – can be dated with some security to 990–1080, the period covered in this book. These documents are the *commercial corpus* referred to throughout the book, described in more detail in chapter 3.

Scholars know not only about the economic activities of these men, but also about their place in their communities, and sometimes even the most modest or damning details of their personal lives. I can sketch details of Nahray's life, note the ways he typifies the members of his profession, and describe the traits that distinguish him personally. But it is the general social and political position of these men that made them specific kinds of actors in their economy, and distinguished them particularly from two groups to which they are sometimes compared: the maritime merchants of the Italian city-states; and the "Jewish merchants" of the early modern world, far-flung communities centered on Amsterdam or Livorno.¹⁸ Differences in political power and notions of status distinguished them from the medieval merchants of Genoa, Pisa, Amalfi, or Venice. On the other hand, they were more embedded in the local communities around the Mediterranean than were their early modern counterparts; unlike the merchants of Livorno, Geniza merchants do not fit into Philip Curtin's model of a "trade diaspora" of "cross-cultural agents."¹⁹ This local belonging, as we will see, defined their activity in many ways, in stark opposition to earlier scholarly images of the medieval Jewish merchant.

¹⁶ Ben-Sasson, Zeldes and Frenkel, 1991; Gil, 1983a; Gil, 1983b; Gil, 1992: 260–277; Gil, 2003; Gil, 2004a: 579–593 and 663–721; Goitein, 1967–1993; Goitein, 1971b; Goitein, 1973; Simonsohn, 1997; Stillman, 1970; Udovitch, 1977b; Udovitch, 1987; Udovitch, 1989; Udovitch, n.d.

¹⁷ Goitein, 1973: 3–6.

¹⁸ See Lopez *et al.*, 2001; Ogilvie, 2011; Trivellato, 2009 for recent surveys of the literature on these groups.

¹⁹ Curtin, 1984: 1–14, *passim*.

2.2 Merchants as a group: identification and self-definition

The Ibn 'Awkal and Nahray papers, and the hundreds more commercial papers connected with their friends or friends of friends, are the foundation for this study. The letters these men wrote were mostly for, by, and about a group of merchants who constantly formed business relationships among themselves.²⁰ For convenience, and because most of the merchants fit into one of the two generations they represent, I call these networks of traders the Ibn 'Awkal group and the Nahray group, and in my analysis I often consider the activities of the group rather than the individuals in it. My study concentrates on the period 990–1080, the heyday of these two generations. Although some of the men documented were active before 990, and some lived beyond 1080 (even into the early twelfth century), by 1080 a new generation was coming into its own, and the geography and activity of members of both this generation and those that followed changed radically.

These men formed a self-identified group throughout the eleventh century (and in the twelfth too), but figuring out who was in it, and what it meant to be a member, is something of a puzzle, both for the researcher and sometimes for these men themselves. There was no formal association or guild to contain them, no professional label that identified them. Geniza merchants used the vaguest term possible, *aṣḥābunā*, to refer to *their* group, a locution that literally means just “our colleagues” or “our associates.”²¹ They did not represent the whole business community in any city they frequented, nor were all the Jews engaged in wholesale commerce part of this group.²² Letters mention hundreds more individuals encountered in the context of trading, both Muslim and Jewish, many of whom were clearly engaged in the same kinds of commercial activity, but were not in their network, not people with whom they had regular business relationships. *Aṣḥābunā* was thus a distinct subset of the larger community of merchants; Geniza merchants referred to that larger community by the similarly vague “the people” or “Muslims and Jews.” Legal scholars of the day might use the classical and common term for merchant, *tājir*, to refer to these men when ruling on cases among them; merchants themselves rarely used even this seemingly neutral professional label – it appears in less than 2 percent of their letters. Some of the reasons these men avoided more specific labels are suggested below, but we will see later in the book that the problem of identity and identity-markers is a very complicated one.

²⁰ See 5.2 below on the nature of network ties and the group.

²¹ See 5.2 at n. 23 and n. 85 below. ²² See 5.2 and 10.3 below.

As a practical matter, membership in one of these two networks is obvious for many men; they are mentioned dozens or even hundreds of times in the correspondence. But some men had shorter careers, or appear infrequently. I have used two simple measures as a rough guide to membership: form of name and cross-referencing. Anyone who is referred to by a short form of a name, which in this society shows close familiarity, or who is mentioned at least twice as doing business services for known *aṣḥābunā* in the correspondence, is assumed to be a member.²³ The exact numbers of merchants in these groups is impossible to recover due to naming practices, but there are certainly more than 150 in the Ibn 'Awkal group, and more than 400 in the Nahray group.²⁴

2.3 The geography of settlement: homes, origins, and migrations

Throughout our period we find members of Ibn 'Awkal and Nahray groups settled in various first- and second-rank Islamic cities of the eastern Mediterranean basin, and a small scattering of individuals who lived beyond this area, whether in the cities of the western Islamic Mediterranean, or even in the Christian world, *balad al-Rūm* – the “land of the Romans,” as our men referred to it (see map 1.1). The vast majority made their homes in just a handful of places: Fustat and Alexandria in Egypt; Tripoli in Libya; al-Mahdiyya, Qayrawān, Sfax, and Sūsa in Ifrīqiyya; Palermo and Mazara in Sicily; and Tyre and Jerusalem in the Levant. Some had second homes within the region of their primary residence: there are merchants of Fustat with second homes in Alexandria, Tinnīs, Tyre, and Ascalon; merchants of Qayrawān with residences in al-Mahdiyya and Sūsa. Although in the course of their business operations some had occasion to stay for months in smaller localities, especially seasonal market centers such as Būṣīr in the Fayyūm, they did not own homes in such little places (see map 1.2). They were thus not just urban people, but residents and members of the merchant communities in the largest and most important cities. In this sense they were unlike many of their co-religionists even of the middling sort, who were to be found residing not only in the great cities but in smaller towns and villages throughout the region.²⁵

²³ Based on my own digitized database of Geniza letters; indices in Gil, 1983a: III; Gil, 1997: IV.

²⁴ See further discussions of the technical difficulties and methodology in Goldberg, 2005: 181–187.

²⁵ Golb, 1965.

Almost all of the cities mentioned above were under the sway of the Fatimid caliphate at some point in the eleventh century. At its maximum extent, at the beginning of the eleventh century, this realm included Ifrīqiyya, the Maghrib, Sicily, Libya, Egypt, a large chunk of greater Syria, and parts of the western Arabian Peninsula. By the time we find our merchants in these places, however, many were living under the authority (at times uncertain) of different Islamic political polities, such as the Zirids of Ifrīqiyya, various and sometimes divided rule in Sicily, independent city-states in Sfax or Tyre. Some of these political entities were explicitly hostile to the Fatimids, who made Cairo their capital and Egypt the center of their realm throughout this period. There are no clear examples of merchants who owned residences in different political polities at any point in this period, but there are certainly cases of merchants who rented or owned real property, particularly warehouses, in places under different political regimes.

Even though Geniza merchants did not maintain residential status under two different political regimes they migrated among cities quite regardless of political control. Most merchants settled down into a permanent home base within a decade of starting a career, sometimes in a place far from their family seat and under a different ruler. Some moved again in mid-career, again readily crossing political boundaries. Whenever they settled, however, merchants were no longer foreigners in any political or administrative sense: to register as a resident and pay one's poll-tax locally confirmed whatever was necessary in the way of political belonging to any of these states.²⁶ Nor was there any residential segregation between migrants and natives within the Jewish community.

Each individual merchant also enjoyed almost complete autonomy in deciding where to settle for his business career. Although young men were sent by their relatives to live and travel under the tutelage of other merchants, and were sometimes thus pressured to live in particular places for a period of a few years, even in youth and certainly as adults they usually had the final say about where to train and live. Nahray b. Nissīm was thus able to defy the request of his mentor Barhūn b. Ishāq that he return to Qayrawān. Barhūn, who in other circumstances was quite demanding with his charge, wrote a letter a year after Nahray's first refusal, repeating his request but not disputing Nahray's right to choose his own headquarters.²⁷ Other letters find individuals debating their options.²⁸ There is no system, as we find in other pre-modern trading

²⁶ See Goitein, 1967–1993: II, 380–394 on the poll-tax in general; TS 13 J 14.18 v 7–10 for a business example.

²⁷ TS 20.69 r 24–28. ²⁸ AIU VII E 4 r 20–24.

communities, of firms or families sending out resident agents, or of allegiance to a particular locale that commands the loyalties and remittances of the group.²⁹

Migration and settlement patterns among the Geniza merchants were tied in the broadest terms to the Fatimid empire, or at least to the economic transformations related to fluctuations in Fatimid power.³⁰ S. D. Goitein's pioneering prosopographic analyses of the Geniza merchants first revealed a very important aspect of their geographic origin: a plurality of those whose history can be traced had family origins in either Qayrawān or al-Mahdiyya (the two most important Tunisian cities) in the late tenth or early eleventh centuries – that is, at or recently before the beginning of our documentation. As Goitein wrote, “persons bearing family names such as Andalusī, Fāsī, Tāhertī [*sic*], or Iṭrābulusī, did not come from Andalus-Spain, or Fez and Tahert, Morocco, or Tripoli, Libya, but had their base in the Tunisian twin cities.”³¹ In recognition of this fact Goitein termed this group “the Maghrebis [*sic*],” although this is not a term they used to refer to themselves as a professional group. Goitein later speculated that at least 80 percent of the business correspondence overall came from individuals associated with either Ifrīqiyya or Sicily, an indication of the economic prominence of people from the central Mediterranean in the eleventh century that echoed into the twelfth.³²

Goitein's initial findings are important for understanding this group in both economic and social terms. But his research also gave rise to some misconceptions. The most prominent of these has been spread by the work of Avner Greif. His model of how the Geniza merchants managed their trading relationships was premised on the notion that “the Maghribis” formed a closed sub-group, and that the group of merchants we are considering permitted membership *only* to those who were descended from these “Maghribis” of North Africa – turning Goitein's plurality into a totality, and ignoring the distinction between his limited findings for Qayrawān and al-Mahdiyya and his larger thesis on origins in Sicily and Ifrīqiyya.³³ Greif followed Gil's suggestion that these men were the eleventh-century representatives of a closely knit sub-group of Jews that had migrated to North Africa from the Muslim East, as discussed in the introductory chapter above.³⁴

These oversimplifications, and indeed an excessive reliance on Goitein's initial research, obscure a more complex and interesting reality. This

²⁹ Lopez, 1971: 85–113, on the first; Aslanian, 2011 on the second.

³⁰ Brett, 2001: 78–81, 135–175. ³¹ Goitein, 1967–1993: I, 20.

³² Goitein, 1967–1993: I, 20–21. Also Goitein, 1966a: 308–328.

³³ Greif, 1989a: 104–105; Greif, 2008: 26–27. ³⁴ Greif, 1989a: 103–104.

emerges from a re-examination of the origin of families with seats in Ifrīqiyya and Sicily at the beginning of our period. The origin of these families is a complicated question: while geographic *nisbas* (family names) are fairly common among merchants, one never knows when a family started using such a *nisba*. But, of the families using geographic *nisbas* that Goitein identified as originating or residing either in the “twin cities” or in Ifrīqiyya and Sicily more generally (as well as those documented by further research), the overwhelming majority, more than 85 percent, used geographic markers from the Mediterranean West. They claimed origins in places from Barqa and Tripoli through the towns of Ifrīqiyya to the Andalus along the Mediterranean, as well as Tahert (Taret) in the Algerian highlands and Sijilmāsa at the terminus of the trans-Saharan trade route.³⁵ There were additional families who instead used family *nasabs* (son of x) of African or Berber origin.³⁶ This dominance of western names suggests that Qayrawān and al-Mahdiyya became a pole of immigration for Jewish merchants from all over the Islamic West in the period before our documents begin. This is understandable, given the economic and cultural rise of Qayrawān in the ninth century, which received further impetus with the foundation of al-Mahdiyya and the Fatimid caliphate in 909. Sicily was a similar case on a smaller scale, as we also find western toponyms for families from that island, pointing to the economic importance of Palermo and the dynamism of the central Mediterranean nexus between Sicily and Ifrīqiyya in the tenth century.³⁷ Far from suggesting large-scale eastern migration to Ifrīqiyya in the tenth century, these patterns suggest that the economic rise of the central Mediterranean cities was a western phenomenon with limited involvement of easterners – whether from Egypt and the Levant on the Mediterranean or as refugees from political turmoil in Iraq and Persia.³⁸ It may well be that some of these families, if we could trace their origins further, came from the east; but if so, by the time they settled in Ifrīqiyya and Sicily it was their western origin and affiliation that they chose to stress.

The pattern described so far is largely that of the period before our documents begin. The mass of business documents begins to appear

³⁵ Statistically, place-names from the west of Egypt account for more than 85 percent of individuals, with Syrian names accounting for another 7 percent, and the remaining 8 percent either unidentifiable, or variously from Iran, Iraq, Yemen, and the Christian north. My findings contrast with Goitein, 1967–1993: I, 30 and 400, and Goitein, 1966a: 308–328.

³⁶ See Goitein, 1966a: 327. ³⁷ See chapter 11 below.

³⁸ Cf. Ashtor, 1972. For the cultural importance of such refugees see Bulliet, 1994: 145–168; Rustow, 2008: 10–11. See Jayyusi and Marín, 1992: *passim*, 317–324 on the rhetoric versus reality of eastern cultural influence.

around 990, twenty years after the Fatimid capital was moved to Cairo. This move, and political and economic developments throughout the eleventh century, provoked further streams of migration. There was no wholesale transfer of the merchants of Qayrawān and al-Mahdiyya to Egypt along with their Fatimid rulers; rather, this period saw the beginning of a continuous stream of immigration of Jewish merchant families from Tunisia to Egypt. The majority of the Ibn ‘Awkal and the Nahrāy group, even those members resident in Fustat, were indeed from families originating in the previous generation in Ifrīqiyya and Sicily, but in Egypt they met and formed bonds both with families that considered themselves “Egyptian” and with immigrants from all over the Islamic world. Post-Fatimid-conquest Cairo–Fustat, awash in money and geographically more central to the Islamic world as a whole, was a magnet for immigrants from throughout the Islamic world at every social level.³⁹ Among the Ifrīqiyyans whose histories are easiest to trace we can see that this migration often occurred gradually over generations – whereas in the Ibn ‘Awkal period many (though not all) merchants would retain their residence in the Islamic West while perhaps renting a secondary home in Egypt, by the 1040s we find many members of the new generations of these families settling in Fustat or Alexandria and either bringing their women with them, or marrying into Egyptian clans. There are also instances of individual acts of migration in every direction (from Qayrawān to al-Andalus, from Ifrīqiyya to Sicily, from Sicily to the Levant, even from Qayrawān to Constantinople), no doubt part of the common background of movement in the medieval Islamic world.⁴⁰

The self-identification of families from Palermo and Qayrawān/al-Mahdiyya as “western” and the migration of such westerners in the wake of the Fatimid conquest helps explain social strains in the Jewish communities of Egypt and Syria revealed by Geniza documents throughout the period. It is chiefly in the realm of communal politics that we find both interest in and resentment of “the Maghribīs” as an identifiable group. Communal correspondence shows the Babylonian and Palestinian synagogues of Fustat at least sporadically vying for the affiliation of the “Maghribīs” in the early eleventh century, a struggle in which the Palestinians won the religious allegiance of many of the merchants in our group, as evidenced by the papers they left us.⁴¹ Although Jewish

³⁹ Goitein, 1967–1993: I, 48–54; Cohen, 2005a: 72–108.

⁴⁰ Among the Geniza merchants Dā’ūd b. ‘Ezrun migrated from Sicily to al-Andalus, members of the Andalūsī clan came from al-Andalus to Sicily and the Shām, Salāma b. Mūsā went from Sfax to Mazara, Israel b. Natan went from Qayrawān to Jerusalem. For similar patterns among Muslim merchants see Constable, 1994a: 79–85.

⁴¹ Goitein, 1966a: 312–313.

education and hence Academy leadership could be quite cosmopolitan (indeed, individuals gained scholarly prestige by sitting at the feet of scholars in far-flung locales), it is clear that there was some resentment of the influence of the new “Maghribī” power and money in the Palestinian community, whose leadership had traditionally been shared among a small group of Shāmī families.⁴² During a schism over the headship (gaonate) of the Palestinian Academy in 1038–1042, the supporters of the Palestinian pretender, Natan b. Avraham, harped on the western origins of the man he managed to briefly usurp, Shelomo b. Yehuda of Fez. One of Shelomo’s supporters, writing to the *nagid* (an honorific title for a notable of the Jewish community) of Qayrawān, reported that Natan “finds it unacceptable that someone should be appointed head who is of the people of ‘the West’ (*al-Gharb*); only one of the people of al-Shām (greater Syria) can accede to this seat.”⁴³ Indeed, it is disproportionately in commercial letters from al-Shām that we find reference to merchants as “Maghribīs” and “our Maghribī colleagues.”⁴⁴ It is perhaps unsurprising that it was to these men, whose participation in long-distance trade was modest and whose interest in communal politics primary, that their colleagues appeared so importantly as “Maghribī.”⁴⁵

This is not to say that many merchants did not also think of themselves as Maghribīs (*maghārība*); they certainly did in social ways. In some letters they might send greetings or good wishes to that group. When he is ill Nahray b. Nissīm is told by an Egyptian associate of the concern of “his Maghribī associates,”⁴⁶ while a letter from Tripoli asks to be remembered to “my lords, the *maghārība*, in their entirety.”⁴⁷ The crucial distinction is that merchants did *not* say: “I will send this letter with one of the *maghārība*,” or “*maghārība* witnessed the transaction.” The Maghribī label was never attached to business requests or professional capacity (to witness, handle a dispute, or attest to a valuation). Geographic identity could be important, as we will see below, but it was not the “us” that defined business affiliation. That “us” was defined not by geography or family descent but by relationship: collegueship, association. And as we will see below in chapter 5, becoming a part of that “us” was a

⁴² Gil, 1992: 653–776. ⁴³ ENA 3765.10 r 13–15. See Rustow, 2008: 302–303.

⁴⁴ Edited in Gil, 1983a: III, 101–322, and 695, the index entry on “maghribī.”

⁴⁵ See chapter 8. Greif was thus perhaps led astray by the overrepresentation of materials from the Shām in the subset of commercial papers he used for his work. Greif, 1989a relies on a corpus of 250 documents, compiled from editions now in Gil, 1983a; Ben-Sasson *et al.*, 1991; Stillman, 1970.

⁴⁶ TS 13 J 23.3 r 6–7. אצחאבה אלגארובה.

⁴⁷ TS 13 J 25.8 r rt mar 32–34.

long-drawn-out, somewhat uncertain process, not a simple matter of family origin or a formal guild-like institution.

Thus the autonomy of individual merchants, and the natural attraction of the biggest markets, drew many Jewish merchants to Qayrawān, al-Mahdiyya, and Palermo in the tenth century, while the attractions of Fustat and Alexandria called them in the eleventh. While the merchant populations of Fustat and Alexandria grew, some men preferred to become or remain bigger fish in smaller ponds. Individuals were attracted to those secondary cities in which we most often find them by special access to zones of primary production (such as the olive groves near Sfax) or to important manufacturing centers (Sūsa and Ascalon). In these places their services would be in demand from many colleagues in the bigger cities. Equally important, many men in these secondary cities, as well as in the three great if relatively weakened cities of the central Mediterranean (Qayrawān, al-Mahdiyya, and Palermo), had family ties that provided them with enviable advantages in the local market. Their identity in any of these places was not a simple matter of birth or religious affiliation, but a situational construct.⁴⁸

2.4 Class and social position in Jewish community

Most of the Geniza merchants belonged to a “middling sort” in the pre-modern sense of the word – the people of comfortable means divided by resources, family history, and education both from the small political and religious elite and from the large lower urban classes of artisans, laborers, and the poor. The Cairo Geniza as a whole attests that there were Jews among every one of these classes in urban society. In keeping with the professional multivalence common in the contemporary Islamic world the Geniza merchants were part of a “middling sort” that formed the professional, commercial, legal, administrative, and communal backbone of the Jewish communities where they lived; many of the Geniza merchants fulfilled more than one of these additional roles. The papers emanating from the “middling sort” also comprise the great majority of Geniza documents, and thus the six volumes of S. D. Goitein’s *A Mediterranean Society* are in large part a finely detailed portrait of this social stratum.

But within this business community there also existed substantial disparities in wealth, status, and activities.⁴⁹ Yūsuf Ibn ‘Awkal, for instance, was far richer than Nahray b. Nissīm – some accounts and letters include

⁴⁸ On the term, Geary, 1983.

⁴⁹ Also true of Muslim merchants: Constable, 1994a: 54–56.

business deals a full order of magnitude larger than anything we find in Nahray's copious papers and accounts. Ibn 'Awkal's prestige and power in the business community was so great that he almost never needed to leave his home in Fustat; colleagues were happy to act as his agents in return for enjoying access to his connections. Indeed, he occasionally treated his fellows as if they were subordinates (like the many apprentices and clerks who worked for him), to their expressed outrage.⁵⁰ Family ties and wealth made him less a member of the middling sort to which most merchants belonged and more someone at least on the lower borderline of the elite. He even resided in Cairo, the royal city, rather than Fustat, the commercial center.⁵¹ At the same time he did not share Nahray's deep investment in scholarship and communal affairs. A stream of complaints from both Egypt and the West suggest that he was delinquent or negligent in the duties he had inherited from his father as representative of the Babylonian academies, and there is no suggestion, in spite of his title, of any scholarship.⁵² Moreover, unlike members of the other elite merchant family in contemporary Cairo, the Tustarīs, he was neither a courtier nor an office-holder in the Fatimid court.

Wealth, balance of interests, and multi-professionalism varied even more widely among the Geniza merchants: we find some men of very modest means, and at least one who was illiterate. But there was still some separation between the middling sort and the two different elites of the Jewish community: the religious patricians who controlled or vied to control the central offices of the Academies; and the courtiers who belonged to a broader Islamic political elite in personal contact with the ruler. These two elites were themselves largely separate from one another – most Jewish religious patricians were not part of the political elite; indeed, they often had very weak status and patronage ties to Muslim rulers.⁵³ But this division between the elite and the middling sort was porous, as we see in the case of Ibn 'Awkal. A much more sharply perceived divide separated the middling sort from the "beggars" (*ša'ālīk*), the little people of all kinds who may not have been poor, but who rarely mattered in negotiations over power and status.

The Geniza records both upward and downward economic mobility. Members of the middling sort, including merchants, occasionally became courtiers and high office-holders. Prosopographic evidence documents

movement from the lower to middling class; a number of wealthy merchants bore family *nisbas* showing their origins in the modest crafts. Other individuals, through bad investments or loss of family, might lose their foothold in this stratum and become part of the little folk.⁵⁴

Such social mobility is rather more about social stratum defined by wealth than it is about social status; but the relationships between wealth and social status were also quite complex. No great prestige was attached to wealth per se: success in business did not inevitably translate into increased social status, nor was any social opprobrium attached to business failure. One member of a Palestinian gaonic clan, Natan b. Avraham, for instance, lost his entire small inheritance in his attempts at commercial trade in Egypt and ended up deeply in debt. This fact did not affect his religious standing or pretensions: after failing at business he launched a briefly successful bid to usurp the position of Palestinian *ga'on* (head of the Academy).⁵⁵ As this incident suggests, some families of the scholarly elite had rather modest financial resources, and this fact did not detract from their status within the Jewish community.⁵⁶ The community sustained scholarship both formally, through funding the Academies and some the communal offices, and informally, through a system of hosting promising scholars as they traveled, making it possible to sustain a scholarly elite even of modest means.⁵⁷

Status was primarily attached first to family background (one's family's past and present status, connections, reputation, and accomplishment) and then to individual accomplishment, especially within Jewish communal life. A great deal of the social status to which a middling sort individual could aspire came through communal activity: being a scholar oneself, supporting scholarship, participating in communal leadership, or acquiring a title from the Academies. Royal politics were a separate avenue to status; ventures into courtiership or attempts to rise through the bureaucracy gave one status in Islamic society more widely. Some Jewish courtiers plowed such status back into their standing in the Jewish community – marrying into the families of the scholarly elite or furthering the interests of the Academies at court.⁵⁸ Education could be the motor of aspirations in both the Jewish community and the broader society: some individuals of modest origin rose into the scholarly elite through brilliance; physicians could become courtiers; skillful

⁵⁰ See esp. DK 327 a–d. ⁵¹ Stillman, 1970: 58–60.

⁵² Gil, 2004a: 679–684; Stillman, 1970: 47–67, 193–257.

⁵³ Baret, 1999; Ben-Sasson, 1996; Ben-Sasson, 1997; Cohen, 1980; Goitein, 1967–1993: II, 1–90; Rustow, 2008. All note the role of wealthy locals in administrative leadership.

⁵⁴ See Cohen, 2005a: 139–155. ⁵⁵ Rustow, 2008: 302–322.

⁵⁶ E.g. Dani'el b. 'Azarya. See TS 13 J 26.2 and ENA NS 21.2 + TS AS 145.185 + ENA 4046.2 v; Gil, 1992: 723–724.

⁵⁷ Goitein, 1967–1993: II, 73–142.

⁵⁸ Rustow, 2008: 239 on such a marriage, *passim* on furthering Academy interests.

bureaucrats could rise to be heads of departments.⁵⁹ But education alone was no guarantee of upward social mobility – Geniza records are replete with pleas from educated men of no family looking for some post that would reward their skills: clerking, scribing, and copying, the general resort of such persons, paid less than most artisanal work.⁶⁰ Money too was an engine, if sometimes a contentious one, for prestige. Not only did comfortable means allow men from these families to give their sons a better education, to pursue scholarship and host scholars, there were times when the Academies would bestow titles on wealthy members of the community in return for financial support and administrative leadership.⁶¹

The segregation of wealth and status, and the general importance of family prestige to status, had several implications for the Geniza merchants and the role of long-distance trade for the middling sort. The middling sort were families of means – families that had some capital to invest and live from rather than being tied to daily toil. And much of this capital was movable – by and large, members of this stratum could not invest in or live from rents of large agricultural estates, and there were no banks, public debt, or corporations to pay yearly returns. It was possible to broker loans, to invest in urban real estate (both residential and commercial) as rental properties, in urban or suburban agriculture (orchards, bee-keeping), or as a sleeping partner in small shops, but trading seems to have been preferred: for most members of the middling sort putting capital to work in diversified investments in the commercial economy was the best way of ensuring that one did not eat through it.⁶² These facts meant that in many of these families someone had to invest in and manage business deals. Business was thus understood as the necessary cost of maintaining a family's capital base, and a worthy activity for a member of a respectable family, not as a source or motor for gaining social prestige.

Most of the group of men we will study here were substantial merchants, professionals with their own jargon, norms, and organization. As we will see, they cared a great deal about their professional reputations but, with this understanding of social status, took equally great care

⁵⁹ The Jewish physician of the Zīrid sultan was an important courtier, Abū Ishāq Ibrāhīm b. 'Aṭā', mentioned in TS 13 J 36.1 r 25–29; Stillman, 1970: 194–204. Saadya Gaon became head of the Academy of Sura through scholarship rather than connections. *Eḏ*², “Saadiyah (ben Joseph) Gaon.”

⁶⁰ Goitein, 1962; Goitein, 1967–1993: I, 75–92, II, 185–190.

⁶¹ Goitein, 1967–1993: II, 23–26, 214–215; Rustow, 2008: 82–86.

⁶² Goldberg, 2011; Goitein, 1967–1993: II, 291, 330 and esp. IV, 82–105, 273–296, 310–349.

to segregate professional reputation from general social reputation. They did not use non-professional scandals to harm each other's business dealings, nor use business failings against one another in their communal life. The nature of capital and investment also meant that there were other men from the middling sort who dabbled in long-distance trade to sustain their families; occasionally we find them taking advantage of the small size and interconnectedness of the Jewish community to gain the help of members of the core business community in these endeavors. It was also possible for non-professionals, including women for themselves and on behalf of their children's inheritance, to invest in *commenda*-like partnerships (*qirāds*, discussed in chapter 5) as the sleeping partner. In the twelfth century we find even greater help offered: the correspondence of Judah ha-Levi reveals that his friends in the business community simply invested his capital for him, in order to provide him with support, rather than claiming a share of the proceeds; there are no clear cases of such disinterested support in the eleventh century, but there are some hints at similar arrangements.⁶³

Given the nature of family, familial solidarity, and venues in which families pursued status, we find family members playing a variety of roles in the merchant clans. Although social norms meant that they could not appear or participate in the public wholesale markets many women in these clans invested modest sums on their own behalf in trade, and could be trusted to be left in charge of the warehouse, receive goods, and arrange deliveries – important roles that allowed more mobility to their men.⁶⁴ On the other hand, family solidarity meant that clans sustained male members in the household who had not succeeded in business. There are other cases in which one brother is highly active in business while another is largely engaged in scholarly pursuits, activities that added to family prestige. The most moving testimony to the sentiments that underpinned such family arrangements comes from the twelfth century, in Moses Maimonides' famous eulogy on his younger brother David, who died on a trading voyage to India:

The greatest misfortune that has befallen me during my entire life – worse than anything else – was the demise of the saint, (may his) m(emory) be b(lessed), who drowned in the Indian sea, carrying much money belonging to me, to him, and to others . . . on the day I received the terrible news I fell ill and remained in bed for about a year . . . About eight years have since passed, but I am still

⁶³ See the discussion of help given to Israel b. Natan in 8.1 below; Gil, 2004a: 716; Goitein, 1967–1993: I, 331.

⁶⁴ Their activities are mentioned in 10 percent of commercial letters. On market rules and women's roles see Goitein, 1967–1993: II, 331.

mourning and unable to accept consolation. And how should I console myself? He grew up on my knees, he was my brother, he was my student; he traded on the markets, and earned, and I could safely sit at home.⁶⁵

Thus the need for money to sustain family status gained elsewhere, and the possibilities of translating business success into status, helped propel the endeavors of the business community. But likewise, the terms of status meant that the socially ambitious among this community may not have seen pursuit of ever greater wealth as the best use of all their energies – individuals and families had to balance the need for some wealth and the rewards of greater wealth against the prestige associated with other activities.

2.5 Position in the Islamic community

A great deal of work has been done, principally from Geniza sources, to explain how different the lives of medieval Jews under Islam were from those of medieval Jews under Christian rule.⁶⁶ The preceding discussion suggests both how deeply embedded these Jews were in the cultural norms of the Islamic world and at the same time how being part of the Jewish community set these men apart in particular ways. Jewish participation in Islamic norms extended deep into both professional and family life. Although Jews differed in some ways from their Muslim neighbors – in marriage and family practices, for instance – they resembled their Muslim counterparts in that the focus of solidarity was around the male natal family. This meant that both Jews and Muslims shared preferences for marriage between paternal cousins, an important role for the paternal uncle as mentor, and expectations that married women retained a right to demand aid from fathers, uncles, and brothers. Jews also stuck close to Muslim naming patterns; a huge overlap of *isms* and *kunyas* indeed makes positive identification of religious affiliation difficult in many cases in the Geniza letters, and Jews also used geographic and professional *nisbas* and occasional *laqabs* (family names and nicknames, respectively). The Geniza merchants' understanding of social status was also closely aligned with that prevailing in Islamic urban communities, where scholarly activity was also a major vehicle of social prestige. Even the choice of family *nisbas*, and struggles over the leadership of the Palestinian Academy, reflect dynamics of affiliation in the Islamic world, where commonality based on a shared home town was an important

⁶⁵ Translated and discussed in Goitein, 1973: 207. I edit the full text to focus on the relationships of family, work, and money.

⁶⁶ See Cohen, 1994; Cohen, 2011 for an overview.

source of solidarity among urban populations that were composed of large groups of immigrants.⁶⁷

On the other hand, the Jewish merchants were set apart in some ways. The Jewish middling sort was certainly numerically smaller in all cities analyzed here than were the middling groups in the Muslim or Christian communities.⁶⁸ This fact most likely made this social stratum much more closely intertwined, so that most of them, whatever their pursuits, knew one another. It also seems to have made the Jewish middling sort in each locality closer and better known to their own elites, whether religious or political. And, although communal leadership and religious scholarly accomplishment were major vehicles for prestige in Islamic society, Geniza merchants mostly sought or maintained social prestige among a different group of players than their Muslim business colleagues. Also, although we know from biographical dictionaries that similar attitudes to business, as merely a respectable way of supporting one's pursuit of prestige in scholarship, also prevailed among contemporary Muslims, it is not clear how closely bound the Muslim merchants with whom the Geniza merchants worked were to the *'ulamā*, the private scholarly class, in the great Islamic cities in which they lived.⁶⁹

A striking absence in the Geniza documents suggests that Jews were excluded from whatever local civic leadership existed in the Islamic cities of the period. This lack is notable in a period that occasionally witnessed local leadership and civic uprisings in the face of failing central power, and it may have circumscribed the opportunities of the Geniza merchants.⁷⁰ Because we know very little about urban leadership in this area for the period, the nature and extent of disability that it represented is hard to determine.⁷¹ It is not at all clear, however, whether these groups had different relations with, or possibilities of aspiring to be part of, the other political elite: the hierarchical power that flowed from the ruler in the form of courtiership or office in the central bureaucracy or provincial leadership. The only roles in the state from which Jews were barred in practice were that of qadi (chief judge), vizier (the head of government, akin to prime minister), or independent ruler. Even in the case of the

⁶⁷ See Berkey, 2003; Lapidus, 2002; Bulliet, 1994 for an Islamic overview; and Goitein, 1967–1993: vols II and III, *passim*; Chazan and Rustow, 2011: chapters 3, 4, 12–14 on the Jewish side.

⁶⁸ Ashtor, 1967; Ayalon, 1985. ⁶⁹ Cohen, 1970; *EJ²*, “Ulamā’.”

⁷⁰ See, e.g., INA D 55.13 and TS NS J 566 on councilmen leading Palermo, with no participation by Palermitan Geniza merchants.

⁷¹ The relationship between urban elites and territorial rulers is much discussed in Islamic history; monographs on particular cities suggest both common patterns and different effective power, but much work remains to be done – work on the eastern Mediterranean in the period is particularly lacking. For general comments see Berkey, 2003; Bulliet, 1994; Lapidus, 1967; Humphreys, 1998. See Lev, 1991: 12–22 on Fatimid Fustat.

vizier, being Jewish was no bar to aspiring to such a role; the aspirant only had to be willing, like Ya'qūb ibn Killis, to give up his Judaism at some point in his advancing career.⁷² But, as we will see in chapter 5, the structure of political authority, and the attendant dangers of office, meant that political power came with a distinct set of risks, and unwillingness to run these risks could limit one's business aspirations.

Jews were not segregated by neighborhood or distinguished by physical appearance (whether clothing, marks on clothing, or hairstyle) from their Muslim neighbors,⁷³ despite long-standing Muslim laws to that effect.⁷⁴ Court cases and literary sources attest to the fact that strangers to the community sometimes mistook the religious identity of Jews of all social strata.⁷⁵ A short quittance between two bakers, with the personal descriptions required in Islamic law, shows both that religious identity was always a central descriptive marker for Jews in this society and that it would not be easy to make such religious identifications on sight:

In the name of God the merciful and compassionate. Muḥammad b. Mustafa b. 'Abdallāh the baker, his physical description being as follows: (a man) whose hair contains a small amount of grey, brown in complexion, with moist eyes, with a scar (on his forehead) at the place (that touches the ground) when he prostrates himself in prayer, and a round beard, in the presence of its witnesses ... acknowledged that he no longer had a claim against Ishaq b. Abī Sa'd b. Maḥāsin the Jewish cake maker, his physical description being a youth, pure brown in complexion, with connected eyebrows, dark brown eyes, a round beard in which there is redness.⁷⁶

As the above document suggests, there was also no general economic segregation of Jews. We find Muslims or Christians in all the occupations in which we find Jews; occasionally Jews and non-Jews in fact shared ownership of a shop, despite the reservations of religious law concerning this practice.⁷⁷ That said, Jews were concentrated in certain areas of the urban economy and absent in others. This situation can be explained in many cases by the modest size of the Jewish community, and by the tendencies for economic clustering of identity groups we also find in modern immigrant cities. But in other cases exclusion may indeed be a result of religious disability.⁷⁸

⁷² See Rustow, 2008: 124–132 on his relations with Jewish bureaucrats. Samuel ha-Nagid and his son and successor Yehosef (Joseph) ha-Nagid were exceptions proving the rule. See *EJ²*, "Samuel ha-Nagid."

⁷³ Goitein, 1967–1993: II, 285–291.

⁷⁴ Cohen, 1999; Cohen, 1994: 62–64; *EJ²*, "Dhimma."

⁷⁵ Goitein, 1967–1993: II, 285–286; Idris, 1955: 55–56.

⁷⁶ Khan, 1994: 118. ⁷⁷ Maimonides, 1957–1961: II, 360, no. 204; Cohen, 1994: 95–96.

⁷⁸ Goitein, 1967–1993: I, 75–147, esp. 99–116; medieval Andalus patterns: Shatzmiller, 1994; modern clustering: Zunz, 1982; Elliott and Lindley, 2006; Raghuram *et al.*, 2009.

Although Jews did not suffer the isolation and economic marginality of their counterparts in medieval Europe there were significant disabilities and costs involved in belonging to a religious minority. A measure of communal autonomy in the Islamic world came with a price: the Jewish community had to financially and administratively maintain its own system of leadership and education, courts and legal personnel, communal charity that included feeding and clothing the poor, contributing to the poll-tax, and undertaking the ransoming of captives.⁷⁹ A great deal of the substantial administrative and fiscal burdens of this system fell upon members of the middling sort, and could involve sudden calls on their resources, especially the terrible expense of ransoming: the standard rate of 33 1/3 dinars per captive (enough money to support an artisan family for a year and a half) was not always adhered to, but deviations could include extra expense for more important persons in addition to lower rates for large groups.⁸⁰ Although scholars have described Fatimid rulers as religiously tolerant, especially in contrast with later dynasties, popular resentment against religious minorities periodically and unpredictably bubbled to the surface, and the authorities were not always quick or efficient in suppressing such outbreaks or the violence that could ensue.⁸¹ Geniza commercial letters occasionally betray specific fears of arousing such popular feelings.⁸² A concern not to become an easy popular target may also have driven some choices in how Geniza merchants invested their money. Finally, being in the minority left even respectable, well-to-do men open to forms of attack and harassment their Muslim colleagues would never have to expect. Jews could be attacked for social intercourse or for sexual misdemeanor (e.g. frequenting a Muslim prostitute).⁸³ Even well-known Egyptian Jewish merchants were occasionally harassed by poll-tax collectors in Egypt itself.⁸⁴

What role did confessional identity play, then, in the opportunities and activities available to the Geniza merchants? The answer to that question will be explored throughout the book, by looking at the ways in which Jewish identity, as well as other kinds of identity a Geniza

⁷⁹ Goitein, 1967–1993: II, 91–142.

⁸⁰ Goitein 1967–1993: II, 91–142; Cohen, 2005a; Friedman, 2002.

⁸¹ Lev, 1991: 185–189, 194–196; Lev, 1988; Goitein, 1967–1993: II, 278–285. Cf. Nirenberg, 1996 on medieval Spain. On Fatimid religious tolerance see Rustow, 2008: 120–125.

⁸² See TS 10 J 5.10 + TS 10 J 11.13 r 4–15.

⁸³ TS Ar 54.93, discussed in Gil, 1992: 711–712. It is unclear whether the accusation originally came from Muslims or fellow Jews, but he was imprisoned by the Muslim authorities.

⁸⁴ See 5.5 below.

merchant might claim, were marshaled to gain advantage in the business world. It will, however, remain a tentative answer, since our knowledge of Muslim players is so limited. It is not clear, for instance, whether the absence of Jews from large estate ownership was the outcome of their predominantly urban residence, their religious affiliation, their socio-political status as individuals, or the fact that many were migrants. Scattered records in the Geniza attest to Jews owning flax fields and Jews in rural villages owning agricultural land.⁸⁵ One significant limitation on Jews' trading, however, was clearly the outcome of religious affiliation, or at least of religious interpretation. Most Geniza merchants observed a Sabbath law that allowed one to stay aboard a moving ship but prohibited overland travel.⁸⁶ This restriction meant that Jewish merchants could not travel in the great caravans that were a key part of North African economic connectivity, through they certainly consigned shipments to these caravans, and the caravans of Syria, under the care of non-Jews. Such observance of Jewish religious law no doubt helped further the strong preference for sea transport we find among the Geniza merchants.

But the documents certainly permit us to state that the Geniza merchants' place in their society differentiated them from merchant communities in other societies. Their social stratum, their participation in systems of claiming social prestige, and the nature of their families all helped determine their professional identification and aspirations in ways that distinguished them from the medieval Italian merchant, making their professional identity as merchants less socially important than it appears to have been in the medieval Italian city-states.⁸⁷ The nature of eleventh-century Islamic Mediterranean polities, the Jewish minority's relationship to the native urban populations, and the Geniza merchants' limited access to participation in civic or state leadership also determined their horizons, and limited their abilities to change or control parts of their structural environment, a lack of power that again sharply distinguishes them from the citizen-merchants of the Italian maritime republics. Likewise, the Geniza merchants' ability to claim and transfer residency, and to effectively become members of local business communities in different localities in the Islamic Mediterranean without regard to changes in political regime, gave them important rights and responsibilities that furthered their ability to engage in a variety of deals and transactions, and distinguishes them from both

⁸⁵ Goitein, 1967–1993: I, 116–127.

⁸⁶ Goitein, 1967–1993: I, 275–281, but cf. 4.3 at n. 53 below.

⁸⁷ Epstein, 1996; Martines, 1988; Van Dooselaere, 2009: *passim*, esp. 86–87, 113–117, 209–211.

early modern Jewish trading diasporas and medieval European trading communities, where access to privileges of citizenship could be more contested.⁸⁸ The particular nature of identity in this society gave the Geniza merchants ties that connected them to different Islamic communities, some natural and some voluntary. As we will see, ties of family, friendship, natal place, religious and scholarly community, and membership in a local business community could all be deployed in the service of trade. But likewise, social norms defined certain boundaries between personal and professional life, and helped, along with the nature of power, to limit some business ambitions.

⁸⁸ Abulafia, 1997; Ashtor, 1986; Balard, 1986; Jacoby, 1985; Jacoby, 1997; Jehel, 1996; Lane, 1973; Greene, 2002.

3 The uses of commercial correspondence

3.1 Nahray b. Nissīm receives a letter

One September in the 1050s Nahray b. Nissīm traveled to the small market town of Būšīr, a village in the Fayyūm region of Egypt.¹ Like dozens of his colleagues he was spending weeks or even months in the area to buy flax, either in Būšīr itself or in the surrounding villages and estates. Flax had been one of the chief commercial export crops of Egypt at least since classical antiquity; in the eleventh century the demand in the Islamic Mediterranean for multiple layers of linen garments pushed production ever higher in the Fayyūm, the Delta, and parts of the middle Nile.² Nahray and his associates would first seek to acquire high-quality flax, and then oversee the processing and expert packing necessary to turn the raw crop into an internationally tradeable commodity. As the flax was processed and packed Nahray would send the labeled bales to associates in Fustat, who would receive and warehouse them, and later arrange transport up the Nile to one of the ports. Still other associates would organize the placement of the bales onto ships bound eastward or westward in the Mediterranean, where yet more associates stood ready to receive and sell them in places such as Qayrawān, al-Mahdiyya, Palermo, Sfax, al-Lādhiqiyya, and Tyre. As activity at different stages of this chain became more intense some merchants would travel, accompanying the flax in transit and adding extra hands to aid in the next step. This flax-related activity required coordination among many men; and much of that coordination was achieved via streams of letters flowing up and down Egypt.

While in Būšīr, Nahray received one such letter from his associate ‘Ayyāsh b. Šadaqa in Fustat. In many ways ‘Ayyāsh’s letter is a typical Geniza commercial letter. Typical for destination: the Geniza merchants

traveled to this town more than to any other locality for flax purchasing during the eleventh century. Typical for primary subject: not only was flax central to commercial agriculture in Egypt, it was the most important commodity in Geniza trade. Typical for recipient: Nahray b. Nissīm is by far the most common recipient of letters in the corpus. Typical, as well, for sender: ‘Ayyāsh was one of Nahray’s more frequent correspondents. This letter is even close to the median length and size. But it is also typical precisely in that it is at the same time idiosyncratic and individual: it contains many of the most common elements of Geniza letters, but omits others that appear in the majority of those letters. Like almost every Geniza letter this one is full of mundane matters but also contains unique elements.

What did ‘Ayyāsh have to say? Here is a literal translation, reproduced in approximately the way it appeared on the unfolded page (figures 3.1 and 3.2 show each side of the original; the numbers on the side are for the reader’s reference, while figures 3.3 and 3.4 are the translation)³:

This is not an exciting letter. It has a formal opening, five lines of fairly stiff and formulaic materials, and, tucked into lines 11–12 of the second side, a short formal closing greeting – made somewhat less obvious by the afterthoughts that follow. Aside from these niceties the letter consists of an assortment of news, orders, reports, and suggestions, following no obvious order, peppered with repetitions and exhortations. If there is any organization, it seems to follow an “and that reminds me” kind of structure. Much of the news, reports, and instructions are mysterious to the outside reader – while the letter repeats some instructions, it omits other specifics no doubt perfectly clear to Nahray and ‘Ayyāsh, who had known each other for years. The tone is hard to decipher: the opening is not only polite, but fulsome by our standards with its multiple well wishes; but it is followed immediately by a recrimination, and then by a series of orders that start off as unvarnished and towards the end seem to suggest that ‘Ayyāsh is issuing orders to an underling whom he regards as less competent than himself, although he too has to report himself as being as yet unable to accomplish the business that Nahray had assigned him.

The present book is full of stories and statistics, almost all of them based on perusing letters like this one – an exercise in reading other people’s mail. These were not elegant epistles written with half an eye to posterity or to literary rivals, but ephemeral letters: letters meant to be discarded; letters that were in fact thrown away.⁴ In all their individuality

¹ See Map 1.2.

² Clothing preferences: Goitein, 1967–1993: I, 101–108, IV, 150–200; Stillman, 1972. Flax in the economy: Frantz-Murphy, 1981; Gil, 2004a; Goitein, 1967–1993: I, 104–105; Udovitch, 1999; Mayerson, 1997.

³ TS 13 J 13.11. ⁴ See Goldberg, 2012.

Figures 3.1 and 3.2: A letter from 'Ayyāsh b. Ṣadaqa, in Fustat, to Nahray b. Niṣṣīm, in the village of Būṣīr. Cambridge University Library, TS 13 J 13.11 (r and v)

Figures 3.1 and 3.2 (cont.)

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I am writing, my master and mentor - may God in his mercy lengthen your life, preserve your health and good fortune, and prevent evil from you -
 from home, with 11 remaining in Elul, may God seal it for you and for us! with the best seal.
 I am in a state of health and grace, thank God, Lord of the Two Worlds. After the arrival of your letter, I read in it of
 your well-being and your health, and thanked God for it. I cannot describe to you, sir, how much I am seized with
 longing for you. I ask God in his mercy to bring our meeting near. I delivered your letter to my master the Rev.,
 may God preserve his greatness, and he was pleased with it. He prays for you. He read me your letter and informed me of what had happened to you.
praised be the One who saves the desperate. Your well-being, thanks and gratitude to God, made me happy. I sent you my letter
 containing one to my master Abū Muhammad Qāsim, may the Lord help him. I was wounded by what you did to me.
 It is only that I considered you dearer than a brother, and what you did was not what I would have hoped for from you. Nothing is
 more serious (Upsetting?) for me than the oath which you have had me give. But, my master, this world is a house of blessing
 and recompense. He who is the ~~servant~~ *is-servant* gives service gets service. I would like you to please hand over my purse to Abū
 Muhammad Qāsim: it contains 80 dinars, a quarter, and a girāt.¹ The [dirhams] belonging to my master and mentor Abū 'I-Far[ā]h
 you must not pay over. If they come from you, and are used for exchange [] it would be better
 if you change them to dirhems. If you pay him in low-quality ones (*izraq*), so much the better. If not, for God's sake, do not give him
 a single dinar from them. If possible, mix them with the purse of my maternal uncle. If you spend them, buy a load
 of flax with them, it doesn't matter whether scathed or hatched. My chest is tight² (waiting) for the arrival of
 your letters with what you have done. Also, I would like it if you would please watch over Qāsim as he purchases. I want you to say to him:
 "if foreign³ it must be of the very highest quality. If Baṣīn, the good, that is, from 4 to 3 1/2 or around that."
 As for what you will want to know, my master, that over here the ships had been desaimed. Olive oil was at 42,
 but went down to 31; soap was [] lead was 3 rising to 4; tar is 4; western (Maghribi) goods
 all went up. The authorities⁴ seized the wax in *dhir 'Abū's* and seized my uncle's wax among it. I do not
 know how or when a price will be fixed for it. This very day Marfūk's⁵ letter arrived: he says that 3
 boats from Sicily arrived and 2 of our associates arrived in them. They set off from al-Mahdiyya 41 days ago. We hear it reported
 that they left behind 6 ships loading, and they are in a hurry. They remained detained until al-Thi's boat came,
 then they set off. I have informed you of this. A letter from the elderly maternal uncle, may God help him, arrived from Timis. Their arrival in Timis
 was on Tuesday; a day before Nayritz (Coptic New Year). A letter arrived for you from my maternal uncle; it is enclosed in my letter.

1 I.e. 80.29 dinars.
 2 A common expression for anxiety.
 3 I.e., not local flax.
 4 *sultān*
 5 Lit. 'Abd's house.
 6 A merchant based in Alexandria

Figure 3.3: Translation of TS 13 J 13.11 r

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I sent him my journal, he said to me, you know the results. I hope there is a letter from you on its way to me
 when you are free. I'll put pressure on him and will let you know the results. I hope there is a letter from you on its way to me
 telling me what you have done. Please keep an eye on Qāsim and make sure of the goodness of the flax. He must not buy me
 medium quality. Furthermore, in God's name, it's on you not to pay him with the defective dinars, so that we don't get involved with him
 over this. If I had been on my own and had with me 100 such dinars, I wouldn't worry, because I know how to make a good exchange.
 Could you let me know whether we're taking any steps towards exchanging them for dirhems. Because I used to change them in Ibn Yāsīr's shop
 in the market of the silk-dealers, with those who came from the Fayyūm. The exchange rate over here is 37 to the dirham. I'd like you to let me know
 how the exchange rate is doing where you are. I'd like you to write Qāsim on my behalf and say to him: I sent you dinars
 which involve exchange expenses.⁷ I'd like you, if you purchase, to make allowance for the defective ones.⁷ Tell him to write me as soon as
 the purse arrives, and about what he bought me. I've written to reserve greetings especially for your noble self, and those whom you keep
 in your care greetings. If there is further news, I shall let you know. Let me know whether they celebrated [the feast]

7 Alternate interpretation: I sent dinars which are to be changed to dirhems.
 (Arabic script): To my master and mentor Abū Yahyā Nahray b. Nissim al-
 Eiden), may God lengthen his life, preserve his well-being, happiness and
 health
 To my master and mentor Abū Yahyā Nahray b. Nissim (may he) (Eiden)
 Eiden), may God lengthen his life, preserve his well-being, happiness and
 health
 (Arabic script): To my master and mentor Abū Yahyā Nahray b. Nissim al-
 Eiden), may God lengthen his life, preserve his well-being, happiness and health
 Maghribi, may God lengthen his life, preserve his well-being and health

Figure 3.4: Translation of TS 13 J 13.11 v

and specificity they contain an almost incredible wealth of information about the commercial and economic life of various corners of the Mediterranean world. Making sense of that information, however, is a complex undertaking. It requires an understanding of how and why Geniza merchants wrote to one another, a knowledge of how letters could and could not function as business instruments, and a sense of the norms that governed letters – that is, the culture of writing within the Geniza business community. As I explore each of these aspects of mercantile letters we shall see how they shape the data that the letters contain. I will show how these shapes led me to certain methodologies and analyses, how they allow further research in some directions but preclude other types of investigation. In general my study has led me to analyze letters largely as a single corpus of material, looking for patterns across either the entire body of text, or within particular subsets of it, rather than devoting sustained attention to individual items. As this analysis proceeds I will return to ‘Ayyāsh’s letter to show how it typifies the problems and patterns of Geniza business correspondence more generally.

In order to analyze patterns in commercial correspondence one must decide what documents from the Geniza fit this description. Throughout this chapter and the book as a whole, I have chosen to assemble and analyze only letters that are “commercial.” By this I mean simply any letter from any individual that deals in any way with commercial activities in the long-distance or wholesale economy at some point in the period around 1000–1080. I have interpreted “involves commercial activity” in broad terms: a letter from a merchant’s sister that mentions storing goods arriving from elsewhere would count, as would a letter responding to an inquiry about the travels of a member of the business community, or a letter consisting entirely of news about movement of ships – all of these reports and actions served to further commerce. But likewise, I have limited my collection: the Geniza abounds in “business” letters that have nothing to do with mercantile trade; arrangements for financial disbursements to the Academies, for instance, are certainly business but do not represent long-distance trade. No such letters have been considered. I do not consider letters from artisans engaged in “industrial” partnerships;⁵ and I have omitted those letters of known merchants that contain no commercial content.⁶

⁵ Industrial: Goitein, 1967–1993: I, 80–92, 362–67.

⁶ The group of materials thus obtained differs therefore from previous collections that grouped “merchant letters,” those written by or to these merchants regardless of content. See the collections in Goitein, 1973; Gil, 1983a; Gil, 1997. Stillman also provides translations of communal correspondence in Stillman, 1970 but notes the very clear distinction between the two sets of correspondence.

My collection of letters includes some 697 items, either fragmentary or whole – I refer to this as the *commercial letter corpus*. This collection represents 77 percent of the approximately 900 individual documents that I have used in this study – what I call the *commercial corpus*.⁷ On the other hand, it accounts for just under 90 percent of the overall text we can associate with merchants – as letters usually contain more text than the remaining 23 percent of documents. This remainder consists of a mix of draft accounts, legal materials (powers of attorney, witness testimony, settlements, contracts), IOUs, shipping notes, and other ephemera.

By examining these letters as a collection I can show that commercial correspondence followed certain rules of composition and rhetoric that distinguish it from other kinds of correspondence found in the Geniza, even while all Geniza letters share certain norms. Including letters by dabblers in trade and by non-merchants emphasizes how much the rules of writing a commercial letter were the developed practice of a professional culture, rather than being part of the social practices of the Geniza middling sort more generally. Many of the conclusions concerning the norms of writing about commercial matters rely on more intense analysis of a representative set of 140 letters – what I call the *typological sample*.⁸ Much of the discussion that follows relies on statistics compiled from the typological sample, while in the rest of the book most statistics come from analysis of the commercial corpus.

In the next section of this chapter (section 3.2) I look at three aspects of commercial letters from the Geniza. I first examine the primary functions of letters as business instruments and records, showing how they fit into a world of written and oral business relationships. I then discuss the norms governing writing, and examine how those norms reinforced the functional character of letters.⁹ Finally, I show how form and function determine the ways in which letters can be used as evidence, precluding some common types of analysis while opening the door to others. Section 3.3 makes use of one methodology I have adopted to study these letters, *content analysis*. Content analysis reveals

⁷ Many more Geniza items are cited in the footnotes, as I have also used other kinds of Geniza texts for comparison, as well as some business texts from earlier and later. The number 900 is an approximate one, as I have hesitantly included some texts whose dating is the subject of dispute, and omitted others from the count while considering them as comparative material.

⁸ This set is as close to representative as possible, in terms of origin, destination, sender, recipient, and generations. Goldberg, 2005: 46–54.

⁹ Goldberg, 2005: 46–54: chapters 1 and 3, revised in Goldberg, forthcomingc; Goldberg, 2012.

the concerns that dominated commercial correspondence, showing the structures and problems that we must explore in detail in order to understand the role of the Geniza merchants in the larger economy, and the constraints determining the geographic reach of their activities.

3.2 The shape of commercial correspondence

Central to commercial letters in the Geniza was their status as ephemeral business instruments – they were used to report on current status (of deals, markets, and persons), to provoke action, and to be superseded and made obsolete by the next cycle of correspondence. Looking at ‘Ayyāsh’s letter through the lens of time, it is clearly a letter of the moment. What has just occurred, what happened “this very day,” the next thing to do, the current location of various associates, their actions and needs, fill the letter, except when he demands immediate and constant reports in reply.

In many ways letters functioned and were treated as a substitute for speech – the writer spoke from a distance, but his words in a letter could act much as a speaker could act in the market. As one gaonic *responsum* from early in the century (1015) noted, “because Reuben and Simon were accustomed to negotiate by means of letters . . . their letters are as important as their words.”¹⁰ Such an understanding of letters was not uncommon in the ancient and medieval world, but it seems to have been particularly developed in this society. Throughout the Geniza more widely, many letters contain variations on the expression “my letter substitutes for my presence” or “your letter is your presence.”¹¹ A letter could be compared to the writer’s face; recipients would sometimes write that they kissed the letter, or placed it against their head or eyes, like the embrace of the absent writer.¹² Business correspondents shared this sense of the letter as a stand-in for the speaker.¹³

Yet if letters could and often did act as a substitute for public speech in the market, the infrastructure of correspondence also permitted a certain privacy. Letters were written on a single piece of paper, which was then repeatedly folded horizontally to create a long thin object that was sent with an address (including names of sender and recipient) written on one or both outer sides.¹⁴ Writers filled the recto side of the paper very

¹⁰ Reuben and Simon is generally used in *responsa* literature to indicate two anonymous persons. Mann, 1919: 326f.

¹¹ TS 16.278 r 8; ULC Or 1081 J 25 r 24.

¹² Goitein, 1967–1993: V, 229. ¹³ E.g. TS 20.76 + TS 10 J 20.10 r 5–7.

¹⁴ Letters had a uniform sending height of about 25 mm. The reverse of the folded paper was often used when an address was written once in Hebrew characters and sometimes again in Arabic ones.

fully before moving onto the verso. If they did continue onto a second side, they usually filled less than half the page, so that the message would be hidden by several layers of blank folds in addition to two blank outer surfaces. Although letters were not sealed, the multiple blank outer folds meant that reading letters addressed to others was a deliberate rather than casual act.

Many letters were entrusted to colleagues or sent care of a *wakīl al-tujjār* (representative of the merchants) – in some cases the person entrusted was expected to read the letter and even make copies.¹⁵ But there were also couriers and a postal service – letters sent via these systems would be assured of the initial privacy of their contents. Barhūn b. Šālīḥ al-Tāhīrtī was thus in the position of most merchants when he wrote to his cousin Barhūn b. Mūsā, “Earlier I sent you a detailed letter, whereas the present one contains (information) that should not be made public.”¹⁶ The degree of eventual publicity given to a letter’s contents depended both on the sender’s choice of how to send it and what use the recipient chose to make of it.¹⁷

This understanding of the letter as a substitute for speech (whether publicly in the market or privately in the shop) defined its possible functions. It meant that letters were most effective as business instruments, conveying instructions from principals to agents and reports of activity in the other direction. Important secondary functions of letters included conveying various kinds of market information and managing business relationships within the community of *aṣḥābumā*. But as ephemeral substitutes for speech they had a very limited role as records, whether in business practice or in law. Letters were written in ways that made them quite ineffective for record-keeping; and it was not standard practice to file them. They had little place in the courts as records or evidence. Finally, letters were not planning documents: business proposals, formal or informal, are almost completely absent, as is discussion of potential future business.

Letters were principally the tools that allowed a merchant to project his authority over his goods and money across space. They were especially important as instruments because many, if not the majority, of trading ventures undertaken by Geniza merchants were individual, as discussed in chapter 5. That is; a merchant invested capital solely on his

¹⁵ E.g. TS 13 J 17.3 r 13–25 and TS 13 J 19.29 r rt and up mar, verso. On the *wakīl* see 4.3 at n. 68 below.

¹⁶ TS 13 J 18.8 v 11–12; TS 12.279 r 5.

¹⁷ It is clear that recipients sometimes acted in opposition to the wishes of the writer, e.g. TS 20.127 r 31–32.

own account, rather than forming a partnership with an associate. Yet at the same time the goods and capital in these individualistic ventures had to move widely around the Mediterranean in order for the merchant to make money. As a consequence a great many of the transactions involved in such deals were done through agency – a merchant in another town could complete any of the necessary transactions of a trading venture for the principal. Nahray was acting both on his own behalf and as an agent in Būšīr, purchasing flax for both ‘Ayyāsh and his uncle.¹⁸

Letters conveyed orders to one’s agent, and reports from the agent back to the principal. Business norms required the agent, who had no ownership stake in the goods, to act according to the instructions contained in letters. Not only could a merchant use a letter to convey instructions to an agent, he could use it to designate an associate as agent for particular goods – an instance of this, as we have seen, led to conflict over one of the sections of Ḥayyim’s bale, when the assignment written on the object and that ordered in a letter disagreed.

Indeed, the way in which writing a letter conveyed the authority required to take action with another person’s goods is shown in a letter from Alexandria at the close of the eleventh century, when Zikrī b. Hanan’el informs ‘Arūs b. Yūsuf about a change in his travel plans: al-Mahdiyya, and not al-Andalus, is now his proposed destination, and thus he is unable, as the designated agent, to carry ‘Arūs’s goods to al-Andalus as planned. He is willing to take ‘Arūs’s lac and purple with him, but asks for ‘Arūs’s agreement:

If you intend to send your goods to al-Mahdiyya, please send me a message and inform me before we sail, since I do not think it would be proper on my part to receive your things unless you order me so expressly in your letter.¹⁹

Zikrī’s request documents the understanding among Geniza merchants that instructions in a letter made orders to an agent official – they acted the same as verbal orders made in public, and could also be shown to others for that purpose.

Indeed, the majority of commercial letters from the Geniza contain orders not only for the recipient in his capacity as agent for the sender, but also for third parties. Letters also frequently report back about showing instructions to another party.²⁰ Letters thus functioned as instruments both between two specific correspondents and more widely

¹⁸ Goldberg, forthcomingb. ¹⁹ TS 13 J 27.9 r 14–19.

²⁰ Such instructions and reports are found in over 60 percent of letters, e.g. Bodl MS Heb d 66.15; TS 12.124 r 8–24; TS 13 J 17.3 r 24–30; TS 13 J 19.20 r 14–16; TS 13 J 16.23 r 9–14.

across the business community. ‘Ayyāsh’s letter fits this pattern: lines 11–18 contain a series of orders for both Nahray and Qāsim (the local broker); the margin is taken up with orders from ‘Ayyāsh’s uncle, which are both conveyed directly in a letter that was enclosed inside this one, and repeated by ‘Ayyāsh in the text; the second side contains more orders and a report on actions taken in response to an order in one of Nahray’s letters, and is peppered with series of requests for reports on what has been done.

Merchants also requested that instructions be included in letters so that they could read them to recalcitrant associates. An angry Salāma b. Mūsā al-Şafāqīsī asked Yahūda b. Mūsā Ibn Sighmār to support him in a dispute with certain other merchants who he claimed were plotting against him: “Write me about t[hat], so make [...] read it to them when they come and give them the sterne[st] of rebukes.”²¹ He then catalogued the names and actions of his Sicilian colleagues that he wanted Yahūda to spell out. The ability to display a letter, rather than just report an instruction, helped compel action, and the circulation and repetition of orders in multiple letters to the same market community publicized a merchant’s intentions and instructions from afar.

A vast stream of orders, reports on orders, requests for orders, and explanations for inability to follow orders fill the letters in the typological sample, and comprise, as in ‘Ayyāsh’s letter, a substantial portion of their overall content. Yet an order in a letter was *not* identical to a formal legal instrument. Geniza merchants were well acquainted with a variety of such legal instruments, including orders of payment, quittances, contracts, and powers of attorney. All of these required use of legal formulae to function, and in a few instances we even find such an instrument written as a separate entry on the same piece of paper as a letter, or even embedded in a letter’s text. In a letter from Damascus, for instance, Mūsā b. Ya’qūb al-Miṣrī explains to his partner Yūsuf b. Dā’ūd b. Sha’ya that he has been obliged to write a *suftaja* (a kind of letter of credit)²² for the carrier of the letter, and then includes a formal quittance in Arabic script at the bottom of the page.²³

But merchants needed the greater flexibility that letters afforded in comparison to legal instruments, and evidently found the power of letters often sufficient to their purposes. Formal legal instruments could be either excessively narrow or excessively broad: powers of attorney, for

²¹ INA D 55.14 r 5–6: אלו חבירך [] אליו יצלו ותובכנה ג [את] אלו חבירך [] ותוקף עלי [] ומן ישתה פיה שהוא דנייא ותכתב בד [לך] ותוקף עלי []

²² See *EL*², “Suftadja.”

²³ TS NS J 463 v 1–6, below the address and a signature cartouche; TS 10 J 5.12 v 22 debates whether a formula is needed.

instance, required either a specificity of action or all-encompassing powers for the agent, both ill-suited to the demands of multi-pronged business activities – and especially ill-suited, as we will see, to the system of commercial agency most Geniza merchants used. Letters allowed merchants to be as specific or as vague as they liked, dividing and devolving powers and responsibilities among their associates while their rights as owners continued to be recognized in both the markets and the courts.²⁴ ‘Ayyāsh, in the letter quoted above, writes with a fair degree of specificity – he wants particular purchases made, he wants others substituted if his first choice is not available.²⁵ But just as common are instructions of complete freedom of action between trusted associates: “Do as you see fit” or “Do as God inspires you to do” is one of the most common refrains.²⁶ Issuing an order in a letter permitted enormous flexibility in managing agents, and this flexibility was central to the practices of the Geniza merchants.

Letters were thus effective business instruments of a certain kind: disposable and ephemeral instruments. Despite containing a stream of reports on actions and sales, letters were not interpreted or used as practical or legal documents of record. Both writing practices and the physical remains of letters attest to this. Writers of commercial correspondence generally dated their letters, for instance, but never with the year as was required in documents that formed part of the legal record.²⁷ A lack of interest in keeping correspondence is also shown by the way in which writers mentioned previous letters. The most common way of referring to prior correspondence is simply to say, “I received a letter and took note of its contents,” which assumes no confusion for either party as to which letter was meant – only the most recent letter mattered.²⁸

It would seem a sensible precaution of the careful merchant to keep files of correspondence. Some disputes that were aired in court or rehearsed in correspondence imply that at least some merchants did keep letters, but in general the physical remains of letters in the Geniza demonstrate an absence of systematic filing. Letters consisted of single sheets of paper without outer wrapping. The overwhelming majority that survive are the originals that traveled across the Mediterranean, yet almost none show any physical indication of a filing or reference

²⁴ Discussed in 5.4 below. ²⁵ See also TS 12.389 v 1–3.

²⁶ TS 20.180 r 31–32; TS 16.7 r 17–18, repeated at 20 and 25; Bodl MS Heb a 2.20 r 23; TS 10 J 9.3 r 22; Bodl MS Heb d 47.62 r 12; TS NS J 12 v 11–12; TS 13 J 18.8 r 33–34; TS 16.339 r 27; TS 20.76 + TS 10 J 20.10 r 10; ENA NS 18.35 r 22, v 14; TS 13 J 17.7 v 19.

²⁷ Weiss, 1970; Goldberg, forthcomingc. ²⁸ Goldberg, 2005: 67–70.

system, unlike other sets of documents in the Geniza.²⁹ Further, as Goitein was the first to note, rather than keeping letters for reference, merchants sometimes used old letters as scrap paper, ripping away blank parts or using blank spaces to scrawl draft accounts relating to entirely different transactions – suggesting that many business letters formed a scrap-paper pile in a merchant’s office long before they ended up in the Geniza.³⁰

Most likely, Geniza merchants used letters as instrumental ephemera for two practical reasons: letters were of very limited use in any legal dispute that might arise; and merchants already had a different system of documentary record-keeping. Duplication might not only be a waste of time, but could also confuse the picture presented by one’s formal records.

Legal records attest to very strict limits on the use of letters as formal pieces of evidence or as business records. Despite the gaonic *responsum* quoted above, in which the jurist argued that speech of letters and words was equally important, the practice of Jewish law-courts was otherwise. The only probative documents normally requested or examined between living merchants were their accounts – the big ledger (*daftar al-kabir*) acted as a merchant’s binding record of his doings.³¹

In the courts, where witness testimony was central, it was a merchant’s oral speech that counted as evidence, even if this was the word of his proxy appointed by power of attorney; letters could not legally substitute for a living person.³² It was understood among merchants that letters were evidence of prior orders and actions upon which the merchant serving as proxy might repose his trust in agreeing to act for the principal; but no one was expected to produce such letters, as they could not be used to make one’s case formally.³³

Letters were also hardly ever used as a method of planning future ventures.³⁴ Again, this absence was practical. Partnerships could not be

²⁹ Goldberg, 2005: 55–60. An exception that proves the rule is found by comparing the correspondence of Yūsuf ibn ‘Awkal, 15 percent of which was dated in Arabic by a clerk. See Stillman, 1970: 73–75. The dated letters: TS 12.218; TS 16.266; ULC Or 1080 J 248; ULC Or 1080 J 154; Bodl MS Heb d 65.10; TS NS J 388; TS 13 J 29.2; TS 13 J 19.29. Another rare exception: TS 8 J 24.15, a letter sent from Mūsā b. Abī ‘l-Ḥayy to Nahray b. Nissim, in which Nahray makes a note that Mūsā’s accounting is off by a *qirāt*.

³⁰ Goitein, 1967–1993: I, 7–9; Goitein, 1973: 42–43.

³¹ TS 10 J 29.5 r 16–19; TS 16.163 (II) v; TS 13 J 17.11 r 8–14. see Gil, 2003; Khalilieh, 1998: 93–97.

³² TS 12.371, esp. r 8–11, and Bodl MS Heb d 66.5; Bodl MS Heb c 28.11. Cohen, forthcomingb; Goldberg, 2005: 216–224.

³³ See Bodl MS Heb d 66.5 r 19–20 and TS 12.371 r 9–19.

³⁴ An exception: TS 20.76 r 36–40.

formed by letter, but required a face-to-face meeting. Partnership contracts often include a clear plan – a set of goods to be purchased and intended for a particular destination, not merely an agreement to pool capital. Letters often refer back to plans and discussions that must have been held in person, with partners reporting back to each other on fulfilled or changed plans. Perhaps too, the fact that letters were semi-public within the business community made them a poor vehicle for plans, where secrecy might offer market advantage.

The relatively minor role of letters in record-keeping or in planning by Geniza merchants has important implications for analyzing the data they contain. The reporting on transactions contained in letters is, like the dating clause, usually contextual. Writers usually report for each venture only on the actions taken since the last letter, sometimes reiterating details from earlier letters reporting plans gone awry. As legal records and business accounts show, a trading venture might have a long and complex history involving dozens of transactions stretching over years. Letters generally provide few hints about these complicated stories or about the full investment portfolio of an individual merchant; instead, they give a momentary snapshot of the current state of his and his correspondent's ventures – and even then, not necessarily all of them.

The use of letters as instruments also tends to weight the text toward dwelling on individual ventures and communication between principal and agent. This is because, in the nature of things, reports between partners tend to take up less space: although letters also served as the chief vehicle for communicating the state of partnership goods, and responsible partners did not leave each other in ignorance, most partnerships gave each partner full license to act with partnership goods as he saw fit. Thus reports between partners did not contain the long and explicit orders that took up space for individual ventures, or the even longer explanations sent by agents about why orders could not be fulfilled as desired.

The way Geniza merchants wrote reinforces the impression that their letters were ephemeral, instrumental, speaking documents. These norms also shape the kinds of data letters contain, and suggest the best ways to analyze them. Letters such as 'Ayyāsh's are not written according to a formula dictating a fixed order of topics – in contrast to the majority of non-epistolatory documents in the Geniza.³⁵ Nor did business letters conform closely to the norms of formal epistolography, a genre with its own manuals and collections in the medieval Islamic world. But

³⁵ Goldberg, 2005: 114–116; Goldberg, forthcomingc.

Geniza business letters were shaped by a common rhetorical stance, and this heavily influenced norms of composition.

Essentially, merchants adopted a pose when they wrote: that the person writing and person receiving were both very busy men, active and diligent members of the merchant community. The writer presented his letter as the recorded speech of a man in a hurry, without time to formulate a more polished composition; likewise, although the recipient was ideally a diligent person, one addressed him in the awareness that he might not have time for careful perusal. As one's reader was certainly busy it would be impolite to waste his time. But, since he was a member of one's community, certain courtesies were necessary. Finally, as members of the professional community, these men were rhetorical equals, whatever their disparities of wealth or education.³⁶

The stance of busyness permeates all aspects of a typical Geniza business letter. Writers constantly refer to occupation and pressures of time. In making requests they acknowledge how busy their recipient must be: they ask that associates attend to things if they have time, suggest that orders be passed to others if their correspondent is too busy, or say that they have asked for the services of another colleague because they know how terribly busy the recipient is.³⁷ The general assumption of mutual occupation and urgency also appears from constant references to the speed with which business has been done and the dispatch with which it should be done. Merchants assure their correspondents that they handled incoming goods "the moment they arrived" and similarly desire recipients to attend to matters "the moment you receive this letter," "as soon as possible," or "as quickly as can be."³⁸ One letter urges outright, "By God, hurry up, sir."³⁹ This discourse pervades Geniza letters to the degree that 93 percent of letters in the typological sample make at least some reference to hurry, being busy, occupation, or the need to act in a timely fashion. On average, each of these letters contains three separate references to busyness or hurry.

'Ayyāsh's letter provides several excellent examples of this discourse. In line 16 he is anxious for letters to arrive; in line 22 he responsibly forwards news he has received "this very day" that delayed boats are

³⁶ E.g. DK 327 a–d r 12–44, v 1–24, esp. r 29–35, 41–44, v 20–22. See also Goitein, 1971a on the nature of friendship in business.

³⁷ E.g. TS 13 J 18.8 r 24–25 and rt mar; TS 13 J 14.2 r 3–5; Bodl MS Heb a 3.13 v 13; TS 8 J 21.2 r 10; TS 13 J 28.2 r 2, rt mar 2.

³⁸ Bodl MS Heb d 66.15 r 5–9; TS 12.124 r 25; TS 13 J 8.5 r rt mar; TS 12.373 r up mar; TS 12.251 r 17; TS 6 J 3.19 v 4; TS 10 J 20.12 r rt mar; TS 13 J 13.11 r 16; TS 12.270 v 3, 23–24.

³⁹ TS 13 J 15.9 r 26.

sailing “in a hurry.” In the right-hand margin he again urges that Nahray send him news of his doings; by the first lines of the second side he is hoping that a letter is already on its way. On Nahray’s behalf he has already attempted to resolve a certain matter and promises that he will now “put pressure” on Ibn Abū Kitama, who has put ‘Ayyāsh off with the excuse of busyness of his own – a request to be reminded “when he is free.” Finally, ‘Ayyāsh closes the letter by promising to send news as it happens.

The content of mercantile letters shows that their writers were constantly attentive to avoid wasting their correspondents’ time with extraneous matters, instead seeking to keep letters “business-like,” for want of a better word.⁴⁰ This did not mean that non-commercial matters were entirely omitted, as in some modern business practice. Not only were many of the Geniza merchants bound together by multiple social ties, but personal affairs (marriage, illness, death in the family) could also affect one’s business. What distinguishes these letters from personal, communal, or scholarly correspondence in the Geniza is the *way* that merchants talk about non-business matters. They mention these events in passing, often as an explanation for lack of progress on a business affair, or as a part of greetings to others who might be affected. Such personal matters are also usually presented with great brevity. In a typical instance, when a colleague congratulates Nahray b. Nissīm on his marriage he makes clear how Nahray himself had brought it up: “You mentioned that which made you too busy to write to me. May God make a blessed step for you, grant you all success with each other, and bless you with a male child soon, as you are deserving of all good.”⁴¹

Courtesy often required congratulation (marriage, birth) or commiseration (death of associates or family members); but in letters from serious merchants in the typological sample these extend to at most two full lines, scarcely the amount of space devoted in ‘Ayyāsh’s letter to a discussion of how to change money properly. This practice contrasts markedly with the very lengthy discourse on these subjects that would fill other kinds of letters, and that did indeed fill the commercial letters in the typological sample written by non-professionals – individuals who only dabbled in wholesale trade.⁴²

Merchants also demonstrated their adherence to specific and distinct professional manners when they composed the introductions and conclusions of their letters. The writing of the *iftitāḥ* (protocol or

⁴⁰ Cf. Goitein, 1967–1993: I, 11–12. ⁴¹ TS 12.246 r 5–6.

⁴² See chapter 8; Goldberg, forthcomingc. On other Geniza letters, Goitein, 1967–1993: V, *passim*; Cohen, 2005a: 10–12.

introduction) was a central concern of the epistolary manuals of the Islamic world, as it indicated the rank of the recipient and the status relationship between him and the writer, essential prolegomena to any *matn* (substance) the letter might contain.⁴³ For Geniza merchants too the *iftitāḥ* and the closing salutation were essential to any proper letter. But one finds little relationship between the length and complexity of greetings on the one hand and the relative status of the two merchants on the other, even though both varied significantly across the corpus of commercial letters.⁴⁴ Indeed, the very similar openings used in a letter from a freedman to his former master, one from a very senior colleague to a junior one, and one from one senior associate to another are a good indicator – in a world often governed by patronage expressed through the etiquette of hierarchy – of a deliberate rhetorical equality.⁴⁵

Instead of relating to status hierarchies, the length and register of the protocol (i.e. the introduction) was a function of space considerations – that is, how much business material there was to fill the page. The pieces of paper Geniza merchants used vary widely in size; they were careful to match the size of the sheet roughly to the amount of *matn* they intended to include – a sensible balance of thrift and respect, given the expensive type of paper used.⁴⁶ Norms of politeness meant that commercial letters could not be written on paper scraps; if there was too little business for even a small piece of paper the remaining space would be filled with formal courtesies.⁴⁷ At the same time, particularly long letters often have the most minimal openings and closings: when one had a great deal of business to discuss one did not butter up the reader with honorifics, blessings, or preliminary apologies for length; instead, one showed one’s urgency by not wasting space with more than polite necessity.⁴⁸

Although the next chapter will reveal how busy the professional lives of these men could be, the hasty and highly disordered composition that follows the *iftitāḥ* in most Geniza letters expresses a posture more than any real inability to write with order and care. Merchants refer directly to their own time-pressures in many letters: “I am writing in haste, please forgive me,” writes one, while another notes, “I am writing in haste on

⁴³ *ET*², “Inshā’” and Ibn al-Ṣayrafi, 1990. ⁴⁴ Goldberg, 2005: 63–67.

⁴⁵ Mottahedeh, 2001 on patronage; Brett, 2001; Lev, 1991 on Fatimids. Rustow, 2009 on Jewish participation; Goitein, 1967–1993: V, 261–272 on intra-Jewish etiquette.

⁴⁶ Personal letters, especially from less wealthy members of the middling sort, might be written on reused or cheaper paper: e.g., ENA 2738.34.

⁴⁷ ULC Or 1080 J 248.

⁴⁸ The longest commercial letter of the Geniza contains only a line and a half of introduction: Halper 389 + Halper 414 r 1–2.

the eve of Friday. Forgive me, my master, on the lack of details.”⁴⁹ Even more common is a general tendency to excuse one’s correspondent for failing to write by referring to the recipient’s probable (and hopefully profitable) busyness: “Today the courier arrived but he brought no mail from you. Profitable occupation, I hope.”⁵⁰ Yet the letter-writing situation of these men, considering their education levels, the cultural standards of the time, their use of professional time, and the infrastructures of letter exchange, would have permitted much more polished pieces, and indeed the existence of drafts and the careful choice of paper size suggest thought and planning.⁵¹

The disordered, train-of-thought letters that ‘Ayyāsh and his colleagues tended to write were clearly more useful to merchants than were formulaic or well-structured letters. Disorder allowed the writer to be more certain of keeping his reader’s attention where he wanted it. Readers of stereotyped documents of all sorts quickly learn to ignore all sections except those that concern them. The reader of a Geniza commercial letter could not afford this luxury – one never knew where a topic would appear, and the recipient who wished to learn the status of his own concerns was required to wade through those of his correspondent. Indeed, disorder and a posture of off-the-cuff speech allowed writers such as ‘Ayyāsh to pepper the letter with repetitions of important requests. In many cases these are repeated after the closing greetings, as this was also the place for urgent, last-minute news.⁵²

Not only did the posture of haste permit repetition, it also allowed great latitude for frank speech, as did the posture of professional equality. ‘Ayyāsh’s letter features such bluntness in his comments about Qāsim and his comments to Nahray doubting the ability of anyone but himself to handle moneys properly. The pose also allowed for what one might call “hasty words” – strategic critical outbursts about colleagues. The ability to deploy such hasty but ephemeral words was a highly effective tool in managing business relationships – the most important secondary function of letters.⁵³

The idiosyncratic standards followed by Geniza merchants when they wrote commercial letters prevents certain kinds of analysis, while at the time both suggesting and permitting a novel approach that yields different kinds of information about the workings of medieval trade.

⁴⁹ TS 13 J 28.9 v 5–6; Bodl MS Heb d 66.15 v 14–15.

⁵⁰ TS 13 J 18.8 r 31, rt mar. Similarly in TS 13 J 28.2 r 1–2.

⁵¹ See 7.2 below; Goldberg, forthcomingc. ⁵² Goldberg, 2005: 111–116.

⁵³ See many examples below, and 5.2–5.3 below.

The Geniza letters are surprisingly resistant to the kinds of statistical analyses economic historians might most wish to undertake. The tendency to write in the stream of events, to refer only to ongoing transactions, and to mention earlier histories of current investments only very rarely, means that although there is a sea of data-points concerning prices, sales, purchases, and payments, these convey little information about overall economic trends. Reports of sales, for instance, often give prices but almost never say anything about purchase prices, transport costs, or incidental expenses. This means there is little chance of deducing profit margins for Geniza merchants to compare with Edler-de Roover’s findings for the early Genoese. Moreover, prices are reported more often for unusual transactions or damaged goods than for sales that were predictable or made at official market rates; these frequently untypical prices are unsuitable for creating price indices.⁵⁴ Even more important, although references to particular deals or large shipments give some sense of the scale of trade, it is impossible to use letters to determine the average or range of working capital of individual merchants, how much of any market was controlled by the Geniza merchants, or what kinds of goods filled the ships on which they sent their goods. Once we have established a clearer sense of the nature of Geniza trade, later chapters make tentative attempts to tease out some quantitative patterns of trading activity, but these are scarcely the analyses that could be made if we had access to the chief record-keeping documents of the Geniza merchants – principally their account books, and secondarily their contracts.

But letters as Geniza merchants wrote them provide unequalled data for examining how the wholesale commercial economy worked. Since we have a stream of orders and reports on what was, should, and could not be done, letters in aggregate tell us a great deal about what it was that merchants did and how it fit into the larger economy. Furthermore, because Geniza merchants’ letters were so instrumental, because of their norms of concision, and because the order of topics is so random, the amount of space in letters devoted to any particular topic becomes a good indicator of how important that topic was for the writers of these letters. Consequently I take percentage of content as a good indicator of what merchants did with their time – not the amount of space in a single letter, since each represents only a moment in time, but across the typological sample as a whole.

⁵⁴ Ashtor’s price data from the Geniza is often questionable, since it does not give due attention to these issues: Ashtor, 1969. Goitein’s work collecting the most common products across a range of sources is more careful, but his flax quotations suffer from the same difficulties: Goitein, 1967–1993: I, 209–229. On Genoa, see Edler-de Roover, 1941.

To analyze the commercial letters and mine them for data, therefore, I use content analysis to map out the primary tasks and problems of long-distance trade. By coding the phrases, sentences, and paragraphs as pertaining to topical categories I am able to consider content statistically.⁵⁵ Such analysis reveals what percentage of letters contain examples of any category of content, what percentage of the content of any individual letter is devoted to a particular subject, and what percentage of content across the entire typological sample is devoted to that subject.

An additional benefit of this approach is to help neutralize reader bias. In documents that present themselves as an indiscriminate mass of details there is an understandable tendency to focus on questions or peculiarities that answer modern questions, whether or not such material is particularly representative of the correspondence as a whole. The community of economic historians, for instance, has long been particularly interested in the role of Europeans in the Geniza documents. As discussed earlier, almost every mention of a European in the correspondence has been noted, translated, and discussed in detail by numerous scholars.⁵⁶ Yet content analysis puts trade with Europeans into its proper perspective: it represented a microscopic proportion of the attention of the Geniza merchants. Well under one-tenth of 1 percent of the text on transactions (see below) mentions any dealing with Europeans or demand on European markets. Similarly, the Geniza letters have been quite thoroughly mined for fascinating glimpses of daily life, giving the impression that political, personal, and familial narratives abound. Yet, as we shall see, business writers in fact allocated very little space to non-mercantile matters in their commercial correspondence.

Rather than picking out fascinating but perhaps unusual details, looking at patterns in content distribution paints a picture of the *expected*: how merchants spent their own time and wanted colleagues to spend their time; what kinds of external infrastructures they had to manage; what kinds of infrastructures they were themselves creating; and what kinds of infrastructures in the economy they could mostly take for granted (indicated by the small percentage of content it comprises). Likewise, content analysis shows what additional functions letters

⁵⁵ I used the program Nvivo, which allows strings of any length of characters to be coded by the user in content trees. It also allows multiple coding and automatic coding. Due to the nature of my sources I coded each document by hand. The program will run counts of total characters at any level of a tree and present data matrices of the entire set of codes. See Goldberg, 2005: 52–54; Krippendorff, 2004. Because my interest is the various subjects to which Geniza merchants devoted letter space, my primary categories are topical.

⁵⁶ See 1.3 at n. 61 above.

served – that is, which problems could be solved through use of letters and which could not. For it is also the nature of the work merchants did, the infrastructures and institutions within which they acted, and the balance between what could and could not be done by letter that determined the geographies of their economic Mediterranean.

3.3 Content analysis

The great majority of space in Geniza mercantile letters is devoted to addressing business concerns.⁵⁷ Within the exposition (*matn*) more than 95 percent of the material is directly related to mercantile affairs, with the remainder allocated to news that is personal, familial, or concerned with the religious community. Five general topics make up the great bulk of letter text: discussing commodity transactions; talking (and often complaining) about the behavior of other merchants; sharing a few key types of business news; writing about correspondence itself; and narrating business trips.⁵⁸ Figure 3.5 provides a breakdown of the exposition in commercial letters from the typological sample.

Transactions

Material on commercial transactions clearly dwarfs all other categories, whether this consists of reports on actions taken, references to planned actions, orders for actions, or explanations for actions that had been delayed or not taken. Transactions could involve purchase, collection, processing, transport, storage or sale of both merchandise and money, since money was used as both a form of payment (alongside credit) and a commodity in itself.⁵⁹ Altogether, instructions and reports on these business dealings account for nearly half of the exposition of all letters in the sample set. Unsurprisingly this suggests that the greatest part of the job of Geniza merchants consisted in direct engagement with commodities and payments. This wealth of material is analyzed in great detail in the next chapter, where both patterns in content distribution and narratives of untoward events permit us to examine what kinds of activities merchants engaged in, what sorts of skills their job required, and what kinds of opportunities and constraints they faced in investment.

⁵⁷ The exposition (*matn*) dominates the letters in general: if we look at complete letters, exposition forms make up 88 percent of text. The remainder is the *iftiāh* (protocol) and the closing greetings and blessings.

⁵⁸ The statistics add up to slightly more than 100 percent – in some cases a phrase or sentence pertained equally to more than one category, although I have tried to be parsimonious with multiple coding.

⁵⁹ See 4.2 at n. 12 below.

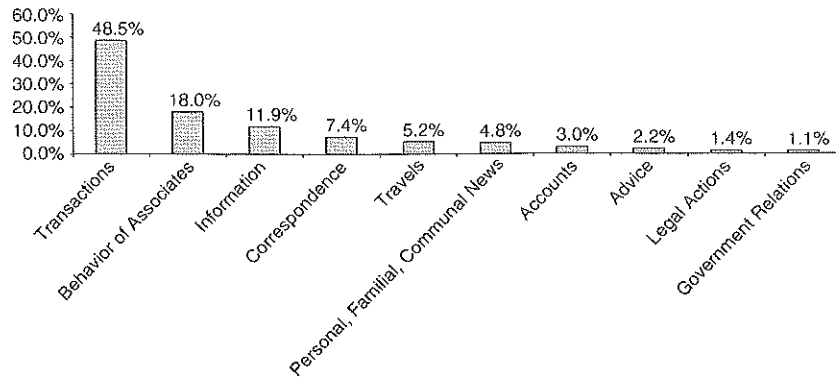


Figure 3.5: Content of exposition

Behavior of other merchants

Perhaps less expected is the amount of space devoted to discussions of the behavior of merchants, whether the writer himself, the recipient, or third parties. Almost all the merchants discussed are associates, people with whom the writers did business often. The volume of this material provides evidence of one of the main secondary uses of letters: the management of business relationships.

Of course any man's activity can be considered behavior; what these passages have in common is that merchants are assessing each other's conduct – whether past, present, or prospective. Seventy percent of letters include at least one such section. Comments range from coy and ambiguous references to unmentionable behavior to frank reflections on the failings and business character of one's associates. 'Ayyāsh's recrimination to Nahray falls on the more circumspect side, not specifying the exact injury:

I was wounded by what you did to me; it is only that I considered you dearer than a brother, and what you did was not what I would have hoped for from you. Nothing is more serious (upsetting?) for me than the oath which you have had me give. But, my master, this world is a house of blessing and recompense. He who gives service gets service.⁶⁰

Other typical critiques are more blunt: Mūsā b. Ishāq b. Ḥisdā complains, "The boy is not fit for anything and c[annot do anything ...] Iqbāl will tell you about him ... he will reach you and tell some of his

⁶⁰ TS 13 J 13.11 r 8–11.

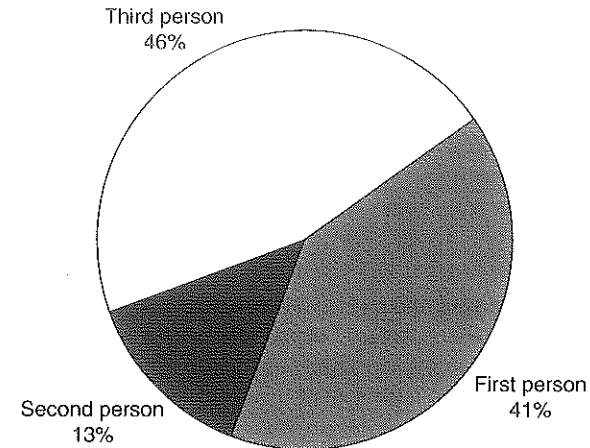


Figure 3.6: Behavior material by person

miserable doings."⁶¹ Isma'īl b. Yūsuf demonstrates Geniza merchants' lack of shyness in complaining directly about the character of a fellow merchant: "You know that [...] and his son like neither you nor us, and he likes to trip us up."⁶² They could be even blunter: "He's a person who is a liar; you know him."⁶³

This material on people's behavior can be broken down in different ways, showing the function of this material, the issues at stake in business relationships, and the norms governing how one wrote about associates. The first important aspect of this material is the balance between first-, second-, and third-party comments.

It is actually third-party comments that are most common. Alas for human nature, negative comments are far more common than positive, by a three-to-one ratio.

This dominance of comments about third parties is consistent with the way letters functioned as substitute speech, allowing each merchant to participate in the talk of markets scattered around the Mediterranean. For merchants did not just assess their colleagues, they reported on such talk and promised more of it – multiplying through reports and requests the echoes of comments, echoes that could cross half the Mediterranean basin. We see the way letters participate in and multiply talk in examples such as Mūsā b. Ishāq's complaint, which not only complains, but promises that Iqbāl will be

⁶¹ TS 12.227 v 4–7. ⁶² TS 13 J 29.9 r 23–26. ⁶³ ENA 2805.24 r rt mar 1–2.

spreading tales from the Egyptian countryside when he arrives in Fustat. Another letter lets the recipient in Fustat know that his father's character and actions are being discussed by the merchants in Palermo: "*Aṣḥābunā* have arrived and have spoken well of him and of what he did this year, and described him as he really is."⁶⁴ Other letters demonstrate the effects of such talk, as when merchants note how complaints made about the writer – contained in letters to third parties in the same city – spread throughout the community. As a result of a dispute, Yūsuf Ibn 'Awkal in Fustat refused to pay some of Samḥūn b. Dā'ūd's creditors in that city, creditors who in turn blamed Samḥūn back in Qayrawān. "Their letters of reproach have now come to everyone; and it's open season on disgracing my honor," he complained to Yūsuf.⁶⁵ Multiple letters had traveled half the length of the Mediterranean and reached their target through the mouths of his fellow residents.

Indeed, the fact that self-defense and self-praise takes up nearly as many lines as third-party comments suggests how often negative talk got back to its target, either through circulation of the contents of letters or through the direct intervention of letter recipients. We also find a fair amount of anticipatory self-defense, as merchants write to explain in advance why they had been unable to accomplish requested tasks. They often praise their own impressive exertions in the face of insuperable obstacles (the line between self-defense and self-promotion could be thin, and is sometimes indistinguishable).

The remaining material consists of direct blame or praise of one's correspondent – approximately equal amounts of material on either side. Yet direct blame and accusation occurs in only 9 percent of letters, while 30 percent of letters include various forms of praise. But each instance of blame or accusation is relatively long, whereas praise of associates most often consists of brief statements like "A man like you needs no instructions" or "A man *like you* is not the *sort of man* who needs to be instructed."⁶⁶ Indeed, direct praise like this refers back to one's position in the community – the sort of person one is. Even longer praise tends to follow the same pattern. A grateful Isma'īl b. Faraḥ notes of Nahray b. Nissīm, "In your letter you mentioned that transaction which only a man like you was fit to carry through; may God reward you. Indeed, all

⁶⁴ TS 20.127 r 48–49.

⁶⁵ DK 327 a–d r 28: פגאת כתבם באללאימה לכל אחד ואחד ערצי מבאח. See below chapter 5; Goldberg, 2007; Goldberg, 2012.

⁶⁶ TS 10 J 5.24 r 11–12. Some examples with multiple such references: TS Misc 25.19 r rt mar; TS 10 J 19.8 14–15, 19; TS NS J 12 r 4–15; TS 8 J 25.3 v 12–14.

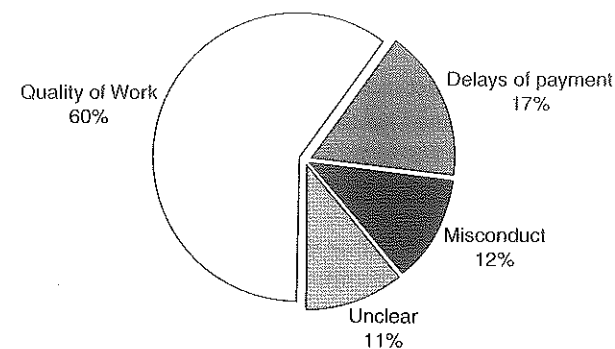


Figure 3.7: Behavior by subject

you touch with your hand makes other people happy, because it is profitable and done with best effort."⁶⁷

What issues were at stake in discussions of associates' behavior? In most cases it is the quality of the services merchants provided to one another, particularly their degree of effort and competence. Such discussions make up more than three times as much material as on any other topic. Mūsā b. Iṣḥāq b. Ḥisdā, we saw above, complains that a new associate is both incompetent and unwilling, "not fit for anything and cannot do anything . . . if I want him to do anything for me and say to him one word, he answers with ten." Isma'īl b. Faraḥ al-Qābisī suggests to Nahray b. Nissīm that Khalaf b. Ḥātīm is liable to be sluggish and indolent unless prodded: "Please do not stop writing letters to him so that through them you can make him diligent and push him to buy and be quick about it. Otherwise, he's going to keep his lids glued together and not open his eyes."⁶⁸ Positive reinforcement includes admonitions to work "with your *known diligence and effort*,"⁶⁹ while third-party praise might note that a young associate is "*making a great effort* and trying hard to please."⁷⁰ In 'Ayyāsh's letter the requests to watch over Qāsim's purchases also reflect concerns over competence and diligence: "Please

⁶⁷ BL Or 5542.9 r 7–8, based on the translation and reconstruction in Goitein, 1973: 154–155. Gil's reading of this passage, which has two lacunae to reconstruct, is different. A slightly more literal translation (with the disputed bit in parentheses: "In your letter you mentioned (what the people [...] had laid upon you/the matter that only a man like you [...]). By God, the one who asks the good from you [...] because everything you touch with your hand fills one's heart with joy; and indeed it is profitable through you and your best effort.")

⁶⁸ BL Or 5542.9 r 5–7. ⁶⁹ TS 10 J 15.14 r 14: כמא אערף מן חרצן ואתהאדך.

⁷⁰ ENA NS 18.24 v 9–10: כומתה . . . ורו מנתהו חרץ פי. See also TS 13 J 25.1 r 18.

keep an eye on Qāsim and make sure of the goodness of the flax. He must not buy me medium quality (v 3–4).”

The amount of space devoted to complaints and praise relating to the difficulty of getting merchants to cough up cash, or even write up the final accounts that would require cash remittances, is related to another problem. This problem is the structure of credit, discussed in chapter 4 below.

Finally, letters contain complaints about misconduct, whether minor or major. It is mostly lesser indiscretions or borderline behavior that are described explicitly – assigning travel expenses to a partnership account when the travel also involved individual ventures, buying or selling that exceeds or contradicts instructions. Serious complaints – an agent making trades on his own behalf using the principal’s credit, substituting one person’s goods for another, asserting partnership stakes in goods for which one is only an agent – are much rarer, appearing in only 5 percent of letters.⁷¹ Just as important as the rarity of complaints about improper behavior is the fact that misconduct of any sort is often insinuated rather than directly stated – either the act or the actor is hidden. Thus Yeshū‘ā b. Isma‘īl hints to Khallūf that one of their colleagues had “tried to take advantage” of him (unsuccessfully), but does not say in what way.⁷² In an opposite case Isma‘īl b. Yūsuf Ibn Abī ‘Uqba tells his uncle Yūsuf Ibn ‘Awkal of his suspicions regarding illegal substitution of flax: “I think there is no doubt that they substituted for the bale which you bought in the *Qalīs* another bale which they packed instead.”⁷³ There are no indications in the letter who “they” are. Rarest of all is direct, detailed accusation against the recipient. Such accusations appear in only 2 percent of letters and in each case is part of a letter responding to an accusation of misconduct or mismanagement on the sender’s part – and is thus leveled only when relations have already broken down.

One interpretation of this material is that serious misconduct was rare; but two considerations were simultaneously in operation: the actual frequency of misconduct and the willingness to commit to writing direct accusations of misconduct. Thus many letters contain recriminations like the one in ‘Ayyāsh’s letter: “I was distressed by your behavior toward me. I considered you dearer to me than a brother, and I did not expect you to do what you did.”⁷⁴ This tendency helps make the subject of

⁷¹ In his somewhat different sample, Greif finds it in less than 5 percent of letters: Greif, 1993: 528.

⁷² TS 12.389 r 9–10, 12–15, rt mar, up mar l. ⁷³ TS 13 J 29.9 v 11–12.

⁷⁴ TS 13 J 13.11 r 8–12.

the remaining complaint material mysterious and unclassifiable. When serious misconduct is alleged, accusations are most often made in letters to third parties – if ambiguous complaint made directly to the culprit did not succeed one was more likely then to write serious accusation to third parties, involving parts of the wider business community. Chapter 5 explains why letters were used in these particular ways to regulate business relationships.

But the most remarkable thing about this material is an absence. Only 1 percent of the material on behavior involves discussion of a merchant’s conduct in his non-trading life, and in every such instance praise or blame is expressed directly to the recipient. One did not make an associate’s familial or communal life the subject of commercial gossip. This is particularly noteworthy given that most of these men were members of small, close-knit communities bound by multiple social ties, and other Geniza documents show that they could have cast many other stones at each other, whether about the mistresses some of them kept, their neglect of their duties for the religious community, their espousal of unorthodox religious beliefs, or various other scandals.⁷⁵ As discussed in chapter 2, this pattern reflects social preferences. There was a desire to maintain a distinction between professional and personal reputation. This desire was consistent both with the form taken by business relationships (discussed below), and the fact that these men strove for social prestige in the communal arena and were uncomfortable with too close an association between such prestige and its possible monetary base.

Letters permitted considerable freedom of expression – one could make nasty comments about the business character of a dead colleague even in the midst of formal condolences: “Please give my regards to my master and mentor Abū Sa‘īd and express to him my condolences (at the death of) my master and mentor Abū ‘Alī, of blessed memory,” writes Barhūn b. Mūsā al-Tāhirtī, but then continues, “God alone knows how much aggravation I suffered because of him. May the Lord improve things for those he left behind.”⁷⁶ It is the semi-public, semi-official yet disposable character of letters that made them particularly effective weapons in the task of managing one’s relationships and one’s standing in the community of merchants through the vehicle of talk in the marketplace. The speech-like form of letters made blunt comments about others possible as mere hasty words; the semi-public, semi-private nature of letters made it feasible to disseminate such comments through

⁷⁵ See the indices of Goitein, 1967–1993 under “Wife, second,” “Excommunication,” “Enmity,” “Abraham b. Isaac the Scholar,” and “Abūn b. Šadaqa.”

⁷⁶ TS 12.339 v 7–8.

a community without making them truly public declarations; and the ephemeral nature of letters meant that harsh comments could be smoothed over and strategically forgotten if the flow of correspondence continued. The use of oblique rather than direct accusations in the great majority of letters attests to the other side of the public coin – if the ephemeral nature of letters made it possible to smooth over a large proportion of negative personal comments, one preferred not to commit to writing a direct accusation of serious misconduct. If it became necessary, merchants show themselves willing to attack an associate's reputation for mercantile probity among his business friends. They were not willing, however, to make use of a merchant's personal or communal scandals to wound him in his professional life – again, the norms of letters point to merchants' segregation of personal and professional affairs, of their interest only in professional probity in choosing and continuing business relationships.

Business news

The third major strand of content in letters, business information, might have been expected to appear in second place. In a world where the principal could often choose among a variety of investments in commodities, and then likewise decide among a variety of destinations and kinds of sale, a steady stream of information from various places was important. And sharing of market information is indeed the other main secondary function of letters. Merchants provide at least some business news in 55 percent of their letters. In a great many cases the news responds to a request from the recipient. 'Ayyāsh's letter includes a request for specific business news on lines 7–8 of the second side – he wishes to know a local exchange rate. "What you requested to know" or "What you will wish to know" is a constant refrain in letters, preceding reports on particular commodities – reports that are a mix of market prices and notes on current or expected demand.⁷⁷ Likewise, many reports conclude with the statement, "I have informed you of this," suggesting the fulfillment of an order. Writers with extra space at the end of a letter might also fill it with quotes of current market prices for major commodities, regardless of the recipient's current deals. During the main shipping season correspondents resident in the port often include fairly complete reports on ship movements – arrivals, expected arrivals, stowing, departures, convoying, etc. 'Ayyāsh's letter provides

⁷⁷ Variations on this phrase occur in 10 percent of letters, e.g. 'Ayyāsh letter TS 13 J 13.11 r 19, JNUL 577.3.2 r 6.

an example of both form and content: he introduces his report that includes news on prices, a market intervention, and shipping on line 19 with "As for what you will wish to know," and concludes with "I have informed you of this." In addition to individual pieces of news writers also included more general reports on conditions: they might comment on the general state of the market, discuss the actions of important groups in the market (whether reporting on the demand of locals, the arrival of groups from elsewhere with goods for sale, or demands that would change the dynamics of the local market), tell of political events that might affect market conditions, and report on famine and plague (in addition to the major episodes of both recorded in the chronicles the Geniza shows that these were much more frequent as localized events, with obvious bearing on market planning). Isma'īl b. Ya'qūb al-Andalusī writes a typical report of this sort to his nephew: "Before that the town⁷⁸ was practically dead as a result of what we had undergone at the hands of the enemy. This winter we suffered great hardship until God took mercy on us and they expelled the enemy. The town, thank God, is now happy, calm and safe."⁷⁹

The infrastructure that managed letter transmission meant that market information was only useful in particular places and moments in the cycle of trade, as discussed in the second half of this book. Although letters were certainly important in providing information, these limitations probably underlie the greater role of personnel management in the letters.

Correspondence

As noted above, merchants were usually only interested in current letters, not keeping files of letters or referring to a history of correspondence about a deal. In 80 percent of letters, however, the first thing the *matn* does is to address the current state of correspondence – whether one has received a letter since the last time one wrote. These statements tend to be short, variations on the formula: "Your letter arrived and I took note of its contents," often with the polite ending "and was happy to learn that you are well."⁸⁰ Likewise, one finds a common formula for missing correspondence: "I have written to

⁷⁸ I.e. the markets.

⁷⁹ TS 20.127 r 65–68, v 3–4; Bodl MS Heb d 66.15 r rt and up mar; TS 13 J 17.3 r 33–35; TS 13 J 19.27 v 5–7; TS 10 J 20.12 v 16–17.

⁸⁰ TS 13 J 25.18 r 5–6; TS 13 J 17.3 r 3.

you ... but ... I haven't got an answer ... I hope that profitable occupation has kept you from answering."⁸¹ 'Ayyāsh's letter again demonstrates both the convention and how much more discussion of correspondence might be required in the course of a letter. 'Ayyāsh had letters from Nahray to deliver and therefore had to report on their reception; he also had to note the arrival of other letters for himself and for Nahray from associates. Likewise, he needed to request letters from Nahray – letters for himself (repeated twice) that were supposed to include news for his uncle, and a letter on his behalf to Qāsim. 'Ayyāsh's letter shows how closely the management of correspondence was related to management of one's transactions and to the movement of business news.

In many instances, however, the heightened emotional language attached to discussions of letters highlights another aspect of correspondence: that management and manipulation of correspondence could be another aspect of managing business relationships. Lack of letters provokes anxiety, hurt, grief, dismay, and shame. A particularly rich example is found in a letter from Jerusalem, in which Mūsā b. Ya'qūb, Nahray's brother-in-law, complains to Nahray about the failure of another brother-in-law to write:

Since the death of Yahūda I have not seen another letter from him. If I were to write to him I would degrade myself; perhaps the thing will trouble his heart. Here I continue to lament that he has turned aside my way, torn me to pieces, made me desolate (Lamentations 3:11). I wait for a letter at all times, but I see nothing.⁸²

Long sections of letters can be taken up with recriminations over a correspondent's neglect, requests for intercession in managing correspondence with third parties, and attempts to find excuses for absent letters.⁸³

The depth of concern about receipt of letters, even in cases where the writer makes it clear that he received news of and even orders from the recipient from other sources, suggests that letters had a role beyond keeping associates informed of one another's doings. Receiving letters seems to have been a primary indicator to merchants themselves, as well as to others in the community, that two men had a functioning association, a *ṣuhba* – a fact easy to track, as the arrival of a letter between correspondents tended to be public knowledge even when the contents

⁸¹ TS Misc 25.124 r 4–5. ⁸² TS 13 J 13.5 r 9–12; Bodl MS Heb c 28.55.

⁸³ E.g. TS 13 J 13.5; TS 13 J 17.18.

were not.⁸⁴ When Abūn b. Ṣadaqa was publicly accused in Jerusalem of improperly handling money,⁸⁵ and the news quickly filtered to merchants in the cities of Egypt, he acknowledged (though with complaint) this symbolic value attached to letters: "I was amazed at R. Nahray, may the Lord protect him – to whom I have written and been told by people that my letters to him arrived – for not answering me. One may excuse him, because he does not want to risk the public exposure of an answer. All I want is for him to read my letters when they arrive, even if he does not want to take the risk of answering them."⁸⁶

This understanding of letters as symbols of association is also shown by a few letters from Alexandria. Merchants often folded one letter inside another: 'Ayyāsh folded the letter from his uncle to Nahray into the model letter. Such an action was practical, as it would keep together letters arriving in Alexandria destined for an individual in Fustat or Būṣīr.⁸⁷ Some merchants in Alexandria, however, used the occasion of mail arriving for merchants in Fustat as an excuse to write a short note covering these letters. The merchants who did so inserted themselves as a link between merchants in the West and merchants in Fustat. It is telling that such missives arrive from merchants whose dealings were on a smaller scale than those of the recipients, who were more important.⁸⁸

Non-mercantile affairs and travel tales

As already discussed, non-mercantile topics such as communal issues, familial and personal affairs, and illness account for a small share of the contents of letters – 4.75 percent of contents across the typological

⁸⁴ See 5.2 below. On Geniza letters as symbols of interpersonal ties in other milieux see also Cohen, 1980: 206, 223–224; Frenkel, 2006: 11–18, Frenkel, 2009: 344, 353–358.

⁸⁵ This dispute has been the subject of some scholarly attention for what it might reveal about the consequences of mercantile misconduct. See the contrasting analyses of Edwards and Ogilvie, 2011 and Greif, 2008. Abūn's letter is a mix of high-blown, overwrought rhetoric, biblical reference, bitter reports on gossip, and evasion, making it nearly impossible to determine what had happened. Goitein suggested that Abūn, a Jerusalem resident from a mercantile family in Gabes who often helped Maghribis make arrangements for pilgrimage stays in the holy city, might have concealed the funds of a Maghribī pilgrim who died in the city to keep them from the Muslim authorities who would otherwise claim them: Goitein, 1967–1993: V, 303–304. Greif states that Abūn was accused of embezzling the funds of a Maghribī merchant: Greif, 1989b: 868–869; Greif, 1993: 530. Abūn's reference to the two bits of gossip floating around Jerusalem "Abūn ate the money of the Maghribī" and the direct "You owe money to the authorities" makes Goitein's suggestion more likely, but Abūn's self-defense suggests that he did not just conceal money to keep it for the man's relatives, but may have failed to make any attempts to return it. This may not have been *commercial* embezzlement, but it certainly seems that Abūn was accused of embezzlement.

⁸⁶ TS 13 J 25.12 r 23–25.

⁸⁷ TS 10 J 12.20 r 16; ENA NS 1.78 r 27; TS Misc 25.70 r 5; TS 13 J 14.2 r 9; DK 278 d v 3.

⁸⁸ E.g. TS 10 J 18.16; TS 8 J 20.17.

sample. The distribution of material across the three topics is nearly equal, with illness by a slight margin the largest chunk. But in this case the average misrepresents the general character of the letters, as a few outliers skew the findings. Two-thirds of the letters in the typological sample contain not a single line of non-mercantile material, while five letters containing a bit of mercantile business, written by men peripheral to core business circles, account for almost half (46 percent) of all the text on these non-mercantile subjects. If we consider letters from members of the circle of professional wholesale merchants, the average amount of text devoted to non-mercantile matters is less than 2 percent of the *matn*.

The travel tales in the letters are an interesting departure from the rest of the material. The general rhetorical stance in the letters was an emphasis on occupation, and a politeness that consisted in not wasting space. Yet merchants did waste some ink telling each other tales of their travels, particularly the various mishaps that befell them. Unlike other reports of news many of these have at best a modest bearing on the success of the business endeavor. In a letter to Nahray b. Nissim, for instance, Ya'qub b. Salmān al-Ḥarīrī begins by describing the circumstances of his arrival in al-Shām:

This is to inform you that I arrived safely from Alexandria after a period of eight days . . . water seeped into the ship so we tried to get [anywhere] in al-Shām; from the day of our departure from Alexandria we worked the pumps in shifts of fifty buckets, each bucket drawing half a *rūmī* barrel. There were 23 men at each shift, night and day.⁸⁹ Abū al-Faraj b. Yūsuf al-[A]ndaḷusī worked in the shifts. We arrived safe, thank God, but a great deal of the flax carried in the boat with us got soaked. The merchants disputed with the ship-owner so that he remitted part of the fee. Only a bit of my own flax took on water – from two bales, only about fifty.⁹⁰

These tales seem to reflect a professional sociability and solidarity; after all, travel was the special misery of the profession. Merchants thus gave themselves more freedom to entertain their colleagues with the brief yarns about horrible weather, incompetent ship captains, pirate attacks, nights spent at odd shelters, and the like than to waste space on major occurrences in their personal lives.

Advice

The appearance of business advice in the letters is, like that on personal and communal matters, somewhat misrepresented by overall statistics. Advice makes up 2 percent of the contents of the letters, but again it is a

⁸⁹ Goitein's interpretation: "My turn at the shift came 3 or 4 times, night and day."

⁹⁰ TS 12.241 r 4–11. The fifty is undoubtedly *raṭfs*, the Egyptian pound. An alternative translation: Goitein, 1967–1993: I, 321.

relatively small number of letters (11 percent) that account for most (92 percent) of the business advice. The great majority of advice is an artifact of the organization of labor in the business community, and the informal system of apprenticeship, which I term the "junior associate" system.⁹¹ As a consequence of this system an aspiring young man often traveled a great deal on behalf of his mentor (usually a relative or a close associate of his father). In addition to thus giving him a direct opportunity to learn about different markets a mentor often took the trouble to write a fair amount of advice to his charge. A junior might also receive additional advice from his father, uncle, or their good friends. Seniors advised on the best ways to buy goods, the relative difficulty of various tasks, and even the balance between business and personal time – indeed, some of the most useful information on business organization comes from these infrequent but often quite detailed passages. The other 5 percent of letters that contain advice offer brief suggestions based on current market conditions. Typical in this respect is what Nahray b. Nissim writes to Yūsuf b. 'Alī al-Kohen al-Fāsī, who had requested constant news on market conditions in Fustat (his homebase) while on extended seasonal stay in Tyre: "If you have flax on a ship don't waste it – it has become expensive here because of the lack of water."⁹² As we have seen, a merchant was supposed to be "the sort of man" who "needs no instructions." This assumption, and the rarity of circumstances in which merchants might make timely use of such suggestions, made most advice between merchants inappropriate.

Minor business topics

A very small percentage of contents (well under 2 percent in each case) is devoted to three topics that would otherwise seem of rather serious import. From the evidence of other surviving Geniza papers it is clear that merchants sometimes sued one another in court.⁹³ Discussions of formal legal action – threatening a suit, sending powers of attorney, requesting provision of documents for an upcoming action – appear in only 5 percent of documents, and account for just over 1 percent of material in the sample.⁹⁴

Accounts, as discussed above, were the main record-keeping documents of merchants, and were constantly referred to in letters.⁹⁵ Geniza

⁹¹ See 5.2 below. ⁹² JNUL 577.3.2 r 15, rt mar 1–4. ⁹³ See 5.4 below.

⁹⁴ Interpretation of these percentages is discussed below in 5.2. See Edwards and Ogilvie, 2012; Greif, 2012; Goldberg, forthcoming. See also Goitein, 1966a.

⁹⁵ Gil, 2003: 282–290.

merchants request accounts, note that they are making final accountings that will be sent, and acknowledge the receipt of other accounts – I include this material in the section on transactions. Two percent of letters in the sample include accounts themselves as part of the text, often provisional accounts because a venture is almost closed but the correspondent is awaiting some final numbers before sending a separate, official account. This material makes up 1.5 percent of overall text, as such provisional accounts are often rather long.

Finally, there is material that for want of a better expression I have termed “government relations,” which accounts for just over 1 percent of text. This includes all material in which merchants discuss actions of government or of any officer that directly intervene in the market or trade. It also includes any mention of a merchant’s dealings with government officers, whether it is a matter of negotiating customs or, as in the case of Ḥayyim b. ‘Ammār, the more serious problem of appearing before the authorities (*sulṭān*) after being denounced for failing to declare goods.

In each of these three categories the small amount of material does not necessarily indicate a lack of importance, as has sometimes been argued. Rather, given the way that Geniza merchants used letters, the relative rarity of references to these matters is an indication that these were infrastructures and systems merchants largely took for granted in their dealings, or, as in the case of accounts, a structure that they handled in another set of documents entirely, as will be discussed in chapter 5.

Three main concerns

After looking at the nature of material in each topic area it is clear that the overwhelming majority of text concerns three things: managing transactions, managing business relationships, and managing market information. Not only are these the three largest categories, a great deal of the remaining material can be assigned in part to these topics. When accounts appear, for instance, they are generally part of managing transactions, while discussions of correspondence usually manage either business relationships or market information, or both. Finally, merchants used even the polite opening and closing, especially the salutations that closed their letters, to manage relationships with the recipient or with other merchants. Seventy percent of salutation sections mention business associates, and in many cases do so with an eye to maintaining or re-starting relationships.⁹⁶

⁹⁶ Goldberg, 2005: 71–80, 244–247.

Correspondents greeted business associates from whom they had not recently received a letter, or reassured associates to whom they had been unable to write.⁹⁷ Other salutations attempt to extend relationships or claim their existence. Yeshū‘ā b. Isma‘īl writes in one letter to Nahray b. Nissim in Fustat, “R. Abū ‘Alī Ḥasan . . . sends you kindest regards . . . When you write to me, mention him with greetings. He is a friend of yours and speaks of you all the time.”⁹⁸ R. Abū ‘Alī was on his way to Fustat and used the vehicle of greetings to smooth his way by reminding Nahray of their ties.⁹⁹ Read in this light, despite their seeming disorder, letters are surprisingly focused – useful tools precisely because of their limited scope.

3.4 Conclusion: the place of letters in commerce and in research

Letters were the ephemeral but central commercial instruments of the merchant community. For a Geniza merchant correspondence was the main tool that allowed him to maintain ownership over goods that traveled without him, and to exercise control over every aspect of their handling (even though in practice, of course, one often had to rely on the good judgment of an agent when one’s intentions were impossible to fulfill).¹⁰⁰ Letters were also important in managing a merchant’s relationships with agents, partners, and the business community in cities around the Mediterranean, and in giving him access to market information. In both of these secondary roles letters were part of the world of market talk, and were indeed written as substitute speech – discussion of behavior in letters constantly referred back to or promised further talk in the market, and was a tool for bringing together merchants to discuss individuals and witness instructions and reports. News mixed official price lists with talk and rumors on the marketplace as well as reports of travelers. As we will see in the second half of the book, the roles that letters could play in trade, and likewise the tasks that could not be accomplished by letter, helped to define the broad boundaries of commercial activity for this group of merchants.

The form of these documents, the norms that governed how merchants wrote one another, and the materials they did and did not include testify to the existence of a business culture. Despite the multiple ties among individuals in the business community, the professional multivalence of this society that meant many individuals wore several professional hats, and their shared identity as Jews, merchants still wrote

⁹⁷ E.g. TS 12.792; TS 13 J 19.27. ⁹⁸ TS 13 J 19.20 v 3–4.

⁹⁹ See 5.2 at n. 57 below. ¹⁰⁰ Discussed in 5.3 below and Goldberg, forthcomingb.

documents demonstrating a strong professional solidarity. Professional identity, professional reputation, and a sense of professional probity were distinguished from general social identity, and letters testify to the care merchants took to maintain this separation. This does not correspond to any modern sense that professional and personal life should be entirely distinct, but instead to a concern that one's business standing was determined within and by the standards of the professional community, and that the community was responsible for maintaining a set of business norms that were not precisely those of the religious or political community.

The way merchants wrote and used letters also has profound effects on the economic data they offer modern researchers. Rather than providing accurate information on price trends, profit margins, the exact scale of Geniza trade, or its share of long-distance trade, the letters are best at presenting the "hows" and "whats" of this economy. Through the endless stream of momentary details on things that must be done, things that have been done, things that are about to be done, and occasional long explanations of how and why things went awry, the letters provide a unique window onto what work merchants did, and their role in the local, regional, and inter-regional economy.

The next two chapters use letters and other documents to examine infrastructures and institutions. Chapter 4 details the nature of the commodity trade that occupied the Geniza merchants, and the kinds of work that they did. The contents of text on transactions is examined quantitatively to explore the various tasks that made up trade, the choices in investment of time and money that merchants could make, and the systems merchants could take for granted. It describes the nature of the infrastructures of production and transportation upon which merchants could depend, and the ways merchants were themselves agents of economic organization.

4 The nature of merchants' trade

4.1 The bundle and the skins

September 1056 was a busy time at the port of Alexandria.¹ The fall shipping season saw goods from the West flow through the ports of Alexandria and Raṣhīd – some to be sold there, but the majority to make their way to the central market of Fustat. Yūsuf b. Faraḥ al-Qābisī, one of the many merchants based in the port city, negotiated the movement of goods and sent a stream of letters with news of ship and commodity movements to his colleagues in Fustat. These letters usually arrived within a week and propelled the hum of the markets. Many Alexandrians would travel south with goods and news in order to join in the elaborately (though imperfectly) coordinated operations of the massive flax market, which would heat up to a fever pitch in September and October when the last, crucial stages of processing were completed and flax could begin to be sent to the markets.²

The fall of 1056 would turn out to be rather gloomy: letters from Yūsuf and his brother Isma'īl to Isma'īl's son Faraḥ and to other colleagues in Fustat relayed numerous reverses – contrary winds kept back arriving ships and kept outgoing cargoes locked in port for nearly a month; famine in the city drove up the price of wheat, which could only be sold in secret; few ships or goods arrived from the Maghrib. The real root of the problem, one suspected, was the Maghrib – most merchants had heard the stories of disaster, and could add the flight of a cousin or loss of an uncle's property to the flow of sorry news. As a partial compensation two heavily laden ships had arrived direct to Alexandria from the eastern coast of al-Andalus, and the caliph's new Bedouin troops

¹ By fortunate coincidence a number of letters can be connected with some certainty to the 1056 season, due to the temporary imposition of a higher import duty in Sicily and cross-reference to the same transactions: BL Or 5542.9; Bodl MS Heb d 66.81; DK 230 d + a; ENA 2727.38; ENA 4020.43; ENA NS 18.35; ENA NS 19.25; TS 10 J 15.15; TS 10 J 15.4; TS 10 J 20.12; TS 12.270; TS 12.275; TS 12.372; TS 13 J 16.19; TS 8.66; TS 8 J 20.2; TS 8 J 21.7.

² See 4.3 below.

stationed on the Buḥayra side of the Delta had developed a taste for pistachios, a product the Alexandria market was ready to supply. On September 6, perhaps anticipating the sort of season to come, Yūsuf relayed an unfortunate piece of news from Sicily to his nephew and fellow Alexandrian, Farah b. Isma'īl, who Yūsuf hoped had already arrived in Fustat (Farah was on his way to Būṣīr to take part in flax operations after carrying out his business at the port of Rashīd):

After I returned from the courier's, I got Ibrahīm's letter [dated] the middle of Av (five or six weeks earlier) saying what had happened to him. Here it is: He set sail from al-Mahdiyya with 100 skins of oil and a bundle (*rizma*) collected by a group of *aṣḥabūnā* and packed by 'Aṭā b. Yaḥyā. In it, Ibrahīm had 45 pounds of red and iridescent silk, a cloak, robes, silk dresses, and linen [...]. They were attacked by Ibn al-Thumna's soldiers near Agrigento. They took bundles [...] him. He drove him out,³ and left him with only a shabby gown on his back and a bare head. The *goys* (non-Jews) took the bundle and left him the oil. He came to Mazara and packed 63 skins on al-Mursī's ship and 37 on al-Binzirtī's ship. Since he got cold feet (about traveling) from the losses,⁴ he asked me to deal with them (the skins of oil) for him.⁵

Ibrahīm's particular misfortune was unique; but a fair amount of bad news was part of the expected texture of trade. Much of this chapter will examine the practices that enabled Geniza merchants to absorb these kinds of reverses. In the second part of the book we will explore how the changes in risk over the eleventh century – as reflected by the gloomy season of 1056 – provoked changes in business strategy. In essence, however, Ibrahīm's history shows the well-oiled machinery of eleventh-century Geniza trade at work: his typical mixed bundle included goods of many associates (just as in the case of Ḥayyim's single-commodity bale of expensive indigo) so loss was spread around the community and would mean ruin for no one. For Yūsuf in Alexandria Ibrahīm's cold feet would not stop the movement of oil; it merely meant more work for him, a prospect he faced with resigned displeasure. Even Ibn al-Thumna's troops acted within reasonable bounds and with obvious knowledge of the mechanics of trade: they despoiled Ibrahīm of a mixed bundle (usually containing the most precious lighter-weight goods and thus the most concentrated wealth on a boat) and his turban (far and away the priciest part of the medieval Islamic wardrobe); but they did not seriously harm him or delay him in the remainder of his business. In fact,

³ Only one possible interpretation, since the line is broken: ... וכרגו. Also possible: "he was excluded," "he removed it."

⁴ Literally, "he became cold from the void": כצר ען אצפר.

⁵ TS 12.372 r 6–13.

Yūsuf and his associates in Egypt were more concerned about the new customs regime in Sicily that was the principal result of the political upheavals that produced strongmen such as Ibn al-Thumna.

Most of this chapter explores the mechanics of the business life exemplified by Yūsuf, Farah, and Ibrahīm. A shorter section introduces the goods merchants dealt in; a longer one examines the transactions their trade involved. The central focus of these sections is to consider the actual work of merchants. By this I mean both the kinds of specialized commercial services merchants provided and the role they played in the economy. Such an analysis in turn tells us something about the overall organization of the commercial economy. In the conclusion I return to the question of the risks that Ibrahīm and his colleagues were and weren't willing to assume, and the relationship between risk and mercantile work.

4.2 The mix of commodities

It is easy to conjure up an image of the medieval merchant: he carries gold, spices, rich brocades, and jewels vast distances on camels and ships; he heads a train of chests bursting forth their ropes of pearls. Our imagination borrows from the medieval one: fourteenth-century Cairo gives us the best-known version of the *1001 Nights* with its visions of columns of treasure-laden camels; at nearly the same time Boccaccio writes tales of men lost at sea clinging to chests that turn out to be filled with jewels.⁶ The precious bundle Ibrahīm lost in Agrigento shows the kernel of truth in these tales, but the skins of Ifrīqiyyan oil he actually managed to send to Alexandria let us know that we have missed a great deal of the story if we imagine that these merchants dealt exclusively or even principally in luxuries from far away, or if we think their role in the economy involved only camels and ships – that they were middlemen moving foreign goods.

In one sense, Geniza merchants fit the pattern of medieval merchants generally – they dealt in a large number and wide range of goods. Lists of items that were the objects of their transactions include the majority of long-distance trade items that literary and administrative sources record as extant in the Middle Ages, as well as dozens more that never found their way into these materials.⁷ But merchants were not hodge-podge opportunists in a market without division or order. Rather, there were

⁶ Boccaccio, 1965: Day 2, Tale 4; Lyons *et al.*, 2008; Freedman, 2008.

⁷ Goitein, 1967–1993: I, 153–154, 209–210; Stillman, 1970: 82–160; Gil, 1992: 236–247; Heyd, 1923: II, *passim*.

patterns in the categories of goods that were included and excluded, as well as patterns in the ways merchants interacted with different types of goods.

Most of the goods fall into one of the major divisions of the medieval commodity market. The largest share was given over to production and trade in textiles, the most important medieval trade goods.⁸ Merchants traded in finished textiles, in sewn garments and home furnishings, but also in all the materials of textile production, whether raw (fibers, dyes, fixatives) or semi-processed (reeled silk, combed flax, yarn).⁹ The second major category was spices, in its broad medieval meaning that encompassed chemicals, medicines, perfumes, and dyes as well as culinary substances.¹⁰ Food was also important, particularly oils, nuts, sugar, fruit and fruit products, cheese, and wine. In addition to textiles, merchants also traded in other goods for the adornment of the person or the domestic interior, whether animal products such as leather, hides, and furs, or a vast variety of jewelry and ornaments. They also traded in certain basic household goods: soap, wax, certain building materials, and occasionally metal housewares.¹¹ Coins too were important: for the most part different types of dirhems, quarter-dinars, and dinars from various parts of the Islamic Mediterranean.¹² Finally, there were some goods that did not fall into these larger categories: metals, books, and paper.

The list betrays both the breadth of the traders' interests and its limits. In breadth the goods extend widely across the social spectrum – from goods whose only market was the ruling elite down to items such as cheese which was the staple protein of the lower classes.¹³ Geniza merchants dealt in goods with stratospheric price-to-weight ratios

⁸ See on the Islamic side Baker, 1995; von Folsach, 1993; Lombard, 1978; Marzuq, 1955; Salim, 1997; Serjeant, 1972; Stillman, 1972. On the European, Carus-Wilson *et al.*, 1983; Jenkins, 2003; Pedersen and Nosch, 2009. The best bibliography is maintained by John Munro at <http://www.economics.utoronto.ca/munro5/ETextBib.htm>.

⁹ E.g. flax, silk, cotton, and wool (in various forms of processing), and the dyestuffs indigo, lac, brazilwood, madder, sumac, gallnuts, saffron, crimson, and henna.

¹⁰ E.g. food: pepper, cinnamon, clove, mace; perfumes: aloe, ambergris, camphor, frankincense, gum Arabic, mastic gum, musk, betel leaves; chemicals: alkali, alum, antimony, arsenic, bamboo crystals, borax, naphtha, sal ammoniac, sulfur, starch, vitriol, white lead; multiple use: costus, jujube, kohl, myrobalan, scammony, tamarind, tragacanth gum. Many were considered medicinal too: see Freedman, 2007; Isaacs and Baker, 1994; Fenton, 1980; Goitein, 1967–1993: II, 240–272.

¹¹ Goitein, 1967–1993: I, 138–150.

¹² Goitein, 1967–1993: I, 230; Ray, 1997; Udovitch, 1967; Udovitch, 1975; Udovitch, 1981b; Ashtor, 1969; Balog, 1951; Ehrenkreutz, 1963; Ehrenkreutz and Bacharach, 1992; Rabie, 1972.

¹³ E.g. TS 20.69 r 18–20.

generally sold by the ounce, but also in bulk goods sold by the hundred-weight. There were gemstones for the sultan's mother and beads that sold at 2 dirhems (approximately a twentieth of a dinar) per thousand.¹⁴ Even so, merchants scarcely supplied all the needs of any medieval householder. Most importantly, they were only interested in goods that were part of the long-distance market, again in contrast to patterns among later medieval European merchants.¹⁵ That is, even if many individual ventures were completed within a single region (or even a single town) the Geniza merchants are properly called long-distance merchants in that they did not deal in goods typically produced and consumed within a single region.¹⁶

Perhaps more surprising is the fact that these men did not invest in transport vehicles, whether pack animals or ships.¹⁷ This absence is the more notable in that Geniza traders of the twelfth century, many from these same families, did invest in ships, although only in vessels plying the Indian Ocean.¹⁸ Finally, there is the omission of some key wares vital to inter-regional Islamic exchange: timber, weapons, slaves, and grain. All these absences are evidence of the complex relationship between economy and government, discussed in greater detail in the next chapter.

For now, two aspects of these absences are worth bearing in mind. First, the Geniza records tell us they are somewhat different in nature. Some of these absent products and services were discussed in letters as part of the private commercial economy, while others were not. From references to ship-owners and camel-drivers and discussions of freight rates, for instance, it is clear that commercial transport was largely in private hands – it was an open, competitive market.¹⁹ Reports on grain prices and discussions of purchasing grain for private use also show that grain was sold commercially, a fact confirmed by events associated with the major crop failures of eleventh-century Egypt.²⁰ Of the markets for timber and other imported building materials, slaves, and weaponry, on the other hand, we hear almost nothing.²¹

¹⁴ E.g. Bodl MS Heb d 65.5 r 13; ENA NS 18.24; TS 13 J 26.10; ENA 1822 A.9; Goitein, 1967–1993: I, 337.

¹⁵ Lopez, 1971; Favier, 1998; Ogilvie, 2011.

¹⁶ On such goods, Goitein, 1967–1993: I, 112–127, IV, 105–261.

¹⁷ There is a single exception to this rule among more than 150 known ships: TS 20.69 r 28–29. Goitein, 1967–1993: I, 309–311.

¹⁸ Goitein, 1973: 330–333; Margariti, 2007: 141–175.

¹⁹ Goitein, 1967–1993: I, 209–313; Udovitch, 1988.

²⁰ Lev, 1991: 162–178; Shoshan, 1981. Cf. Ashtor, 1976: 143.

²¹ For limited evidence on strategic movements of these goods see Walker, 2002: 127–128; Brett, 2001: 320; and Jacoby, 2000: 35–36.

The second fact to note is that weapons, timber, grain, and slaves are also the goods associated most closely, in this period as in most of the recorded history in the Mediterranean, with political power. Trade in these goods required a greater degree of engagement with the politico-military elite than most Geniza merchants had or wished to have. As the next chapter discusses, a very few Geniza merchants did have such connections. Their existence and their limited numbers, like the limited amount of text devoted to relations with government, reflect an organization of power that circumscribes the activities and aspirations of the Geniza merchants.

A survey of the objects of this trade also reveals some basic economic geography. To the extent that we can identify points of origin for these goods, they testify to the wealth of eleventh-century Mediterranean production, and the intensity of inter-regional Mediterranean trade.²² The majority of goods traded – whether raw materials or manufactures, staple commodities or luxury goods – originated in different parts of the Mediterranean basin. It is principally the high-value, irreplaceable raw materials that make up the imports from outside the Mediterranean. Textiles, perhaps surprisingly, were largely a Mediterranean affair: raw textile fibers originated almost exclusively in the Islamic Mediterranean, although finished textiles included some Byzantine weaves among the Mediterranean mix. Sicily, Ifrīqiyya, and the Maghrib were also exporters of leather and hides. Foodstuffs, if we except flavorings, were only traded within the Islamic eastern basin of the Mediterranean: Ifrīqiyya was a primary and al-Shām a secondary source of olive oil (and the soap made from it); fruit and nuts were primarily from al-Shām; Sicily produced cheese for export. A large number of spices and ornaments (especially manufactured ornaments) are also Mediterranean, despite the tendency to associate these products with South and Southeast Asia. These patterns are explored in more detail in the second part of this book, but the dominance of regional exchange within the Islamic Mediterranean is worth noting even at the outset – as it is so much at odds with the image of the Islamic world, and Egypt in particular, as dependent on transit trade from non-Muslim Asia and sub-Saharan Africa.²³

²² Together with my own readings of documents for commodity movements I have identified origin (sometimes tentatively) using the tables and discussions in Goitein, 1961; Goitein, 1967–1969; Goitein, 1967–1993: I, 153–154, 209–229; Goitein, 1970; Goitein, 1971b; Goitein, 1973; Goitein, 1987; Stillman, 1970: 82–160; Heyd, 1923: II, 582ff.; Ducros, 1930; Löw and Löw, 1924; Singer and Williams, 1954; Gil, 1992: 236–248; Yusuf, 1985, and the *Encyclopedia of Islam*.

²³ As discussed in 1.4 above and 9.5 below.

To note the preponderance of Mediterranean production is not, however, to suggest that the famed riches of the east did not exist, or to deny the importance of the Red Sea route in the lives of Egyptian merchants. Impressive quantities of spices were transported via the Indian Ocean. Pepper, cinnamon, and indigo from India and brazilwood from Southeast Asia, for example, were traded in units of 100 pounds, and often transported in bales of approximately 500 pounds – exactly the same shipping and sale terms as bulk Mediterranean commodities such as flax. The important spices and ornaments of the Red Sea itself, Yemen and the Arabian islands – such as cubeb, pearls, frankincense, tortoise-shell, and carnelian – naturally arrived via the same route, although in much smaller quantities. Goods from further east in Asia, whether they traveled overland or by sea, traded in relatively minute quantities: in 2-pound units or even by the ounce.²⁴ Commodity movements from Saharan and sub-Saharan Africa and non-Mediterranean Europe are harder to trace, but are certainly the source of some of the gold, certain metals, and furs.²⁵

4.3 Commercial transactions and the work of merchants

Lists of commodities hint at economic geography, but a look at the activities of the merchants is much more revealing, for these men were directly involved with many different parts of the economy. Examining their activities thus tells us both about the organization of the commercial economy and the role these men played in it. The geography of Geniza trade was partially determined by this organization, especially by the nature of infrastructures. Geniza merchants' activities also reveal what a list of commodities cannot: merchants invested in a wide variety of goods, but investments in one good rather than another could mean entirely different kinds of work in addition to different expectations of market risk and profit. Decisions among merchants about how to invest were not only choices about how to allocate capital, but also how to allocate mercantile labor, especially their own valuable time.

As discussed in chapter 3, the content of mercantile letters from the Geniza is dominated by discussions of transactions demonstrating a great deal of direct involvement with commodities. A deeper investigation of the discussions of these transactions shows how much time

²⁴ E.g. camphor from China and Japan, musk from China and Tibet, or sal ammoniac from Transoxiana and interior China, nutmeg, cardamom, myrobalan, and mace from India also traded at this scale.

²⁵ Stillman, 1970; Brett, 2001: 247–259; Brett, 1983; Devisse, 1988.

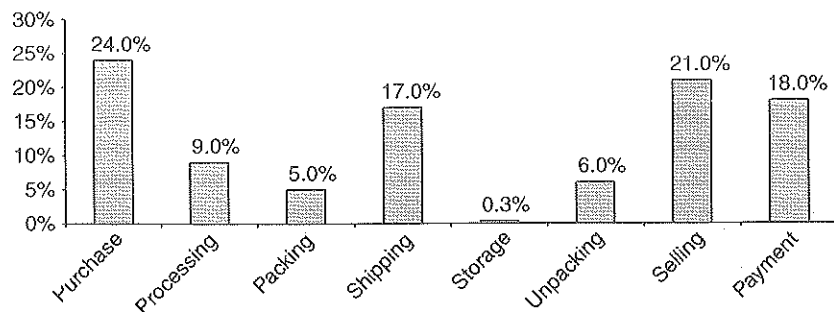


Figure 4.1: Proportional division of transaction content

and energy was devoted to different tasks. As shown in figure 4.1, the processes of acquiring goods (purchasing, processing, manufacturing, and some aspects of packing), transporting (packing, shipping, storage), and selling (unpacking, selling, and payment) were all significant.

Three aspects of trade determined this broad distribution of activities: first, the limited set of infrastructures upon which Geniza merchants could depend; second, the possibility of transferring some mercantile tasks to skilled specialists; and third, merchants' choices both of where in the production cycle to begin their investments and at what level of the market to sell them. Due to these factors individual ventures could vary enormously in the time and effort required for completion: each could involve from two or three to over a dozen transactions. Only the most fledgling of merchants would have all his capital invested in a single venture; thus, as we consider the working life of individuals such as Yūsuf, Ibrahīm, and Faraḥ, we see that their activities were complex both in terms of the range of tasks they might undertake and the welter of decisions involved in any investment.

Acquisition

Merchants such as Yūsuf and Faraḥ had the most complicated choices to make at the beginning, when they decided how and where to acquire goods. Perhaps most importantly, merchants could acquire raw goods such as flax plants or olives, processed manufacturing materials such as reeled silk or bundled flax, both of them ready to be used in textile production, or finished consumer goods such as garments or household spices. In the great central and port markets, however, raw agricultural

commodities were not sold; goods traded on these markets only after various stages of processing had turned things such as flax plants, olives, fruits, or silk cocoons into standard commodities – grades (sometimes infinitesimally differentiated) of processed and packaged flax fibers, olive oil, soap, dried fruit or jams, reeled silk or silk yarn. Geniza merchants were intimately involved in transforming the raw products of regional primary production into such commodities and getting them to the central markets. They also engaged in three other major kinds of acquisition: purchasing local manufactures at or near their production sites for sale in other markets; purchasing trans-shipped goods produced outside the areas they frequented for resale; and manufacturing consumer goods, particularly in the textile sector.

Examining the flax market in greater detail illustrates how the organization of economic activity multiplied choices for merchants, and reveals the role of merchants as economic organizers.

Flax plants, in order to become the “flax” *kattān* – fiber ready for spinning and weaving – that was sold in markets throughout the Mediterranean by the hundred- or five-hundredweight (*qinṭār* and *ʿidl* respectively), had to go through three major processing steps. It was first retted (soaked in water to rot the hard outer layers), then scutched (beaten to separate the fiber from the seeds), and finally hatchelled (combed and cleaned, and sometimes tinted with dye).²⁶ It was then packed into bundles of even quality (*rizmas*) that were then agglomerated into bales for transport. In major markets bundled flax was sold by the *qinṭār* (hundredweight); in lesser markets it might be transported and sold in *rizmas*.

Given that all these steps were absolutely required, the most interesting fact to emerge from the letters is that merchants bought flax at every stage in this process. Letters to and from Būṣīr find merchants buying retted flax brought to the market center by petty brokers or farmers (retting was done on the farms), and arranging the next two stages themselves by hiring workers to scutch and hatchel. Thus, sometime in the late 1040s Nahrāy b. Nissīm wrote instructions to his associate Salāma b. Nissīm in Būṣīr reminding him to “treat each type in the appropriate manner” and mark each bundle with the name of the processor.²⁷ Geniza merchants basing themselves in Būṣīr for the flax season also moved further down towards the beginning of flax's commodity life by going into smaller villages and estates to buy flax as it was

²⁶ See contemporary descriptions in al-Dimashqī, 1994: chapter 5; Maqrīzī, 1911: I, 181; Gil, 2004b: 83–84, *passim*. Singer and Williams, 1954: II, 195; Stillman, 1974: 194–195.

²⁷ TS Misc 25.19. Also TS 10 J 16.17 r 17 and TS 13 J 27.18 r rt mar.

being readied for processing. Some, such as Faraḥ, even purchased prospective field crops before harvest, although this was regarded as hazardous. Faraḥ's father warned him early in his career: "Be careful, because the plan you described is a trap for the souls that will snatch your money . . . Even if they were to give you 100 *qinṭārs unharvested* for a dinar, it's better to buy one *qinṭār harvested* for 100 dinars for one's peace of mind."²⁸

Still in Būṣīr, one could also purchase further along in the cycle – buying scutched flax in need of hatchelling or even fully hatchelled and bundled flax from the "beggars" (*sa'ālīk*, שאלים) or the "merchants" – for there were both small and substantial dealers to be found in Būṣīr.²⁹ Finally, one did not have to face the time and trouble of travel at all – some Geniza merchants bought fully processed and bundled flax at the flax market, the *Qālūs*, in Fustat.³⁰ When merchants purchased in Būṣīr it is clear that they achieved a price advantage over the *Qālūs*.³¹ But, when merchants moved to oversee different stages of processing, it is not entirely clear whether they did so to gain better quality control or to avoid paying the commissions charged by the flax middlemen.³²

These choices and processes demonstrate how this economy was organized, a pattern we find repeated in many other long-distance trading activities. They show a lack of central or systematic organization, one that allowed individuals to enter the market at different points in the production cycle and at different scales of investment. This lack of systematic organization went hand-in-hand with an enormous unwillingness on the part of the Geniza merchants to accept the burden of either fixed capital or overheads. But at the same time the Geniza traders were crucial as organizers of temporary firms that managed this trade – a process that required time, capital, knowledge, and connections.

The varied pattern of flax-purchasing shows that neither farmers nor owners of great estates undertook the necessary processing to turn their crops into a commodity. Likewise, there is little evidence of permanent workshops to which long-distance traders could bring their flax to be hatchelled.³³ Instead, there was an open market in which any individual with ready money could invest in flax at any stage of its processing by buying the flax and hiring workers of different kinds – whether it is a

²⁸ TS 10 J 20.12 r 5–12. ²⁹ E.g. TS 13 J 27.18 r 17–18; TS 20.180 r 24–26.

³⁰ TS J 1.1 col. 3 5; TS NS 320.3 r 4; TS 20.127 r 63–65; Goitein, 1967–1993: I, 224–229.

³¹ See the price data in Goitein, 1967–1993: I, 224–229. ³² See 9.4 below.

³³ E.g. TS 12.227 r 21–30. Cf. the organization in Europe in Carus-Wilson, 1944; Jenkins, 2003.

young Nahray b. Nissīm assembling just a couple of bales from petty dealers, the petty dealers themselves processing and selling just a few bundles, or the associates of major operators such as Ibn 'Awkal organizing the production of hundreds of bales.³⁴

At every level of the market Geniza merchants in Būṣīr testify to how much work they did to bring flax from the countryside to the international market. Even staying in Būṣīr and purchasing fully processed flax was a time-consuming enterprise that required specialized knowledge, connections with workers, dealers, and brokers, and proper working capital.³⁵ Going to farms or estates to purchase, or buying retted or scutched flax in need of processing, obviously involved even more time and skills – abilities to assess field grades of the crop, and to hire and manage workers.³⁶ If he wanted to make purchases from government estates a merchant also had to coordinate a series of certificates and payments with officers in Fustat – something that might only be possible with sufficient government connections.³⁷

Merchants were well aware of their colleagues' differential levels of expertise in this market. Nahray b. Nissīm was praised on several occasions for his knowledge of flax; new merchants would be recommended to their colleagues in the same way.³⁸ Geniza merchants also actively debated how best to manage their time and energy in this complicated market – especially important as apprentice merchants were often involved in this labor-intensive process. In the early 1050s Nahray advised a younger Faraḥ on making the best choices with one's time.³⁹ He told the young man to shift his energies from the countryside to Būṣīr:

Buy all of it (flax) for him (Yūsuf b. 'Alī al-Kohen) in Būṣīr – as much as God will allow you. This is my advice to you, for if you spend too much of your time in the rural areas you will wear yourself out. Lighten the work load on your back and breathe a little easier. Your staying in Būṣīr will better your life and lessen your toil. In Būṣīr you will be able to gather (the flax) bit by bit, which is a blessed thing. It is also what you are capable of.

This advice was not disinterested; Nahray worried that Faraḥ would not be able to complete his other responsibilities for various associates:

In your letter you mentioned that you are about to begin the packing. It seems to me that you will be busy with the packing for the time being; I don't know when

³⁴ Nahray: TS 20.180; ibn 'Awkal: TS 12.227.

³⁵ E.g. TS 13 J 13.11; TS 12.227; TS NS 308.119; Bodl MS Heb d 74.46; TS 12.793; TS 13 J 27.18; Udovitch, 1988; Udovitch, 1999.

³⁶ TS 12.227, discussed in Stillman, 1974.

³⁷ E.g. TS 10 J 12.26. See Udovitch, n.d.

³⁸ E.g. TS 12.793 r 7–8; TS 20.69 r 24–28.

³⁹ Advice to others: Bodl MS Heb d 66.41 v 3–5; TS Misc 25.19; TS 12.793 v 2–6.

you will be purchasing the flax for al-Kohen and your uncle, so long as you are busy packing ... you have embroiled yourself in weighty business and large advances ... involving personal hardship in a year of shortages.⁴⁰

By virtue of the structure of production, merchants faced the choice of what stage in the process to invest in; these were choices they considered individually and among themselves based on time management and individual expertise. Even in their most predictable yearly activity – getting flax from the countryside packed into bales and then onto ships criss-crossing the Islamic Mediterranean – there were few activities that were automatic or trivial.

We know much less about the other major areas of primary production for the Mediterranean market, essentially because our Geniza is located in Fustat. The overwhelming majority of letters that detail the nitty-gritty of flax acquisition were exchanged only within Egypt, in order to coordinate actions among the many merchants who not only purchased and processed flax but then needed to move it through (and usually out of) Egypt.⁴¹ But brief glimpses from deals that did not go smoothly in the West, together with occasional discussion of deals in pearls, Mediterranean indigo, and wine, all suggest that merchants were deeply involved in and faced similar conditions and conundrums in most of these primary markets.⁴²

All flax would of course eventually become the linen garments worn by preference everywhere in the Mediterranean. Following the flax, we are introduced to merchants' activities in the manufacturing sector, and the overall economic organization of manufacturing. In the literary record the famous government *ḥirāz* factories loom largest; but the Geniza merchants never dealt in these textiles. However, even the literary records hint at the extent and organization of the private commercial production in which our merchants were involved.⁴³

These records combine with the Geniza evidence to suggest that manufacturing was much like processing: it could be conducted on a small or a large scale, either by local independent shops or by organizers such as our merchants. Geniza merchants were again able to choose where in the process to invest: they were involved both in collecting manufactures from independent workshops and in organizing manufacturing on both a small and a medium scale themselves. Industrial

⁴⁰ TS 8 J 22.10 r 8–12, 14–18. ⁴¹ See chapter 7 below.

⁴² E.g. Halper 389; TS NS J 12 v 3–4; TS 20.69 r 44–49, rt mar, v 18–20; Bodl MS Heb b 3.23 r 3–11; JNUL 577.3.2 r 10–12.

⁴³ Frantz-Murphy, 1981; Brett, 2001: 338–339; Khusraw, 1986: 38–39; Savage-Smith and Rapoport, 2007.

contracts among artisans, taken together with the evidence of merchants, suggest that for some shops the only capital consisted of a workspace and tools. Merchants who organized manufacturing dealt both with such shops and with individual craftspeople, and brought them the varied materials that went into production: fibers, dyes, fixatives, and ornaments. But sometimes the very same merchant who organized manufacturing can be found selling the imported raw materials to larger shops in the same cities – there were thus manufacturers who purchased their own materials and sold finished goods in larger and smaller lots to our merchants.⁴⁴

Geniza merchants were much more active in purchasing finished goods from workshops than in organizing manufacturing. As we shall see, this choice probably reflected the time investments required. Purchases of finished manufactures already involved substantial travel, since much important textile manufacturing was dispersed in secondary and tertiary cities rather than the metropolises where the Geniza merchants mainly resided. But overseeing manufacturing, like organizing flax processing, required a great deal of hands-on management – merchants who were involved did not hand off their raw materials in towns such as Ascalon or Tinnīs and pick them up months later; they were compelled to stay in the area for months in order to oversee the business from beginning to end.⁴⁵

Perhaps most interesting is how little interest most Geniza merchants manifested in any vertical integration of manufacturing which their access to raw materials would have made possible. We find a few instances in which a merchant sets aside some of his flax – for instance, in order to put it directly into textile manufacture – but much more often we find the merchants selling flax wholesale in the markets of places such as Ascalon and Sūsa, then purchasing the textiles or garments produced in these places from the workshops.⁴⁶

When merchants invested in trans-shipped goods, finally, it involved nothing worth mentioning in the way of work. Geniza merchants never bothered their correspondents with the details of such acquisitions, or mentioned any need to alter or re-pack goods such as pepper, musk, indigo, brazilwood, crimson, or ambergris. They do not mention dealers, markets, or bourses where such goods were acquired. The arrival and

⁴⁴ Goitein, 1967–1993: I, 80–116. See DK 327 a–d; TS 12.243 r 16–19.

⁴⁵ See BL Or 5566 B.20; DK 238 k; ENA 2805.6 B; Mosseri IV 37a; TS 10 J 10.29; TS 10 J 20.16; TS 12.243; TS 12.246; TS 13 J 25.14; TS 13 J 28.6; TS 8.18; TS 8 J 18.33; TS 8 J 19.11; TS 8 J 39.12; TS 8 J 40.3; TS Misc 25.68; TS NS J 13; ULC Or 1080 J 166.

⁴⁶ E.g. TS Misc 25.19 r 11; TS 13 J 15.19. See 8.3–8.4 below.

marketing of goods in the cities with emporia (principally Fustat, Qayrawān, Palermo, and Tripoli, and additionally al-Mahdiyya in the later period) was a structure in the market that they took entirely for granted. The important decisions here were only how to diversify these investments, how to assemble the more precious, small-quantity goods into bundles (as discussed below), and where to send them.

In sum, Geniza merchants interacted with a large set of wares, but their choices were constrained in some cases and multiplied in others by the ways in which they could acquire and transform goods. If we consider the job Geniza merchants were doing as they acquired goods, it had two aspects. A merchant was an investor of capital who assessed and distributed risk as he decided what to buy and how to allocate capital and credit (although most goods could be bought on credit, regional primary producers usually demanded ready money). He could choose the degree to which he got involved in organization and management of wholesale industrial and commodity production, jobs with enormous labor time attached. He operated, finally, in an economy with limited and flexible production infrastructures, where a mobile workforce and capital allowed merchants to compete with or rely on local middlemen in regional production markets.

Transportation

Discussion of moving things takes up more space than any other subject in the Geniza mercantile letters, if we take all the operations together: packing, loading, transport and oversight, unloading, and storage. For the simple act, for instance, of moving a bale of flax from Būṣīr to a warehouse in Alexandria preparatory to overseas shipping, a trader would himself need to purchase canvas and rope, hire packers to wrap the bale for seafaring, decide how to label it, hire porters, rent space in a boat, go to the boat to oversee proper stowage (and perhaps argue for the best location), pay a visit to the customs official to negotiate rates, and either accompany the bale himself or arrange oversight during the trip. He would need to negotiate through a second and perhaps third customs stop on the way, then arrange for porters at Alexandria to move his goods again. This assumes a movement of wares without any complications, and leaves aside the necessity of having access to warehouses in both locales.⁴⁷ The wealth of material in the letters referring to the movement of wares thus reflects not only the importance of transport

⁴⁷ TS J 2.66, discussed in detail in Udovitch, 1988. TS 13 J 17.3 r 1, 9; ULC Or 1080 J 258; and TS 12.290 r 11.

to a merchant's plans and profits, but also the fact that organizing these movements was uniquely his job – there were no brokers or shipping firms whom one could pay to do parts of the job. At the same time, merchants were highly constrained by the infrastructure of transport, a system over which they had almost no control, quite contrary to their position in acquisition and sale of wares.

The most important axis of long-distance trade throughout the period ran between Egypt and the central Mediterranean: the ports of Sicily and Ifrīqiyya, a route Ibrāhīm failed to travel and the source of Yūsuf's anxiety. Sometimes Geniza merchants moved goods throughout the Islamic Mediterranean, but only very rarely into the Byzantine realm, and never into "Latin" Europe. They rarely moved goods beyond the Mediterranean: transport of items east of Syria in Asia was very rare, transport in or beyond the Red Sea non-existent. Some goods arrived from well beyond these boundaries, but our merchants acquired them in Mediterranean emporia. Intra-regional movement of goods was almost as important as inter-regional trade: primarily to acquire goods produced within the region, but to some extent also to distribute wares for sale.

As already mentioned, eleventh-century Geniza merchants did not invest in vehicles – ships, mules, camels – nor did they sink money in factories or have permanent stakes in manufacturing workshops. They perforce paid for the services of ships plying short- and long-distance routes, baggage animals and drivers for short overland routes, and camel caravans along established longer land routes.⁴⁸ Yet ship-owners, whether moving goods regionally on the Nile or across the Mediterranean, strictly circumscribed their involvement with a Geniza merchant's goods: transport service only meant renting a weight allotment on a vehicle. Unlike a shipping service, boat-owners took no responsibility for the goods, their safety, or their on-time delivery. Even the placement and stowing of goods on a ship and any damage en route seem to have been essentially the responsibility of merchants: in their letters Geniza merchants reassure associates that they had placed wares "in good places" on ships, issue special instructions on how to stow unusual goods, and regret or recriminate over damage from inattentive packing or stowing.⁴⁹ Farah's journey to Rashīd in the fall of 1056 was precisely to help oversee such work for associates moving goods out of the western Delta's second port.

In a case already mentioned, the ship-owner refunded freight charges when his ships' poor preparation resulted in massive damage: chapter 3

⁴⁸ See the references at n. 25 above. ⁴⁹ TS 12.224 r 17; TS Misc 28.225 r 15–16.

discussed Ya'qūb b. Salmān al-Harīrī's account of his eight-day odyssey during which passengers pumped the sinking ship and unloaded the damaged cargo in al-Shām.⁵⁰ Even in this disaster the refund comprised only a portion of the transport fee: no one expected a ship-owner to indemnify merchants for ruined cargo.⁵¹

The ship-owner's lack of responsibility is part of the reason unlucky Ibrahīm was on a boat initially: someone had to accompany goods en route to look after them, in the hope of preventing theft or damage, and of securing preferential treatment in the event of jettison. Merchants did pay a customary bribe to ship-owners and sailors, probably to induce them to refrain from damaging or looting their bundles; ship-owners and sailors in fact occasionally increased their own earnings by offering to look after unaccompanied bales and packages in transit, and perhaps this was the case with the oil that bareheaded Ibrahīm did not accompany to Alexandria.⁵²

The evidence concerning caravans is much more fragmentary. An interesting pair of letters from the Levant shows a Geniza merchant arranging for a camel-driver to take responsibility for a large and unaccompanied shipment of paper, with a payment that included fees for guards. The fact that this entire charge was paid to the camel-driver indicates that the organizer of at least some caravans also provided security services. Increasing insecurity along the routes caused caravan services between Ifrīqiyya and Egypt to cease just in the period of the greatest concentration of Geniza mercantile letters, but early references suggest that goods on the African caravans also normally needed to be accompanied by a merchant. Since our Jewish merchants did not usually travel on these caravans, the friends they trusted were Muslims.⁵³ When negotiating the movement of their goods merchants had no control over the itinerary or timing of vehicles, except in the rare cases when they hired a few pack animals for a small and precious shipment, in which case they had to take care of all organization, including hiring guards and buying provisions.⁵⁴

⁵⁰ TS 12.241 r 6–11.

⁵¹ On the legal theories that helped determine these arrangements see Khalilieh, 1998: 37–39, 78–82. But note Bodl MS Heb b 3.19–20 r 7–11; TS 10 J 19.19 r 11–14, where results of jettison contradict theory laid out in Constable, 1994b; Khalilieh, 1998: 87–104.

⁵² See Goitein, 1967–1993: I, 337–338 on looting unpackaged goods. Trusting sailors or captains: Bodl MS Heb a 3.13 v 11; TS AS 145.81 + TS 13 J 23.18 r 7–8.

⁵³ See TS 20.180 r 11–20; TS 8.12 r 5–9; TS 20.69 v 25–26; Bodl MS Heb d 65.9 r 2–7; DK 327 a–d r 16–17 (carrier probably Jewish).

⁵⁴ Goitein, 1967–1993: I, 341.

A great deal of activity took place at the port, as evidenced by series of payments in accounts to porters, weighers, customs officers, and port officials. But Geniza merchants write little of their own efforts here, for their responsibility and control in this sphere was limited. Aside from overseeing loading and stowing they were dependent on the government's port organization, its officers and workers, although they paid each of the individuals involved a separate fee or tip.⁵⁵ Such organization reduced work burdens for merchants at the port, but called upon the pull and negotiation skills of a port agent to ensure that goods received advantageous treatment.⁵⁶

But even though the port was a place where the weight of government was felt, Geniza merchants enjoyed a much more flexible array of shipping than did their better-known Italian counterparts of the eleventh and twelfth centuries. The seasonal patterns of the Mediterranean, with their predictable prevailing winds, and the technology used in the period combined to create narrow seasonal windows for the main trunk routes of Mediterranean sailing: in the spring season boats from the east headed westward in April, May, and occasionally early June, while a great return convoy of eastbound boats mostly set off in late July, August, and early September.⁵⁷ Midsummer was considered a favorable season for oar-propelled travel. As in the Italian republics with the exception of Venice, the ships Geniza merchants used were essentially individual enterprises. But importantly, the ships that served them had far less corporate organization and protection than did the Italians; though the fully public convoy of Venice is an outlier, ships from other northern Italian city-states also tended to travel in armed convoys.⁵⁸ In the Islamic Mediterranean rulers and government officials owned some ships, but operated them as competitive commercial operations; merchants faced a free market with floating freight charges.⁵⁹ More importantly, each ship operated independently, and ships were less likely to follow the seasonal "rules": although ships often left in groups, and were occasionally accompanied by warships, watchers on the shore report these groups breaking up, and ships departed and arrived at different times throughout the season. Even ships bound eventually for the same port often

⁵⁵ Bodl MS Heb d 65.18; TS J 2.66.

⁵⁶ TS 8 J 19.27 r 6–9; TS 12.371 r 19–22; Bodl MS Heb d 65.18 r 4–6; TS 10 J 9.21. Discussed further in chapter 5.

⁵⁷ See the general discussion in Pryor, 1988: 1–54; Khalilieh, 1998; critiques in Horden and Purcell, 2000: 137–143; Goitein, 1967–1993: I, 315–25 for the Geniza.

⁵⁸ Byrne, 1930; Krueger, 1985; Dotson, 1994; Lane, 1966; Lane, 1973; Epstein, 1996; Airdi, 2004.

⁵⁹ Udovitch, 1988: 64. Negotiating shipping rates: ULC Or 1080 J 13 r 17.

chose different routes. In fact, there was a small but significant flow in the reverse direction of the standard routes: ships setting off from the West slightly later in the spring for the east, and usually attempting to return in September. Indeed, boats sailing with the seasonal winds went only slightly more rapidly than those going in the "wrong" seasonal direction.⁶⁰

With this organization it is not surprising that the Islamic merchant marine was a rather shabby thing. Although official restrictions on overloading existed, they were often violated. Because few ship-owners were merchants, freight charges floated, and ship-owners were not responsible for damage, the predictable result was rampant overloading and subsequent jettisoning of goods just outside ports to clear port bars.⁶¹ Sailing practices helped limit the losses that this organization created. Coast-wise shipping meant that most jettisoned cargo was recovered by its owners, although usually in the damaged condition we observed Ḥayyim facing in the introduction to this book. On such routes, even when ships sank much of the cargo could be salvaged – only the deep-sea crossings risked total loss.

Similarly, the shipping system facilitated dispersion of goods to diversify risks. Coast-wise navigation also meant that ships stopped every night, so almost every coastal town was a notional stop.⁶² The volume of shipping and the multiple destinations of some vessels meant that merchants were often able to spread their goods for a single port among a number of ships, just as Ibrahīm split his skins of oil between two separate vessels.⁶³ While some ships, such as those of 1056 from eastern al-Andalus trying to cross the Mediterranean in a single season, made no serious intermediate stops, some made a number of loading halts along different routes, meaning that merchants could further reduce risks by sending their goods through different ports on their way to the same destination, or to a number of destinations on the same ship.⁶⁴

These circumstances meant that merchants needed their own management systems to navigate infrastructures and institutions that did not always satisfy their needs or further their interests. They needed to attend to packing, unpacking, security, and storage; they needed a system that would track location and ownership of goods in transit, maintain responsibility for integrity of packages, and deliver them to

⁶⁰ Udovitch, 1978, *passim*.

⁶¹ Goitein, 1967–1993: I, 309–313. A bar, usually of sand, at the mouth of many ports reduces clearance.

⁶² See n. 57 above; Goitein, 1967–1993: I, 318–319; cf. Udovitch, 1978: 542–546.

⁶³ Goitein, 1967–1993: I, 309–313. ⁶⁴ TS 8 J 20.2 r 7–8; TS 10 J 16.17 r 18–23.

the appropriate owners or agents. Most of these tasks were attended to first in the act of packing, and then in letters reporting on dispatch and arrival of packages.

Canvas-wrapped bales and bundles were the medieval equivalent of the container in the modern-day merchant marine, a shipping object of standard size that could contain many different items. These packages came in several types: *ʿidls* (bales) and *barqalūs*, both standard-weight packing for bulk goods (around 250 and 100 kilograms respectively); and *rizmas* (bundles) and *shikāras* (bags), larger and smaller mixed packages of goods.⁶⁵ These packages received an outer layer of wrapping whose labels served as the primary means of managing responsibility for the goods inside. Packages were almost universally labeled only with names: most often that of the recipient, but often also (or solely) the name of the owner. Labels contained one, two, or (rarely) three names, never more. But this outer simplicity could hide enormous complexity, as in the incident of the bale on the beach. Even a bale containing a single commodity could be divided into *qitʿa* (sections) owned by different individuals and partnerships. In mixed bundles of the sort that Ibrahīm carried ownership was often at its most dispersed – an opened package could contain an array of smaller bundles involving as many as a dozen merchants.⁶⁶

This system of bulk packaging and labeling was a way of managing both transportation infrastructure and officialdom. It simplified labor demands and confusion surrounding transport itself: ship- or caravan-owners would charge for freight by the load on the account of the individual whose name appeared on the label, however merchants might settle accounts among themselves later. A single person could look after a large quantity of sealed goods while in transit, and porters loaded and unloaded smaller numbers of objects on and off ships. Merchants also negotiated with customs officials for rates on entire packages, rather than the wealth of items within them.⁶⁷

Likewise, packages could be quickly delivered to merchants' warehouses according to label. Although a *funduq*, as we have seen, could serve as a temporary holding-place, merchants were reluctant to have their goods in public places. If the recipient was absent the *wakīl al-tujjār* (representative of the merchants) could provide a certain amount of organization and oversight for the community he served. The *wakīl* in each city (some had more than one) was a member of the local merchant

⁶⁵ Goitein 1967–1993: I, 334.

⁶⁶ E.g. TS 20.69 v 16–33; ENA 1822 A.9 col. 2 1–18; TS 20.76 + TS 10 J 20.10 r 15–18.

⁶⁷ See 5.5 below.

community who offered a variety of commercial services to foreign merchants for a fee, and also acted as agent general or agent of last resort. Most *wakīls* had a general receiving warehouse where goods could be safely stored, with a notary on hand. Some *wakīls* would organize auctions, receive and forward mail, even negotiate goods through customs.⁶⁸ Among the Geniza merchants *wakīls* helped ensure that bales were delivered to the warehouses of even absent merchants, and knew the mutual storing arrangements merchants made to cover the (not infrequent) eventuality that bales landed in unexpected destinations.⁶⁹

Although this system reduced activity at the moment when goods met the external transport infrastructure, it turned packing and unpacking into complex, labor-intensive jobs, the former completed well in advance of transportation and the latter often delayed.⁷⁰ Packing and unpacking had to be directly overseen by a merchant. Mixed bundles, as we saw in Ibrahīm's case, were carefully assembled and wrapped, often in central markets where a number of merchants would add their goods (note the details in the letter from Ibrahīm to Yūsuf concerning who had packed the bundle and where, details intended to inform other merchants of the fate of their individual shipments).⁷¹ Bulk goods and some specialties arriving by camel or boat in ports such as Alexandria or al-Mahdiyya often needed to be repacked for overseas transport.⁷²

A merchant who received a load was responsible for ensuring that the contents were properly disposed of, for negotiating with clerks over recording details of goods and ownership, and for settling any import payments with customs officials, as we already saw in the case of Ḥayyim.⁷³ Opening a package meant the imminent distribution of the contents in the case of a mixed bundle, or readiness to sell for bulk goods.⁷⁴ In many letters Geniza merchants include directions on how their agents are to receive bales: where they are to open them, in whose presence, and how they should distribute the contents to owners or their agents.⁷⁵ The incident of the bale on the beach illustrates how onerous and contentious such reception and distribution could be.

As with acquisition, so too with shipping. Merchants created temporary infrastructures to manage the process. The difference here is that merchants could not hand off any of the main mechanics of the shipping

⁶⁸ Gil, 2003: 314–318; Goitein, 1967–1993: I, 186–192; Udovitch, 1988: 65; Margariti, 2007: 178–191.

⁶⁹ Mosseri VII 101 (L 101) r 7–14. ⁷⁰ Goitein, 1967–1993: I, 332–339.

⁷¹ TS 12.372 r 7–8. ⁷² Bodl MS Heb a 2.17 r 12–16. ⁷³ See chapter 5 below.

⁷⁴ Mosseri II 128 r rt mar; TS 13 J 29.9 v 9–10; DK 1 (11)* r rt mar.

⁷⁵ E.g. TS 10 J 15.14.

system – the packing and unpacking, the system of information to track movement – to other middlemen; the only exception was oversight in transit. On the other hand, the inevitable use of some external infrastructure – the structures of the port and transport vehicles – limited merchants' options and control.

Selling

The overview above of the unpacking process hints that selling too had its complications and choices, and involved separate kinds of commercial services: unpacking wares, organizing sales, and collecting payments. Merchants had to decide when to unpack, whether to sell wholesale or retail, whether to sell in central markets or distribute wares to secondary and tertiary markets, whether to sell for a predetermined price or accept the fluctuations of the market, whether to sell on credit or for ready money, and finally, whether to sell personally or rely on a broker. Each of these choices once again involved decisions about time – in this case both merchants' time and the timing of capital.

Because unpacking implied an intention to sell, a merchant with goods had to determine how and when to put them on the market. Such decisions could be difficult, since selling could involve considerable work and prices could be volatile. Where the principal was distant he might instruct his agent to sell at a price fixed in advance (if he was willing to wait out adverse markets), at the official "market price" (or thereabouts), or immediately for whatever the market would bear.⁷⁶ But often Geniza merchants relied on agents' judgment of timing and terms, hoping thereby to get the best deal; as a result, one of the most consistent complaints in letters is one merchant's failure to allocate sufficient time to the sale of his associate's goods.

If he unpacked his goods in one of the major markets a merchant had to decide between wholesale and retail trade, and between direct and brokered sale. Geniza merchants could be both wholesalers and retailers, requesting or reporting sales "by weight" or "by unit," and even debating these options in their letters.⁷⁷ If he sold goods wholesale in a major market (or some secondary ones) a merchant could choose between selling personally and relying on a local professional, either a broker or

⁷⁶ Merchants had a special term for such sales, *bi'l-qism wa'l-rizq*. Discussed further in 10.1 at n. 7 below.

⁷⁷ E.g. TS Ar. 5.1 r 10; Bodl MS Heb c 27.82 r 22; TS 20.127 r 26 and 50–56; Bodl MS Heb d 75.20 r 28 (discussed in detail in Udovitch, 1977a). See the general discussion in Goitein, 1967–1993: I, 150–152.

the *wakīl al-tujjār*. The merchant himself, or these professionals, could organize a public auction or locate and assemble buyers for a private sale – goods could be sold wholesale directly out of public warehouses, private warehouses, markets, and bourses in all sizes of cities.⁷⁸ Retailing, on the other hand, meant direct merchant time: in a major city the merchant sold by the piece from his shop; or he traveled to his customers on a business trip to smaller markets and the countryside.⁷⁹ Some merchants also dealt in commissioned items: festive garments, for instance, were major purchases, and people of substance would often have them made to order. Such deals were done entirely by merchants personally.⁸⁰

The standard terms of any kind of sale included a two-month delay between purchase and payment; this delay was the first and most pervasive level of credit in the economy. The interest charged on such credit appears clearly from the fact that when sales were made for ready money the price was negotiated at a standard rate, whereupon the buyer was given a percentage discount for ready money. In one letter, Ya'qūb b. Yūsuf al-Īrābulūsī reports that he has sold part of Nahray b. Nissīm's flax in Ascalon on credit and part for cash. The cash price was 15 percent lower than the credit price, and Ya'qūb comments that this was the better deal, given that the market in flax was dead owing to a great battle in the mountains.⁸¹

It was doubtless a better deal in those circumstances because, as a secondary consequence of this system, a great deal of merchant time was devoted to visiting tardy debtors, writing them letters, and enlisting other merchants to pressure them to pay up – issues that might become more complicated if warfare disrupted the market.⁸² In general, delay was not considered a legal or ethical violation – there were not even standard penalties for late payment.⁸³ Securing payment was a matter of persistence, pull, and negotiation. Thus an entirely typical complaint and request from Nahray b. Nissīm to his older associate Barhūn b. Šāliḥ al-Tāhīrtī reads:

Please convey to him (the debtor) my regards and tell him: "We had an agreement that on the day of my departure you would pay the first installment of the dinars [owed to me, and not paid] until now. You still owe me something from the new transactions. You haven't paid a thing; and the whole sum is owing

⁷⁸ Eg. BL Or 5566 D.7 r 7–9. ⁷⁹ Goitein, 1967–1993: I, 150–62. Cf. 9.3 below.

⁸⁰ See 9.3 below. ⁸¹ DK I (11)* r 24–25, rt mar. ⁸² See 3.3 above.

⁸³ See Goitein, 1967–1993: I, 197–200. There were penalties for late payment of *suftaja*. See TS 10 J 20.16 r 7–8.

up to this very day. *This* was not our agreement; I did not consent to this." Please try hard to get something out of him before my return.⁸⁴

4.4 Conclusion: economic organization, risk, and labor

Geniza merchants played several different roles in the commercial economy of the medieval Islamic Mediterranean. They brought primary regional products from the fields, pastures, and seas to central markets through their processing and packaging activities. They moved both processed primary products and local manufactures from the countryside and secondary towns into the major markets around the Mediterranean. They brought extra-Mediterranean products into and across the Mediterranean – principally products of the Red Sea, the Indian Ocean, and, to a lesser degree, the Atlantic. They also played some role in distributing goods from central markets to consumers in secondary towns and rural markets. Each merchant had enormous flexibility in choosing how and where to intervene in the commercial economy.

The role of the Geniza merchants was clearly based in part on their possession of mobile capital in a highly monetized society. They had the capacity both to move and to assemble the huge quantities of ready money required to invest heavily in markets for primary products, where goods were not sold on credit.⁸⁵ Geniza merchants also had access to the local and inter-regional credit required to diversify investment in staples and volatile luxury goods, and to wait to sell in multiple, widely dispersed markets. Perhaps even more important to this economy was their role as organizers. Geniza merchants created temporary infrastructures to accomplish numerous complex transactions, often in coordination with business associates. Such commercial services required not only capital but also connections, production expertise, and managerial skill in acquisition, transport, and sales.

Both the complexity and the flexibility of the merchant's job reflected the overall organization of this commercial economy. There were few large permanent enterprises for processing or manufacturing in any part of the economy.⁸⁶ Most private-sector activity was either carried out in small-scale workshops, or, as with flax, organized on a large scale entirely as a spot venture, with workers paid by the day or piece, space that was rented, and goods that were individually purchased: no Geniza merchants had permanent arrangements with individual farmers, for

⁸⁴ Bodl MS Heb d 74.46 r 8–12. ⁸⁵ Udovitch, 1999; Goitein, 1967–1993: I, 229–260.

⁸⁶ Goitein, 1967–1993: I, 80–83; Goldberg, forthcoming.

instance, to buy their yearly crop. Individuals could engage in processing and manufacture at many levels – small workshops produced finished goods alongside bigger dealers and producers such as the Geniza merchants. Their ventures were conducted in keeping with the broader pattern of activity observable in this economy – there were no attempts to monopolize production either horizontally (by securing all regional output of a crop) or vertically (by controlling production from raw material to finished consumer goods). In every role these merchants played they were not the only players. There were big Muslim merchants who acted very similarly to the Geniza merchants – indeed, sometimes they were the Geniza merchants' partners. There were also small- and medium-scale players who limited their activities to local or regional markets. There was competition from bigger players as well: members of the political elite invested money in primary production, manufacturing, transport, and transit trade as personal, not official, enterprises.⁸⁷

Geniza merchants were masters of mobility in this economy, perhaps even more so than their Muslim counterparts. They were not loath to part with ready money when market organization required it; but they were extremely wary of immobilizing capital in overheads such as permanent staff, fixed capital such as shops or vehicles, or even long production chains. The only regular overhead in their accounts was a permanent warehouse in one's home base. Such avoidance may be particular to this group and its social and communal position, and may have gone hand-in-hand with a reluctance to enter markets for strategic commodities; for here the Geniza merchants differ from their Muslim counterparts, some of whom invested privately in ships or grain, sectors apparently avoided by Jewish merchants.

The role of the Geniza merchants differs sharply from what we know about any groups of medieval Italian merchants, with whom they are most often compared.⁸⁸ Eleventh- and twelfth-century Genoese merchants, for instance, seem to have primarily been dealers in market-ready goods (whether trans-shipped or local) and booty; they either owned or helped control ships and maritime protection via convoys.⁸⁹ Genoese merchants had the power over shipping (not to mention the protection and political power) that Geniza merchants lacked; on the other hand, they left no evidence of involvement in processing agricultural goods or

⁸⁷ Frantz-Murphy, 1981; Brett, 2001: 255–266, 334–339. Cf. 9.5 below.

⁸⁸ Especially in Greif, including Greif, 1989a; Greif, 1994; Greif, 2006a.

⁸⁹ On Genoa see Byrne, 1916; Byrne, 1920; Abulafia, 1977; Epstein, 1996: 9–96; and Van Doosselaere, 2009: 45–57. On Venice, Jacoby, 2009: III, V; Lane, 1973; Jacoby, 2005: VIII. Some scholars of Amalfi describe a trading system that resembles the patterns of the Geniza merchants: see Balard, 1999; Citarella, 1968.

bringing rural output to central markets, both of which were central to the activities of Geniza merchants.

The Geniza merchants' varied roles in the economy helped them to manage some of the risks they faced. Perhaps more accurately, it allowed individuals enormous autonomy in deciding how to balance the risks and opportunities they faced. The Islamic Mediterranean market presented risks familiar to any historian of trade; but the varied opportunities of the Geniza merchants, the structures of economic exchange, and historical differences in the relative importance of different risks all shaped the strategies and business plans of these men, as we shall see in the second half of this book.

Throughout the eleventh century long-distance overseas transport generated a major share of the risks confronted by the Geniza merchants. Ḥayyim's travels to the shore illustrate the most common problem – damage in transit. Although total losses from shipwreck appear with (to the modern mind) alarming frequency,⁹⁰ mentions of damage outnumber outright loss by a factor of more than seven to one in the Geniza corpus.⁹¹ As we saw in examining shipping methods, the main forms of such damage consisted of wetting and mixing of cargo through damage to packing materials.⁹²

Loss and damage were one peril; but anxious merchants waiting for news had additional anxieties. When and where would goods arrive? Weather and seaworthiness were major influences, but politics and piracy also played their parts. The competitive and unregulated market in transport helped promote a scramble to arrive at destinations first, resulting in frequent failures, turning back, and diversions from the destination.⁹³ Although warfare rarely involved economic retaliation specifically directed against the merchants of an enemy

⁹⁰ 7 percent of letters that crossed the eastern basin of the Mediterranean in the eleventh century (in my assembled corpus) mention shipwrecks the writers had heard about: e.g. TS 10 J 11.17; ULC Or 1080 J 22; TS 24.6; ENA 2727.6 B; TS AS 145.81 + TS 13 J 23.18; TS 13 J 28.2.

⁹¹ 19 percent of letters crossing the eastern basin of the Mediterranean mention loss, but many mention multiple instances of damage (with an average of three distinct damages per report), while just under 4 percent of letters record total loss through shipwreck or jettison. Actual values are difficult to assess, as few letters allow us to determine by what percentage the value of goods was affected. One long letter, TS 10 J 6.1, assesses loss of value of more than 50 percent on a set of goods that got wet in transit. Nearly half the goods were completely unsaleable, the rest were either sold at a discount or opened and spread, with a wet portion of up to 20 percent removed. A few more detailed accounts where losses are given at least partial accounts of rate can also be found in TS 12.124, TS 13 J 29.9, and Halper 389.

⁹² See Goitein, 1967–1993: I, 338.

⁹³ Udovitch, 1978 (revising Goitein, 1967–1993: I, 309–326) and Udovitch, 1988.

polity,⁹⁴ wars could unexpectedly close ports and divert goods; in the worst case enemy navies attacked harbors and whatever shipping lay in them – nor were they averse to seizing ships at sea.⁹⁵ Piracy was a fearful risk too, although it was least frequently mentioned of all hazards.⁹⁶ Politics and piracy both reflect the strength and stability of the government in different markets: during the last two-thirds of the eleventh century risks from political instability increased and Geniza merchants, as we shall see, had to change their strategies accordingly.

Selection of commodities and destinations also represented risk, but to a lesser degree and in a different way than a historian of trade might expect. The market reports embedded in Geniza letters include not only price reports, but much discussion of markets being “sluggish,” “dead,” or “paralyzed,” often by political uncertainty, plague, or famine.⁹⁷ Yet almost all merchandise that arrived intact seems to have been sold for prices that at least yielded a comfortable rate of return.⁹⁸ It is telling that Geniza merchants only mention rates of return in letters when they are unusual: essentially when there was actual loss or profit in excess of 100 percent. Price volatility comprised a surprisingly small part of the risk for many commodities; as noted above, merchants would often determine in advance the price they were willing to take for non-staples, wait out a bad market, or transport goods further in order to maintain their planned rate of return. Accepting a modest profit or even a loss for the sake of liquidity was very much a last resort for non-staples, and is never mentioned as a problem for staples. Such business practices of course only increased the degree to which risk centered on transport. In the second half of this book we will see that such business patterns constrained the Geniza merchants' response when challenged by changing patterns of risk.

Given prevailing impediments and uncertainty, each merchant managed the risks posed by transport, market closures, and price volatility by

⁹⁴ Only one letter in the Geniza mentions such reprisals, and the author's involvement with a local ruler makes it questionable whether his experience reflected a general policy. See Halper 389 r 38, 60–61.

⁹⁵ E.g. Halper 389 r 30–32, 36–38; Halper 414; TS 10 J 10.25 r 4–11; Mosseri VII 101 (L 101) r 7–14; TS 8 J a 1.5; Bodl MS Heb d 66.15; TS 13 J 17.3; TS 8 J 24.21; ULC Or 1080 J 22 r 15–17; TS 20.127 r 65–67; ENA NS 2 (I).13 v 11–13; TS 12.386 r r mar; TS 20.76 v 4–5; TS 12.372 r 10–12.

⁹⁶ Just under 1 percent of eleventh-century letters involving sea travel mention incidents of piracy. I include piracy in risks of diversion rather than loss because the most active recorded pirates of the eleventh century ransomed goods as well as persons: Udovitch, 1978: 541; Goitein, 1973: 322–323; Goitein, 1967–1993: I, 327–328.

⁹⁷ TS 20.127 r 65; Bodl MS Heb a 3.13 r 32; INA D 55.14 r 27; ENA NS 2 (I).13 r 10–11; Bodl MS Heb d 65.17 v 3–4; TS 20.69 r 13.

⁹⁸ See 9.4 below; Goldberg, 2005: 375–381.

distributing his wares and activities. He could disperse some shipments across vessels and markets. He shifted his portfolio of wares between goods with higher and lower price volatility (goods such as flax, oil, soap, and silk had fairly stable prices and demand), between transit goods and manufacturing activities. In order to accomplish such diversification Geniza merchants perforce relied on their fellows. Indeed, the more one wished to diversify risk the more agents one needed in ports and central markets to sell wholesale, or in production centers to purchase and process commodities, for the majority of business transactions, as we have seen, could only be completed by a full-fledged merchant.

Many of these jobs not only required a mature merchant but involved a high degree of skill and a substantial investment of time. Merchants depended on finding and retaining competent, honest, and assiduous agents for these tasks. The next chapter examines how the Geniza merchants secured such expert commercial services, and considers how the institutional risks involved in trusting one's fellows compare to the infrastructural risks already documented.

5 The human landscape: business relationships, institutions of law and government

5.1 Yeshū'ā b. Isma'il: the difficult man

By the Jewish New Year sometime in the mid-eleventh century both Khallūf b. Mūsā (probably in Qayrawān) and Yeshū'ā b. Isma'il (in or around Alexandria) were unhappy in their business relationship – both their partnership and their *ṣuhba* (association). Yeshū'ā, an up-and-coming merchant, had been working hard, although with limited success, to sell goods belonging to the partnership in the countryside around Alexandria.¹ He had had enough to do there, and in Alexandria itself, to require substantial services from his sister's son Tammām, whom he was mentoring in the normal way of business. Not only did Yeshū'ā have partnership goods with Khallūf to handle, he was agent – through their *ṣuhba* – for a number of Khallūf's personal shipments, and many of these goods were finding no market in Alexandria. Meanwhile, he was perturbed by the latest letter he had received from Khallūf, a substantial merchant many years his senior. Could the man be cheating him? The draft account from the previous year's transactions was obviously wrong. Moreover, no mention had been made of a valuable shipment of cloves on his personal account which he had sent to Khallūf at least a year ago; indeed, Khallūf seemed generally uninterested in selling Yeshū'ā's goods in a timely manner. In his own most recent letters Yeshū'ā had explained his own efforts and difficulties, made provision for his sister's son (who had had to spend the last year traveling on behalf of the partnership from Alexandria to Qayrawān and then back to Fustat), and made some pointed remarks about his partner's financial dealings, insisting by God that Khallūf not keep one dirhem of his, excepting of course the unsold goods. He also complained about Khallūf's lack of action on those goods.

¹ Bodl MS Heb a 3.13; ENA 2727.6 B; and TS 12.389. It is not easy to date the letters between the two men with any accuracy, although a year in the late 1040s, given what we know of these men and the dates of their careers, is a reasonable guess. Cf. Gil, 1997: doc. 581. Bodl MS Heb a 3.13 and TS 12.389 are translated in Goitein, 1973: 119–127.

On the other end of the eastern Mediterranean Khallūf was offended by Yeshū'ā's letter, which was the last straw in a growing outrage engendered by Yeshū'ā's behavior at every level. Khallūf had, admittedly, made a mistake in writing the account, which he had not only corrected, but also sent a revised version backed by formal accounting books (which he took the trouble to enclose in his next letter). The aspersions cast on his character, on the other hand, especially by someone such as Yeshū'ā, were absurd. Just to make sure the proper interpretation of events prevailed, when Yeshū'ā's first letter of complaint arrived he showed it to everyone, and brought witnesses to his warehouse to show them all of Yeshū'ā's unsaleable goods.

The problem of the cloves emerged later, and was certainly Yeshū'ā's own fault: he had failed to alert either Khallūf or his young man of the fact that he had added his own cloves to Khallūf's shipment, and Khallūf only discovered the excess several months later when he was selling his own and inquired with other associates (*aṣḥāb*) if they had heard about the shipment. Alarmed by the possibility of any misunderstanding, he assembled more witnesses, took out all of Yeshū'ā's goods, and delivered them to Tammām while he was in Qayrawān. Let Tammām sell Yeshū'ā's goods; he was Yeshū'ā's junior associate. Khallūf even got legal testimony regarding Tammām's sales on Yeshū'ā's behalf, again making doubly sure that there could be no room for suspicion. Yet the complaint was offensive at an even deeper level: how dare Yeshū'ā accuse him of not making an effort to sell his goods; in what way was he even obligated to sell goods for a less senior merchant who left Khallūf's goods sitting in Alexandria while he wandered uselessly in the countryside? As Khallūf noted in his New Year's letter, he had warned Yeshū'ā about wasting time in the countryside (the *riḥ*): his efforts were ill-planned, unwanted, and – most importantly – unprofitable to Khallūf. To top it all off, Yeshū'ā was engaging in sharp practice in assigning costs and profits in the partnership, all falling just the right side of unethical – giving a commission to Tammām on partnership goods (behavior that was “a page from the book of your soul”²), charging the travel expenses of Khallūf's slave to Khallūf's account even though the man was accompanying Yeshū'ā's goods at Yeshū'ā's request.

Reflecting in the middle of his New Year's letter, Khallūf wrote, “Had I listened to what other people say, I wouldn't have been in a *ṣuhba* with you in the first place. But I'm the sort of man who can't be fooled.” He had believed his importance, experience, and skill would allow him

² צחיה רוח: lit., “a page of your soul.”

to work with this difficult man; further reflection seems to have convinced him that he was wrong and should get out. In the days before the ships sailed the market picked up and he managed to sell both the goods of the partnership and Yeshū'ā's own remaining goods with him, purchase both goods and money, and ship everything off. He settled up all their business and accounts, even delaying the letter until he could clear a last payment. A final postscript attempts to end the association as well as the partnership: "I ask that you settle my account with you and give the balance to my brother-in-law, for you are a very busy man." Alas for Khallūf, it was not so easy to get rid of Yeshū'ā; in the end, years later, Khallūf had to sue Yeshū'ā in court to achieve a final settlement.

Although there may have been legitimate grounds for complaint on both sides, Khallūf was scarcely the only merchant to have problems with Yeshū'ā b. Isma'īl, whose fifty-year career has left many an irritated trace in the Geniza records. Yeshū'ā's letters reveal an attitude toward his fellow merchants that is a compound of suspicion and a sense of ill-use (occasionally leavened by paranoia), expressing itself in petty sniping, righteous indignation, sarcasm, and counter-attack by way of self-defense. His character, as Khallūf notes, was well known. In the years that followed other merchants broke off ties with Yeshū'ā, Khallūf's slave Ṭayyib fled from Yeshū'ā's employ, and Yeshū'ā is the only merchant known to have so angered a customs officer that the officer chased him down the Nile on his way out of Fustat.³ Yet for all this, Yeshū'ā's commercial career was long and successful – he died at home in 1090, leaving a will typical of a respectable merchant.

A large corpus of scholarship has arisen over the question of what kinds of institutions are required to support long-distance trading business. Is a strong state and legal system absolutely required, or can coalitions of individuals arrange private-order enforcement mechanisms that obviate the need for formal institutions?⁴ The Geniza merchants and their activities have been seen as a key case study for these debates, given the extremely well-developed and ramified system of agency that prevailed in this world, and its unusual form. Yeshū'ā's relationships and

³ Goitein labels him "a difficult partner": Goitein, 1973: 119–135. Twenty-three of Yeshū'ā b. Isma'īl's documents survive (letters, accounts, legal documents), and he is mentioned in more than sixty other letters. Troubled or terminated connections are mentioned in TS 10 J 9.21, TS 12.389, and Bodl Ms Heb a 3.13 r 28–29, *passim*; TS 13 J 19.20 r 28–29, *rt mar* describes the flight of Ṭayyib; TS 10 J 9.21 r 3–12 describes his troubles with a customs officer.

⁴ E.g. Aoki, 2001; Bernstein, 1992; Bernstein, 2001; Dixit, 2004; Greif, 2002; Greif, 2006a; North, 2005. For critiques of theories of private ordering: Bart, 2000; Edwards and Ogilvie, 2012.

their many conflicts, particularly his history with Khallūf and their respective actions, both demonstrate the way that individual relationships were structured and hint at how such relationships fit into larger systems of market and business regulation, of law and government. Like the infrastructures and economic organization described in the preceding chapter, so too the nature of these relationships and these institutions helped determine geographies of commercial activity.

5.2 The organization of commercial services: principals, agents, and the group

An Islamic business manual of the eleventh century states a truth on which modern economists agree: for success in long-distance trade one needs agents.⁵ That is, only the ability to secure skilled commercial services allowed merchants to act simultaneously across geographically scattered markets. The preceding chapter showed how complex and varied merchant activities could be; Geniza merchants trusted agents to complete almost any aspect of this work on their behalf. The dispute between Yeshū'ā and Khallūf involved some issues of property (were the accounts correct? what had become of the cloves?), but even more disputes over commercial services – who had done what, how hard had each person worked, what were the appropriate priorities, and how were costs of services to be charged to accounts. Their dispute documents almost every option available to merchants in securing commercial services, and demonstrates a clear distinction between the services offered by full merchants (men with established relationships, knowledge, capital, and access to credit), and those of non-merchants – in this case both a slave (Ṭayyib) and a junior associate (Tammām).

Geniza merchants were confronted by nearly as many choices in arranging for commercial services as they faced in choosing trading activity, and each choice involved interesting trade-offs. The two main kinds of arrangement, *partnership* and *reciprocal agency* (*ṣuḥba*), were used principally with fellow merchants. Often, as we find between Yeshū'ā and Khallūf, a pair of merchants would jointly invest part of their capital in a partnership, while at the same time carrying out commercial services for each other as agents on their individually owned goods through *ṣuḥba*.⁶ One could even make occasional use of *commission agency* to obtain the services of fellow merchants. But there were also several ways to have some of these services done by non-merchants: using an apprentice or a

⁵ al-Dimashqī, 1994: ch. 21; *EP*², "Tidjāra." Cf. the date in Lopez *et al.*, 2001: 23–27.

⁶ Goitein, 1967–1993: I, 167, 183–186.

slave, or paying a commission to a broker or a *wakīl al-tujjār* (representative of the merchants).

Before discussing the forms of arrangement available to secure commercial services in long-distance trade we should note one that largely was not: the salaried employee. In the medieval Islamic world employment was often described as slavery, a dependence degrading for a mature man.⁷ The wage labor that appears regularly in the legal or documentary records is most often that of unequipped manual laborers, who had only their muscular strength to offer.⁸ Most skilled or artisanal work was done on the basis of partnerships in small shops – everyone in a shop was conceived of as a part owner paid from the profits of the investment. Within this framework it is not surprising that merchants were unable to hire agents: in this society not only could they not hire a salaried employee skilled in the ways of trade, but they could not offer a fellow merchant a money wage to undertake a specified task.⁹

Partnerships, whether in Jewish or Islamic law or in the practice of the Geniza merchants, had as their object a specific capital investment – either a fixed sum of money or a particular set of objects. Different types of partnership were defined by how the profits, losses, and liabilities on this initial capital were divided among the parties. There is little disagreement among scholars as to what forms were available; scholars also agree that the (unfortunately quite limited) surviving documents fit the legal prescriptions of either Jewish or Muslim law, or, in many cases, both.¹⁰

Most recorded partnerships among Geniza merchants were “venture” partnerships like that between Khallūf and Yeshū‘ā: the parties (two or more) were associated with capital for either a cycle of trade or a specific amount of time.¹¹ Two basic varieties of written venture partnership

⁷ See Goitein, 1967–1993: I, 161–162. Such attitudes probably represent the continuation of ancient prejudices (Scheidt, 2002, Zelnick-Abramovitz, 2005), no doubt amplified by the widespread practice of slaves working for wages (Hawkins, 2006: 196–214 and Cohen, 2000: 130–154).

⁸ Goitein, 1967–1993: I, 92–99.

⁹ My interpretation differs from Goitein, 1967–1993: I, 161–164. Most of the cases Goitein associates with employment are better explained by the junior associate system I outline.

¹⁰ Udovitch, 1970a; Udovitch, 1968; Udovitch, 1970b; Udovitch, 1970c; Udovitch, 1981b. Cf. Ackerman-Lieberman, 2007: *passim*. Rustow points out the ability of Jewish law clerks to write contracts that would hold up in a Muslim court, and their frequent care to do so: Rustow, 2008: 72–73, 266–268. Ackerman-Lieberman finds the same working from a different set of Geniza documents in Ackerman-Lieberman, forthcoming. Muslim legal scribes were similarly attentive in making sure their documents conformed to various schools of law, a practice they term *ihṭiyāt* (precaution). See Wakin’s discussion in her introduction to al-Ṭahāwī and Wakin, 1972: 32ff.

¹¹ Indeed, the central act of partnership, at least according to Maimonides, is the holding up by both parties of the joint purse. See the discussion and citations in Ackerman-Lieberman, 2007: I, 46–47.

were used in practice, although the Geniza merchants used the general term of Islamic law, *shirka*,¹² to refer to any partnership secured by written contract – and indeed, the freedom of both Jewish and Muslim law in allowing stipulations in contracts sometimes blurs the basic distinctions outlined below.¹³

The first form in legal theory, joint-active venture partnership, is formally called a *shutafut* in Jewish law and an *‘inān* in Islamic law, but was usually called a *khulṭa* (mixture) by the Geniza merchants, referring to its central feature, the mixing of moneys. In this form of partnership two or more parties agree to contribute capital to a venture and receive a return in proportion to their share of investment, whether profit or loss. A partnership in this form usually makes no distinction as to the labor contributions of the parties, and defines each party as fully competent to make decisions with the shared moneys.¹⁴

In the second form of venture partnership, the *‘eseq* (Jewish) or *qirāḍ* (Islamic), the partners did not share profits in proportion to their investment. Instead, the partner who managed the transactions (the active partner) received a larger portion of the profits than his share of investment, a form of sleeping-active contract comparable to the European *commenda*.¹⁵ One deed attesting to a *qirāḍ*-style arrangement, for example, gives Sāsōn b. Natan 29 percent of the profits in a partnership in which he had invested only 10 percent of the capital.¹⁶ It was possible to assign the active and sleeping partners equal authority to make decisions, or to give just one partner the executive authority. Islamic law stipulates that the active partner is not financially liable for losses in the sleeping partner’s capital; in Jewish law, by contrast, a portion of the sleeping partner’s capital is considered a loan, and therefore must be repaid even in the event of losses. The paucity of surviving contracts of this form, and the lack of contract details in Geniza letters, has given rise to a lively debate on the question of fiscal liability in this kind of contract.¹⁷

¹² Or *sharika* – the form is identical. Canonically, Islamic law neither recognizes nor requires written instruments for any legal act, although even the Qur’an recommends them (Sura 3.282: “in transactions involving future obligations in a fixed period of time”). As Wakin has shown for commercial law, “in practice it [the written instrument] was indispensable”: al-Ṭahāwī and Wakin, 1972: introduction, 1–10.

¹³ Udovitch, 1970a: 86–95, 131–134, 196–202. On terminology used see Goitein, 1967–1993: I, 169–179 and Goldberg, forthcomingb.

¹⁴ Nyazee, 1999: 95–158; Udovitch, 1970a: 119–141; examples in Goitein, 1967–1969: I, 173–179.

¹⁵ Goitein, 1967–1993: I, 171–172; Pryor, 1977; Udovitch, 1969.

¹⁶ TS 12.784. Discussed in Gil, 2003: 278.

¹⁷ Udovitch, 1970a: 238–243; cf. Ackerman-Lieberman, 2007: I, 52–54, 75–157.

In addition to venture partnerships there was one type of ongoing partnership: the family partnership or family firm. Such partnerships are attested in the eleventh century in only two types of situation: a father and sons, and a group of brothers. Thus far no written contract for such a partnership has emerged. Goitein noted, however, that a contract for a family partnership from the early twelfth century (1112) suggests the terms of eleventh-century versions – indeed, the written terms of this contract mirror those that can be inferred from reading eleventh-century Geniza letters. Such partnerships followed the terms of an Islamic *mufāwada* partnership – all capital possessed by each individual belonged to the group, and each member had full power to undertake acts for which all were legally as well as financially liable.¹⁸

To enter into a written partnership required that all parties be present – such contracts could not be formed by proxy.¹⁹ Merchants, however, occasionally wished to form partnerships for specific capital investments with associates who were not on hand – not unexpectedly, given the geographical dispersion of their friends and partners, and the possibility that an individual's travels might suffer protracted delays. Both business letters and Jewish courts referred to these arrangements as *mu'āmala*, literally mutual dealing, although it is often not clear whether it was a joint-active or a sleeping-active partnership.²⁰ These varieties of partnership are familiar in their general outline to most economic historians of medieval Europe, although the laws governing them do have an important distinction. In medieval Jewish and Islamic contract law financial liability is always unlimited for whoever has liability; limited liability concerns legal liability – the partner in a limited liability contract is not accountable for further contracts made by his partner, or any misdeeds. Scholars coming from Europe sometimes confuse an Islamic limited liability partnership with the European limited liability contract, the latter a contract that limits *fiscal* liability.²¹

¹⁸ Goitein, 1967–1993: I, 180–183. For examples of documents written to and from family partnerships see TS 12.133, translated in Goitein, 1973: 72–79; ULC Or 1080 J 248; ULC Or 1080 J 291; TS 8 J a 2.1; TS 8 J 36.2; TS 12.224; ULC Or 1080 J 35; TS 8.12; DK 246 a–b; TS 13 J 25.18. On *mufāwada* Udovitch, 1970a: 40–118, amended by Nyazee, 1999: 51–56.

¹⁹ Although both Islamic and Jewish law recognize agency, powers of attorney did not extend the ability to form new partnership contracts. Indeed, extant partnerships were held to be ended when one of the partners died: the heirs to the estate and the living partner would settle affairs as they stood. Heirs did not inherit an obligation to complete outstanding contracts. See Bodl MS Heb a 3.26; Bodl MS Heb a 2.17.

²⁰ Ackerman-Lieberman, 2007: I, 128–129. An example: ENA NS 18.24 r 17–18. Cf. Gil, 2003: 276–277.

²¹ Udovitch, 1970a: 40–41; Nyazee, 1999: 81–88, 220, and 5.4 below.

If the partnership arrangements used by Geniza merchants are mostly familiar, the system of reciprocal agency these men used, the *ṣuḥba*, seems much more unusual. It has been the object of considerable scholarly interest, yet its structure remains misunderstood, so a detailed discussion is necessary. Geniza merchants, as noted in chapter 4, made many individual ventures, retaining sole ownership of and liability for their capital throughout a transaction cycle. In order to complete transactions on these goods in distant markets they acquired the services of fellow merchants when possible. Nahray b. Nissīm, when already an established merchant, had occasion in a letter to remind a younger 'Ayyāsh b. Ṣadaqa, toiling that year in Būṣīr, of the essence of the reciprocal agency that was at the heart of the merchants' *ṣuḥba* (association).

In your letter you also mentioned that you were good enough to stay on in order to oversee the packing of the bales. Surely you know, my master, that I'm mostly staying here because of your business. If we were all to leave the city, our business in Fustat would come to a standstill: there would be no one to take delivery of a bale (of flax); no one to settle accounts; no one to sell . . . of course, this is exactly why one wants associates (*aṣḥāb*). You will pack for me and I will pack for you and thus we will both succeed.²²

Although Geniza merchants used the general language of friendship and companionship to refer to other merchants, the term *ṣuḥba*, association (and related terms *ṣāḥib*, associate, pl. *aṣḥāb*),²³ had a particular significance, as Goitein was the first to note.²⁴ A merchants' *ṣuḥba* was a strictly one-to-one relationship,²⁵ and gave both associates (*aṣḥāb*)²⁶ the following right:

²² Bodl Ms Heb d 66.41 r 8–11.

²³ *Ṣuḥba* is the *maṣdar* (verbal noun, related to both the English gerund and infinitive) of the verb *ṣaḥiba*, from the root trilateral *ṣ-h-b*. The semantic range of the verb includes notions both of friendship and physical closeness: “to be or become a companion, an associate, a comrade, a friend, make or become friends, be friends . . . to associate, have social intercourse . . . to accompany, escort . . . to be closely associated.” The active participle is *ṣāḥib* (pl. *aṣḥāb*), associate or companion, that is, a person who participates in a *ṣuḥba*; Wehr and Cowan, 1976: 503–504.

²⁴ He also notes that such “formal friendships” were found in many professions, with different responsibilities, but his understanding of the business *ṣuḥba* differs from mine. For the special use of the word *ṣuḥba* see Goitein, 1967–1993: I, 169. As discussed in Goitein, 1971a: 484–485, use of the term drew both upon the heritage of Islam (Muḥammad's followers were his *aṣḥāb*) as well as Greek and Persian conceptions of friendship. Merchants also use words such as *ṣadaqa*, and *bida'a*, synonyms for friendship, in their correspondence. See Trivellato, 2009: 178–83 on early modern discourses of friendship in business.

²⁵ Udovitch, 1977a: 74–77.

²⁶ The plural, *aṣḥāb*, was used to refer in general to associates and colleagues, but the singular, *ṣāḥib*, was used less frequently, for it suggested that the merchant referred to was known chiefly in the context of his relationship with someone more important, rather than as an independent operator: Goitein, 1967–1993: I, 169. When introducing

the ability to unilaterally designate one's associate as an agent for particular goods, and to request specified tasks on specified goods through written instructions in a letter. The principal was free to do this as often as he liked, and to be as specific as he wished in outlining these tasks: instructions could range from a rank ordering of a dozen different goods an agent should consider purchasing with the proceeds of a sale to the simple injunction to "do whatever your propitious judgment suggests to you."²⁷ The agent, on the other hand, could refuse to accept a particular task, although he retained a responsibility not to abandon the goods specified. The arrangement was reciprocal in that the exchange of services (*khidma*, pl. *khidām*) was expected to be of equal value; any order for commercial services would create a corresponding obligation for the principal to carry out reciprocal services at some time or place.

What made the *ṣuhba* so important? Essentially, it was crucial to these merchants because it was only its existence that allowed one to unilaterally designate an agent through letters – that is, at a distance. A brief passage in a letter from Abūn b. Ṣadaqa to his associate Nahray b. Nissim, lamenting that he could not get another of Nahray's associates to do a job for him, demonstrates the problem:

I was advised to have them reddened (quarter-dinars in his possession) and send them to Ibrahīm b. al-Talmīd, may God protect him, so that he could perhaps use them to purchase some little goods for me. But I know that he would not do this, since I have no *dalla*²⁸ with him that would obligate him.²⁹

Although he had a *ṣuhba* with Nahray, Abūn had no access to Ibrahīm's commercial services, and indeed had no access to any commercial services in Ascalon, Ibrahīm's current residence, as he had no *aṣḥāb* there. As Udovitch pointed out in his study of the formation of mercantile ties, each Geniza merchant had to construct his own network of *aṣḥāb* if he wanted to extend multiple activities across space.³⁰ The other words merchants used to refer to their relationship – *dalla*, *muwāṣala*, *mā baynī wa baynīk* – underscore their sense of it as a line or bond connecting just two people.³¹

merchants of independent standing to new people one was more likely to say "partner" or "friend" (*sharik* or *sadiq*).

²⁷ ULC Or 1080 J 42. Cf. instructions in TS 8 J 22.8 r 7–13.

²⁸ Lit., "tie of close familiarity." ²⁹ TS 8 J 19.23 r 10–14.

³⁰ Udovitch, 1977a: 74–75.

³¹ *Dalla* = close familiarity, but from the same root as *dallāl*, broker, go-between: MS Strasbourg 4110.88 r 5; TS 10 J 20.1 r 9; TS 13 J 25.8 r 10–11; *muwāṣala* = connection, line of communication: Halper 414 r 19; *mā baynī wa baynīk* = what is between me and you. TS 20.69 r 24; Halper 385 r 13–14; Bodl MS Heb d 66.5 r 4.

The existence of the relationship was not taken lightly; it was both begun and ended formally.³² Merchants would take unilateral oaths before witnesses to end a *ṣuhba*: unlike a partnership, one-sided termination before witnesses could dissolve the *ṣuhba* relationship.³³ Designating someone an agent (which had a particular legal meaning) in the absence of a *ṣuhba*, moreover, was considered actionable: "I wish I knew by what right your friend appointed me his agent," writes an incensed Yūsuf b. 'Alī al-Kohen. "I shall return to Fustat and sue him."³⁴

Although the *ṣuhba* relationship, under the terms "friendship," "informal cooperation," "informal business cooperation," and "formal friendship," has been discussed by previous scholars, none has accurately recognized its specific obligations and limits, its formal structure in practice.³⁵ Goitein, for instance, suggested that it was unbounded, and described the services provided as "endless" and as being extended to "friends of friends."³⁶ Udovitch similarly concludes that "Geniza letters are replete with ... requests from one merchant to another – requests that often required great expenditures of time and effort; and yet, these were invariably fulfilled."³⁷

A closer reading shows that Geniza merchants did not provide unlimited services within a *ṣuhba* relationship; nor did they fulfill every request. Rather, they understood this system as reciprocal service, a form of "balanced reciprocity" in which returns of equal value were expected within a finite period.³⁸ We have already seen Nahray express this in the quotation that opens this section. Likewise, 'Ayyāsh expressed this understanding in the model letter discussed in chapter 3: "this world is a house of blessing and recompense. He who provides service

³² Goitein, 1971a: 487.

³³ E.g. TS 10 J 9.21; ULC Or 1080 J 167 r up mar, v 1–2.

³⁴ TS 16.179 v 25–26; Goldberg, forthcomingb.

³⁵ Goitein, 1967–1993: I, 164–169; Udovitch, 1977a; Greif, 1989b: 872. Greif borrows the term "formal friendship" from Goitein (see Goitein, 1971a). Indeed, Goitein's description of the system (Goitein, 1967–1993: I, 164–169) suggests much of the reciprocity I describe, despite his summary comments.

³⁶ Goitein, 1967–1993: I, 166. Goitein's claim for "friends of friends" is based on a single twelfth-century letter, which appears in Goitein, 1973: 49–51. Whether agent relations extended this way in the twelfth century remains an open question, but I find nothing to support this claim for the eleventh century – indeed, quite the contrary, as shown by the example presented in the text.

³⁷ Greif only describes the obligation as follows: "As long as the relation was in force ... each party was bound to provide his friend with trade services" without specifying any conditions: Greif, 1989b: 872; Udovitch, 1977a: 64. Both cite Goitein, 1967–1993: I, 164–165.

³⁸ E.g. "He should do for me as I did for him and not put it off for a single hour": TS 10 J 20.16 r 8–9. Balanced reciprocity: Sahlins, 1972: 194–195 as amended in Ensminger, 2001: 188.

(*khidma*) receives services. The server is served.”³⁹ Indeed, this word, *khidma*, is used most frequently (though there is also frequent use of *hāja*, need, and *shughl*, business) to refer to exchanges under the system.⁴⁰ Thus a merchant, after requesting several services from an associate, typically closes his letters with a service offer: “If it suits my master to honor me with any service (*khidma*) or need (*hāja*) [that he wants done], please do so.”⁴¹ Reciprocity can be inferred in many cases by the placement of offers in relation to requests for service,⁴² but it is mentioned directly as well. Thus one Geniza merchant finishes a series of requests with the promise, “As you know, every kindness (good deed) finds its reward in a like kindness, and you will not do a thing for me that I will not repay sufficiently in kind,”⁴³ while another requests “please buy . . . in return for my services to you.”⁴⁴ Khallūf in fact deployed some of his most heated words against Yeshū‘ā precisely on the subject of this reciprocity, opening the body of his letter thus:

Your letter has arrived with the couriers and I was happy with it, for it contained some apologies and promises, which soothed my soul, for my heart was quite wracked *because of all the losses I received while I got nothing (in return) for all my efforts and everything I did here . . .* In your letter you complain about *how much trouble* you had in the *rif* . . . it is not proper to complain to me about this, *for, from this blessed undertaking of yours I only got losses: namely, that my shipments remained unsold year after year.*⁴⁵

This understanding of the limited claim and necessary reciprocity involved in a *ṣuḥba* relationship was not merely rhetorical.⁴⁶ Requests

³⁹ TS 13 J 13.11 r 10–11. The crossed-out line repeats the sentiment with different grammar: אלדניא דאר מבארך מכאפא מן פידם פידים כדס כדס.

⁴⁰ I am grateful to Mark Cohen for pointing out the relationship between the words service and need, and for the citation to Bodl MS Heb d 76.57, where the words are used together. The vocabulary of the merchants is important for understanding the relationship between formal and informal acts. Although I have termed this reciprocal agency in deference to the modern economic understanding of principals and agents, the Geniza merchants themselves distinguished between “agency” (*wikala*) – in which an individual took responsibility for particular goods or capital and then had the capacity to conduct transactions on them – and the broader array of services they undertook for one another under this system, services such as overseeing goods in transit, storing goods pending the arrival of the formal agent, helping the agent in his purchase or sales, etc. Their use of non-technical words such as *khidma* or *hāja* was certainly a calculated avoidance of the formal term for agency.

⁴¹ Bodl MS Heb d 76.57 v 17–18. ⁴² Goldberg, 2005: 73–75.

⁴³ TS 10 J 20.16 r rt mar.

⁴⁴ TS 13 J 25.18, translated in Goitein, 1967–1993: I, 164. See also TS 10 J 20.16; ULC Or 1080 J 166; TS 12.243; TS 13 J 25.14; Bodl MS Heb e 98.74; DK 238 K; TS NS J 13. Discussed in Goldberg, 2005: 232–234; Goldberg, 2007.

⁴⁵ Bodl MS Heb a 3.13 r 3–12.

⁴⁶ See Goitein, 1967–1993: I, 183–186 for a different way to achieve economic reciprocity. For a broader discussion of the language of reciprocity in correspondence from the

for agency or designations of it could be refused, as is clear in a letter between Yeshū‘ā b. Isma‘il and Nahray b. Nissīm, men whose *ṣuḥba* lasted for at least forty years. Yeshū‘ā wished to transfer a job to Nahray owing to the death of another of his associates:

You mentioned the situation of Abū ‘Imrān Mūsā and his nephew, which grieved us with great grief . . . he had a bag of . . . dinars . . . of mine . . . I had asked him to use them to purchase for me. I had hoped in this way to ease your burden . . . but now, my master, I would like you to please take the trouble to purchase with them as is your wont. If you decide to fulfill my request, write me immediately.⁴⁷

Yeshū‘ā notes both that this was a service Nahray often provided and that he was not required to do it again. In a similar vein, Isma‘il b. Ishāq al-Andalusī asks Nahray b. Nissīm to accept receipt of some silk for him, but adds, “if you have no mind to receive the silk . . . then I appoint my master and Rabbi Abū Ya‘qūb Ishāq b. Yūsuf al-Andalusī agent that he may receive it.”⁴⁸ In another case Ya‘qūb b. Isma‘il al-Andalusī refuses to deal with goods for which he had been designated agent: “I had asked you to tell Abū Sa‘īd what you have heard from my mouth, namely that he should not send me anything . . . this year he sent me eight bales of flax. I have asked Abū ‘l-Faraj Marwān to accept delivery, to sell them, and to send him the price.”⁴⁹ He writes thus even though the preceding lines make it clear that he had carried out services for Abū Sa‘īd in the past and still had outstanding business with him. His actions also demonstrate another aspect of *ṣuḥba* relationships: the obligation not to abandon goods was made possible by the ability of merchants to transfer a service to another known associate of the principal. Ya‘qūb knew Abū Sa‘īd had a *ṣuḥba* with Marwān and asked him to take over the agency. At the same time, although Marwān seems to have accepted, the asking makes clear that transfers were a favor, not something any associate was required to do.

The existence of a *ṣuḥba* thus made it possible to request multiple services on many discrete sets of goods (individual letters often contain more than a dozen requests for commercial services and as many reports on services done);⁵⁰ but it did not make either associate the full representative of the other in a particular city, responsible for the overall success of his many endeavors.⁵¹ Nahray b. Nissīm, for example, had

Geniza, and a differing interpretation that links it more strongly to Islamic political culture and patronage see Rustow, 2008: 350–366, 376–382; Rustow, 2009.

⁴⁷ TS 10 J 15.25 r 4–8.

⁴⁸ TS 10 J 5.12 v 16–17. see also Bodl Ms Heb d 75.20 r 28–9, rt mar 1–2.

⁴⁹ TS 20.76 + TS 10 J 20.10 r 47–49. ⁵⁰ Udovitch, 1977a: 72–73.

⁵¹ Cf. Goitein, 1971a: 487.

entrusted an associate in Alexandria, 'Awāḍ b. Ḥananel, with arranging the delivery of a bundle of indigo to another associate, Mūsāllam, to sell. But, 'Awāḍ explained,

Your letter arrived in which you mentioned the situation regarding the indigo and camphor. I asked Mūsāllam, the teacher, and he said, "I am traveling to *balad al-Rūm*." He returned after some time and (instead) journeyed to Tripoli of the West.⁵² I consulted with Abū 'l-Ḥasan 'Allān who said that indigo was not worth very much in Tripoli of the West. The elder, Abū 'Imrān b. Bū 'l-Ḥayy,⁵³ was kind enough to offer his services . . . He did not fall short.⁵⁴ If you write him a letter, you should thank him.⁵⁵

'Awāḍ's praise of Mūsā and his suggestion that Nahray write and thank Mūsā suggests a particular kindness. Yet Nahray b. Nissīm was one of Mūsā b. Abī 'l-Ḥayy's closest associates. That special thanks were still required for completing what would have been standard services if Nahray had made Mūsā his agent underlines that the obligation of a *ṣuḥba* was to complete a directly requested, specific *khidma* (service). It was kind and friendly to take on another service, but Mūsā was not obligated to provide a service that another trader could not.

Of course merchants relied principally on the breadth of their associate network to fill in gaps: when one associate could not or would not take on a service, hopefully another could be found in time. If no one offered on the spot, as happened to Yeshū'ā when Abū 'Imrān Mūsā could not help him, he would find himself delayed by the need to write letters of request to associates such as Nahray. Mūsā's extra service to Nahray was thus a favor, but such favors were common and economically vital: in Nahray's case it was near the end of the sailing season, and he would otherwise have missed the opportunity to send his indigo to a profitable market. The solidarity of the merchant group, and having multiple associates in major markets, usually helped ensure that goods did not miss their season and market, as we saw in the management of misplaced bales in chapter 4. At the same time, Yeshū'ā's difficulties in finding help, and the help freely offered to Nahray, also indicate that such solidarity was mediated by the reputation of the individual, a problem discussed further below.

It is important to note a fine distinction here, the one Geniza merchants themselves made between the primary responsibilities of a *ṣuḥba*

⁵² That is, Tripoli in present-day Libya, rather than Tripoli al-Shām in present-day Lebanon.

⁵³ (Mūsā b. Abī 'l-Ḥayy), all written as one word. 'Awad's letters display phonetic spellings that break the rules of normative Judeo-Arabic.

⁵⁴ Udovitch fills in the implied "in the duties of friendship": Udovitch, n.d.

⁵⁵ TS 10 J 10.27 r 2-9.

and the ethos of solidarity that the word *aṣḥābunā* suggested. Merchants did not have to step in and take care of the stranded goods of their associates or accept the transfer of a service obligation from one agent to another; but they often did so. Likewise, Geniza merchants did not gain access to the associates of their associates: the relationship was one-to-one. But they were forever recommending their associates to one another – especially, as we shall see below, when it came to the junior associates they mentored. Such recommendations were necessary because forming a *ṣuḥba* required a face-to-face meeting.⁵⁶ Individual Geniza merchants expanded their networks principally through travel – letters would mention names of travelers in letters they sent to traders in the destination city, or the traveler himself would carry a letter that would include a "letter of introduction" section (such sections occur in 4 percent of letters).⁵⁷

Association through the recommendation of a colleague was not automatic; merchants made their own judgments. Mūsā b. Abī 'l-Ḥayy wrote to Nahray on another occasion that "a Mahdiyyan Jew called Nissīm b. 'Aṭīyya arrived from Mazara. He is a partner of Ḥassūn b. Ishāq . . . with him came many letters from Ḥassūn b. Ishāq urging me to take care of this man." Mūsā provided modest assistance in helping the man load his merchandise onto a Nile boat, but did not further recommend him to Nahray, and indeed noted that he was planning to check on the truthfulness of some of the man's assertions.⁵⁸ As we shall see below, the perception and reality of the Geniza merchants as a group arose from the individual connections of *ṣuḥba* that tied them together, making "membership" in the group a complex and evolving phenomenon.

Geniza letters reveal that the *ṣuḥba* was a formal relationship: it had rules of formation and termination, substantial but specific and limited obligations. Most striking to economic historians are two further facts about the *ṣuḥba*. First, the ongoing relationship it defined was not underwritten by a formal legal contract.⁵⁹ Second, the commercial services done were unremunerated: merchants in a *ṣuḥba* performed tasks for one

⁵⁶ I make this statement advisedly; I have reviewed the eleventh-century documents to find instances of work done for unknown friends of friends and have been unable to find them. There are a number of instances, however, in which a merchant is asked to help a friend's associate who will be arriving in the recipient's home base, is asked to oversee the work of a new junior associate, or is asked to consider forming a relationship with a new arrival. In all of these cases the request is contingent on the act of meeting; sometimes the request is in fact conveyed in a letter that the potential associate is carrying.

⁵⁷ E.g. Bodl MS Heb c.28.63 r 5-7; TS 12.124 v 17-18; TS 20.69; TS 8 J 19.24. Udovitch, 1977a: 76-79.

⁵⁸ TS 12.380 r up mar and v 1. ⁵⁹ Goitein, 1967-1993: I, 169.

another without being paid a commission, receiving any share of the profits, or entering into one another's paid employ.

Indeed, owing to the lack of written contracts some economic historians have taken the existence of the *ṣuḥba* relationship to indicate a preference for informality over entering into formal contracts, part of an Islamic cultural preference for informal agreements over legally binding contracts.⁶⁰ This interpretation of the *ṣuḥba* misunderstands the underlying law and imposes a questionable causality. The Jewish and Islamic laws of agency in fact provided some protections to principals in a *ṣuḥba*: as discussed in greater detail below in the section on law, when particular goods were held in agency the principal retained complete property rights and could also maintain his executive authority, requiring that his agent follow specific instructions. What the law failed to provide was protection for a labor contract: in the *ṣuḥba* the agent had no legal claim to compensation for his commercial services; nor did the principal have any legal claim upon the agent's commercial services – one could sue for acting contrary to instruction, but not for inaction. Indeed, it was impossible in any school of contemporary Islamic or Jewish law to write a labor contract that would have fit the terms of reciprocal agency – the lack of contract for the *ṣuḥba* thus represents the nature of the law, not a preference for informal agreements. The *ṣuḥba* was a system understood by its participants as formal and binding, but only one portion of the contract was binding in the legal system. The use of the *ṣuḥba* by Geniza merchants does not demonstrate an “Islamic cultural preference” for informality; one can only say that the advantages of *ṣuḥba* were substantial enough in the eyes of the Geniza merchants for them to be willing to forgo the protections of a labor contract (though not legal protections of their property rights) in order to use it.⁶¹

To get a full-fledged merchant to act as one's agent usually required forming a *ṣuḥba*; but there were other people who could act as merchants'

⁶⁰ Greif, 1994; Greif, 2006a: 15–23 and *passim*.

⁶¹ Goldberg, forthcoming. In this preference the Geniza merchants certainly resemble long-distance merchants in early modern Europe, who made even wider use of commission agents, often without recourse to formal contract. Indeed, these men of the early modern period were more inclusive even than the medieval Geniza merchants, as they would appoint someone a long-distance commission agent on the strength of a recommendation, without ever meeting him. Needless to say, the nature of commission agency is different – as its name suggests, the agent did business on behalf of the principal for a percentage on the deal. See Trivellato, 2009: 153–176, esp. 154. As Trivellato also notes, the other crucial difference for the appointing of commission agents is that merchant letters were admissible in court in early modern Europe. But likewise, these early modern European merchants had recourse to much more flexible powers of attorney than did our medieval Geniza merchants, but did not bother to write such contracts for their agents.

agents in some transactions. The most readily available pool of such agents consisted of the fledgling merchants – the “junior associates,” as I have termed them. In addition, some Geniza merchants used skilled slaves. Others, as we saw in chapter 4, paid professional brokers a commission for their assistance in purchases and sales.

There is no word for official apprenticeship among the Geniza merchants, and no contracts attest to a formal apprenticeship system. However, a few key accounts fit together with letters between mentors and pupils and general discussions of youngsters in the corpus of correspondence to suggest that a system of junior associates was in place. A son did not inherit his father's business, nor did he usually work under his father. Instead, a young man would become the junior associate of one of his father's associates (sometimes relatives, sometimes not), just as Tammām worked for Yeshū'ā.⁶² A mentor paid all his junior's living expenses while the apprentice worked, unpaid, as his agent.⁶³ As an established merchant, Nahray b. Nissīm was offered the temporary services of the junior of his Palermitan partner and associate Ṣamaḥ, probably Yūsuf b. Khalfa.⁶⁴ Ṣamaḥ outlined the familiar terms he expected:

Send him with one of *aṣḥābunā* to Būṣīr or the *riḥ* with all your needs. Do this: he will not disobey you in a single thing; my only wish in this is to make things easier for you. He will be in your hands for all your business; and you will pay his living expenses. For we have to give him the maintenance for his time, as is appropriate for one like him. You will pay his living expenses.⁶⁵

A junior associate would travel extensively, benefiting his mentor and himself. Juniors, for instance, did a great deal of time-consuming work in acquiring the flax harvest in the countryside. We have also seen Yeshū'ā's nephew Tammām crossing the Mediterranean with goods, then having the responsibility for selling Yeshū'ā's goods dumped on him by an irritated Khallūf in Qayrawān. A junior would do whatever work he was assigned – limits were essentially those of his mentor's conscience and confidence in his abilities. At the same time, with his maintenance paid by a mentor the apprentice would be able to make deals of his own with his initial capital: a father or other relative might start his son out

⁶² As Udovitch has noted, sons did not inherit family businesses, nor were they necessarily employed by their fathers. Instead, one finds merchants giving their sons a small amount of capital to begin trading on their own account, and sometimes even arranging for a partnership with another apprentice: Udovitch, 1977a: 78–81. Ties of relationship, particularly various forms of cousinship, would often connect the mentor to his pupil.

⁶³ Bodl MS Heb e 98.64–65 col. 2, 6.

⁶⁴ This identification is tentative; on him, Goitein, 1973: 146.

⁶⁵ AIU V a 70 v 2–4.

with either capital or a package of goods.⁶⁶ Indeed, a junior's travels gave him opportunities to gain knowledge of specific markets and form the relationships that would be the foundation of his career, while at the same time acquiring and selling goods on his own account.⁶⁷

As junior associates traveled they were aided, overseen, and evaluated by *aṣḥābunā*. Letters contain many requests that merchants watch over the work of juniors. Isma'īl b. Yūsuf Ibn Abī 'Uqba requests that his uncle Yūsuf Ibn 'Awkal look after his son: "[...] my son Yūsuf, guard him well ... my son is your son, and our honor is your honor, my master and teacher, do so ... for you know this is the boy's first voyage."⁶⁸ Similarly, Maymūn b. Khalifa asks Nahray b. Nissīm: "By God, sir, I want you to help and be strict with the boy. He is in your hands. You will supervise the sale together with him."⁶⁹ His letter continues with an entirely typical request not only to oversee, but to help the young man with some part of his work.⁷⁰ Established merchants on site helped ensure the quality and success of services apprentices performed, and sometimes also gave the apprentice personal help with his own investments; meanwhile, the junior received letters of advice from mentors and relatives.⁷¹ Essentially this was a variation on the *ṣuḥba* relationship – juniors worked as unremunerated agents; their reward arrived occasionally in the form of the mentor undertaking agency for his apprentice's goods,⁷² but largely through the provision of advice and access to contacts. The central distinction between associates and apprentices was the "maintenance" the junior received.

As the junior made money and earned trust for his probity and competence, as happened in the cases of Nahray b. Nissīm and 'Ayyāsh b. Ṣadaqa, his relationship with his mentor would become more reciprocal – he might begin or increase his partnerships while his services would be compensated with more services from his mentor. At the same time he would find associates, partners, and local contacts in the areas where he traveled. The easy transition from junior associate to junior merchant, then from junior to established merchant, can sometimes be documented seamlessly over the course of less than a decade.⁷³

⁶⁶ E.g. TS 20.76 + TS 10 J 20.10

⁶⁷ Bodl MS Heb b 3.19–20; TS 13 J 14.9; TS 20.180; TS 20.69; ENA NS 1.86 (L 123); ENA 2805.19; TS 10 J 9.5 show that young merchants were encouraged to form associations and partnerships with their peers; most work for mentors was done in agency.

⁶⁸ TS 13 J 29.9 r 23–26. The lines are quite broken. ⁶⁹ DK 230 d + a r rt mar 15–20.

⁷⁰ DK 230 d + a r rt mar 26, up mar, v 1.

⁷¹ E.g. TS 10 J 20.12 r rt mar; Bodl MS Heb d 65.17 r 32–35. ⁷² E.g. TS 20.180.

⁷³ Certainly true in the case of Nahray b. Nissīm – well set up as a relation of the al-Tāhīrī clan, and most likely the inheritor of substantial capital from his father, who had died before Nahray began his career.

The system not only created new members of the network, it also sorted out potential from actual merchants. Seniors overseeing juniors broadcast reports to the wider business community in their letters. As we have already seen, in the early part of the century Mūsā b. Ishāq b. Ḥisdā complained to Yūsuf Ibn 'Awkal, "The boy is not fit for anything and cannot do anything ... if I want him to do anything for me and say to him one word, he answers with ten. Iqbāl will tell you about him ... he will reach you and tell you some of his miserable doings."⁷⁴ Perhaps a half dozen years before the letter from 'Ayyāsh discussed in chapter 3 Barhūn b. Mūsā al-Tāhīrī wrote his positive assessment on 'Ayyāsh b. Ṣadaqa the apprentice: "throughout the winter I have been watching over Abū Ibrahīm in regard to the sale and purchase of cloth and other goods which he undertook. He is trying hard and is trying to please ... and always behaves well."⁷⁵ Where 'Ayyāsh and Nahray succeeded other apprentices failed, and left business entirely. Mūsā b. Abī 'l-Ḥayy's brother is a good example of a failure. As we shall see in chapter 9, Mūsā was one of the most successful and long-lived merchants in the Geniza correspondence. Mūsā's brother shows up in some early letters, although his junior status is evident in that he is known only as "Mūsā's brother." References to him in commercial correspondence then cease, and we only know of his continued existence through family letters he wrote to Mūsā some twenty years later.⁷⁶ The junior agency system thus addressed two of the most serious problems economists associate with principal-agent relations: search costs (those incurred in finding labor) and adverse selection (the possibility of choosing a "bad" agent).⁷⁷

Junior agency could also mask something closer to employment. For, in addition to the scions of substantial families, we also find cases in which young and perhaps not-so-young men from less moneyed families remained in dependency longer.⁷⁸ These were men like Ya'qūb b. Sulaymān, who after business setbacks and an illness debated becoming the junior of Abū 'l-Faraj Ibn 'Allān. In the calculations of such men the advantages – living and travel expenses, the status and opportunities

⁷⁴ TS 12.227 v 5–7.

⁷⁵ ENA NS 18.24 r 8–10. See also Bodl MS Heb c 28.33 r rt mar 4–8.

⁷⁶ Gottheil-Worrell 3; ULC Or 1080 J 271; Bodl MS Heb d 66.40; TS Misc 25.70; Bodl MS Heb c 28.52; ENA 2805.16 A.

⁷⁷ "Bad" can refer to either the propensity to cheat or incompetence where employment is concerned; the theoretical literature tends to deal only with the former. See Greif, 2006a: 430–432 and the literature cited there.

⁷⁸ Even in cases where a man would be known for decades principally as the agent of a more important merchant there is no evidence that he was paid.

implied by the senior merchant's connections, the potential for an occasional *commenda* partnership with the senior that would add to one's capital – were a reasonable return for their labor. Indeed, in two letters he wrote to his parents and his sister debating his options, Ya'qūb b. Sulaymān was at least as worried by reports that Ibn 'Allān would not keep him on long enough (to take advantage of the contacts and travel) as by the man's reputation for being close with his dirhems.⁷⁹

Not many slaves can be found in the Geniza correspondence; slaves with sufficient skills for mercantile work were quite expensive. A slave's situation, on the few occasions when we do find one, might be quite similar to that of a junior associate.⁸⁰ A slave also traveled on his master's business and undertook missions requiring substantial skill and trust; and his behavior was assessed. He could do business on his own account; he might be manumitted and become a full merchant.⁸¹ A mature and skilled slave might indeed have more leverage than some apprentices – we have seen above that juniors were expected to render full obedience to a mentor's associates, and “not disobey . . . in a single thing.” Yet we find that Ṭayyib, Khallūf's slave, refused to continue working for Yeshū'ā b. Ibrahīm after Khallūf had sent him east, despite Khallūf's direct letters of admonition. He did not flee slavery; he simply chose to work instead in Fustat with some of Khallūf's other associates.⁸²

Finally, Geniza merchants sometimes paid commission agents. Most commonly commissions were paid only to brokers – specialists in particular commodities in local markets – for arranging or assembling buyers for auctions, or purchasing specific goods. We have already met Qāsim, one of the major flax brokers of Būṣīr, and seen that Geniza merchants made purchases both through his services and without them. Such brokers were not part of the merchant network – their commercial services could not be acquired either via partnership or via reciprocal agency.

Geniza merchants lacking sufficient or appropriate associates in a particular city might also pay the *wakīl al-tujjār* – in his capacity as agent general – a commission to receive goods, store them, and organize sales. The *wakīls* who appear in the Geniza correspondence were usually also

⁷⁹ ENA 2738.34 r 17–19. See also Mosseri L 49.

⁸⁰ Goitein, 1967–1993: I, 130–134. ⁸¹ TS 8.12 and DK 246 a–b.

⁸² See TS 13 J 19.20 r 28–29, rt mar. The role of such professional slaves reflects of course on the particular places of slaves in Islamic societies. Some roles and attitudes reflect continuity with ancient practice, but there are areas of radical difference. There is no good general survey of the subject, but see *ET*² “‘Abd”; Gordon, 1989; the reflections in Crone, 1980: 74–91. See Lev, 1991: *passim*, esp. 74–78, 93–97 on Fatimid slavery; Goitein, 1967–1993: I, 130–147 on Geniza evidence.

merchant members of the Ibn 'Awkal or Nahray networks, and undertook such commissions in addition to deals in partnership or reciprocal agency.

In a very few instances in the Geniza letters, a half-dozen examples in my corpus of nearly 700 letters that include thousands of agency and partnership transactions, we find a merchant in the network being offered, requesting, or charging a percentage commission on a deal. This infrequency suggests how unwilling Geniza merchants were in general to pay their fellows a share of the profits on their personal investments. But it illuminates once again the limits of reciprocal agency. In two such cases the commission was being offered to someone who was an associate of the principal because the task was clearly beyond the demands of normal reciprocity: an unusual request to act for goods in someone else's partnership (the partner who was supposed to act could not complete the transaction), and in one of the two cases the task would also involve outlays of the agent's own cash.⁸³ In the cases where a commission is requested or charged the merchant suggests or directly claims that services have become too unequal.⁸⁴

Having examined the various ways in which Geniza merchants organized commercial services among themselves we are now in a position to understand why they used the word *aṣḥābunā* to describe themselves, and what this term meant to them. In the Arabic of the day *aṣḥābunā* simply means “our professional colleagues” or “our associates.” *Aṣḥāb* was one of the most common and neutral ways to identify a group formed through voluntary affiliation – followers of a school of thought (*aṣḥāb al-Hanafīyya*, meaning “the Hanafī school”), believers in a specific idea (*aṣḥāb al-ra'y* meaning “proponents of judicial discretion”), or members of a profession (*aṣḥāb al-tibb*, “men of medicine,” i.e. physicians).⁸⁵ But likewise, because of the particular way the word *ṣuḥba* was used among the Geniza merchants, it also had the specific implication, “those with whom we have entered into relations of reciprocal agency,” or perhaps, “those from whom we choose our reciprocal agents.”

The term *aṣḥābunā* appears in just under one-quarter of letters (23 percent), and was actually used in two distinct ways. Most of the time it referred to the group of Jewish traders with whom the individuals who wrote our letters had working relationships, the Ibn 'Awkal group

⁸³ TS NS J 137 v 1–4; ENA NS 18.24; Goitein, 1967–1993: I, 183–186.

⁸⁴ See DK 327 a–d *passim*; Halper 414, esp. r 2–10; Bodl MS Heb a 3.9, discussed in chapter 6 below; TS K 3.36 r 19–22.

⁸⁵ *Aṣḥābunā* = *aṣḥāb* (the plural of *ṣāḥib*, companion) + *nā* (the pronominal possessive suffix “our”). See *ET*², “Ṣāḥib”; Goitein, 1967–1993: I, 271, 284, II, 271, 351; Goitein, 1971a; Rustow, 2008: 76–78.

and the Nahray group. But it could also refer to the broader world of potential associates represented by Arab Jewish traders in general. A group of Arab Jewish traders arriving from al-Andalus, for instance, men with no documentable association with any merchant in either Geniza group, for instance, are called “a group of *aṣḥābunā*.”⁸⁶

The word *aṣḥābunā* thus also included the notion of belonging to a recognized professional community. And indeed the *aṣḥābunā* thought of themselves and acted as a subset of the larger merchant community. The Geniza merchants more often referred to this community as *al-nās* (the people) or “everyone, Muslims and Jews” (the main groups of players) rather than the more formal and specific *tujjār* (merchants). But it is clear that mature merchants, regardless of religious affiliation, were expected to perform and receive certain services as part of the responsibilities of their profession.

Merchants in the Islamic Mediterranean did not form a guild – there were no guilds in the medieval Islamic cities – but they were certainly a community. Maintenance of their status and privilege in the markets was attached in part to the services they could demand and provide. Traveling merchants could be called upon to watch over goods of others on the boats in which they traveled, to carry purses of money on their persons, and to carry letters for other merchants. As we have seen, none of these services required much in the way of labor for the traveler – associates at either end would see to the packing, loading, and receiving – but they certainly involved reposing considerable trust in him. In their own locality merchants were expected to witness transactions in the markets and warehouses (whether contracts, sales, payments, the opening of bales, or the distribution of goods packed in multiple ownership and agency) and to be knowledgeable sources of information on the state of the market. They were expected to help adjudicate disputes, negotiate settlements, maintain the rules of the market, and uphold the reputation and functioning of their city’s market, as discussed below.

Aṣḥābunā is an admirably and appropriately vague term. Jewish merchants were part of a larger professional community, but they did not

⁸⁶ TS 10 J 16.17 r 18–23. The names of these men are given in a letter that announces their arrival, and appear nowhere else in the corpus. This term is sometimes mistranslated as “our co-religionists.” That Geniza merchants meant only fellow Arab Jewish merchants when they used this term is demonstrated in two ways. First, when “Jews” rather than merchants arrive on the boats they are described as simply that: “Jews” – e.g. DK 231 g–k r 22–23. Second, the Geniza merchants use this term in conjunction with “Muslim merchants,” clarifying their understanding of a business world made up of Jews and Muslims: “Send this letter ... perhaps with one of *aṣḥābunā* or one of the Muslim merchants (*tujjār*).”

belong to a formal organization; nor were the Ibn ‘Awkal or Nahray networks well-bounded groups.⁸⁷ The term instead expresses both recognized professional identity and the accomplished fact that enough merchants were connected to each other to constitute an identifiable sub-group or network of the merchant community in practice.⁸⁸ For although each merchant’s set of associations was made up of individual ties, the years of apprenticeship and travels of young merchants, along with mutual introductions among established merchants, all helped to create dense webs of connections within the Ibn ‘Awkal and Nahray groups.⁸⁹ If a “foreigner” (or “stranger,” the word is the same) were introduced, and established enough ties with enough of them, he would gradually become a member.⁹⁰ Likewise, there was an important limit to the notion of *aṣḥābunā*: the way these men used it also expresses the sense that the Arab Jews were a central identity group among practicing merchants, despite the fact that some Geniza merchants had *ṣuḥba* relationships with individual Muslim merchants, and even more had partnerships with Muslims.

The centrality of the Ibn ‘Awkal and Nahray networks for these men is shown in their strong preference for relying on *aṣḥābunā* rather than the larger group of “Muslims and Jews” for commercial services available within the merchant community. Geniza letters are full of promises to “send this as soon as someone from *aṣḥābunā* goes,” or “I will entrust it to one of *aṣḥābunā*.”⁹¹ Merchants would comment that it was *aṣḥābunā* who agreed that the market for the commodity the principal wished was not good, justifying the agent’s delay in selling,⁹² or, as we saw with Khallūf, they would make sure it was *aṣḥābunā* who were witnesses: “I took out all your goods in the presence of a number of *aṣḥābunā* and delivered them to Tammām.”⁹³ Muslim merchants, however, made acceptable substitutes for any of the tasks of overseeing or carrying goods: “send this letter ... perhaps with one of *aṣḥābunā* or one of the Muslim merchants (*tujjār*),” a merchant will ask, while another will report on goods overseen by Muslims in transit, and there are several requests to send money with Muslims.⁹⁴ Sometimes Geniza merchants

⁸⁷ Udovitch, 1977a: 73–80. He describes the *aṣḥābunā* (74–75) as “a constellation of individual relationships whose skeins could tie together a fairly large number of people; but those bonds were never expressed in terms of membership in a group abstractly defined.”

⁸⁸ The sociological literature on networks is now vast; a standard introduction is Wasserman and Faust, 1994.

⁸⁹ See 2.1 at n. 16 and n. 24 above.

⁹⁰ E.g. Bodl Ms Heb c 28.63; TS 20.69 r 24–28; Bodl Ms Heb c 28.33.

⁹¹ DK 231 g–k r 22. ⁹² See DK 327 a–d r 36–37. ⁹³ Bodl MS Heb a 3.13 r 19.

⁹⁴ TS 13 J 28.9 r 7; BL Or 5542.9 r up mar 1–2; TS 8 J 21.2 r 3–4; TS AS 145.81 + TS 13 J 23.18 r 5–6.

actually preferred the venue of a wider commercial community – i.e. one comprising persons outside the *aṣḥābunā* – when making claims about market prices and rules, or for witnessing particular transactions: there could be both trust and legal issues at stake in making this choice.⁹⁵

The network of *aṣḥābunā* in the Ibn ‘Awkal and Nahray groups should thus not be understood as perfectly connected, monolithic, or composed of equally strong ties. Rather, the network describes a large collection of individuals with at least enough connections to be mentioned as carrying out commercial services or having a partnership with more than one other merchant in the network. The network was always in flux, both through addition, retirement, or death of individual merchants, but also through the creation, change in nature, and dissolution of bilateral ties. Geniza merchants sometimes increased the strength of their ties with an individual through intensifying services or forming a partnership; in other cases ongoing partnerships were dissolved and even the *ṣuḥba* was ended.⁹⁶

To see this in action we can examine the business records of Nahray b. Nissūn. Nahray had more than eighty-five correspondents, but only around two dozen close associates with whom he had multiple and overlapping partnerships and investments. His weaker connections to other correspondents still allowed for reciprocal services of *ṣuḥba*; such connections also gave him a reserve pool of potential close associates. Nahray had an even broader pool of potential associates to whom he might connect through friends when he or they traveled. The same was true of other individual Geniza merchants: each had a small group of very close associates, and looser connections to many more associates. This flexible network could absorb losses and difficulties in individual pairs without upsetting the overall network function: Yeshū‘ā b. Isma‘īl’s fractious relationships with certain individuals never threatened his relationship with Nahray, and he remained able to obtain services from other merchants in cities that housed his unhappy former associates.

The term *aṣḥābunā* thus expresses both the fact that real benefits and services were expected from belonging to the community of Arab Jewish merchants and the fact that the boundaries of the group, the benefits that were shared, and how widely they extended were negotiable (as discussed further below). In one case an Egyptian merchant might crow to his colleagues that he had established a deal for *aṣḥābunā* with the

⁹⁵ Halper 389 r 66–68; TS 13 J 17.11 r 5–8 for witnessing by non-Jews (*goyim*) as legally important.

⁹⁶ See the discussion of Halper 389 and Halper 414 in 10.1 below.

independent qadi of Tyre that would mean preferential warehousing of everyone’s goods; an individual member of *aṣḥābunā* from Sicily, who was less “inside” the network in Egypt, might find himself consoled by his Sicilian colleague for having been levied the high customs fee of a foreigner in the markets of Alexandria.⁹⁷

Geniza merchants thus chose among an array of options when they needed an agent to complete a mercantile transaction. As members of the community of professional merchants, and more particularly as members of *aṣḥābunā*, some transactions could be acquired as a free professional courtesy. For those interested in the problem of trust and enforcement of contracts it is interesting to see that these free services involved some of the highest burdens of trust: carrying money and letters, overseeing goods in transit, and witnessing transactions in both public and private spaces.

For services that involved more time and trouble for the agent a Geniza merchant had to choose both among different personnel and among different kinds of arrangement. The contents and language of Geniza letters indicates clear preferences among merchants in such choices. Although the nature of letter contents does not allow us to compute the money value of trade done in any form of arrangement, 67 percent of assignable transactions are done via reciprocal agency (*ṣuḥba*), 24 percent in some sort of partnership with another established merchant. It can be somewhat difficult to pin down the dates for letters, so identification of juniors is only approximate, but 7 percent of transactions can be securely assigned to a junior associate or slave. Finally, less than 1 percent involved payment of commission. Merchants thus had an extremely strong preference for using the labor of fellow merchants rather than that of juniors, slaves, or specialists, and a strong preference for *ṣuḥba* agency over partnership.⁹⁸

⁹⁷ TS 8 J 22.10 r up mar; TS 12.371 r 19–22.

⁹⁸ As I have noted, a focus on percentage of contents might overstate the proportion of work done in agency as opposed to partnership, as it often required more text to give explicit orders or explain why orders were not carried out than to update a partner. To correct for this I counted instances of partnership transactions versus agency transactions in half the letters in the sample set. Surprisingly, the proportion of mentioned transactions in agency was even greater, hovering about 85 percent (though lower than the 95 percent suggested in Udovitch, 1977a: 72–73). This fact might be partially accounted for by the division of agency acts among many fellows, while the transactions of partnership were generally done by the principals. Still, even letters between partners where the majority of the text deals with accounting for partnership business mention more transactions done in agency, both between the partners and others. Nor is there a consistent pattern that partnership deals were for larger investments.

5.3 Choosing agency: a question of management

We must look more closely at the systems of law and government in this world to understand how and why Geniza merchants made the choices they did, and why they so strongly preferred reciprocal agency. If we consider the choices that confronted them in labor arrangements, each had a unique set of costs, risks, and benefits. Costs varied not only in amount but in type, as some commercial services could be paid for in money via commission or the sharing of profits in a partnership, while in a *ṣuḥba* the payment for commercial services was ultimately one's own commercial services in return. The risks and benefits of different arrangements included the varied competence and reliability of different kinds of agents, the degree of direct incentive an agent had to work assiduously on a particular transaction, and the ability of merchants to pursue misbehaving agents through the legal system.

We can already see that a preference for *ṣuḥba* brought the Geniza merchants a set of management problems that challenged an elegant efficiency in terms of transaction costs. Reciprocal agency reduced such costs by giving a merchant the freedom to distribute requests for commercial services across space and agents in any way he liked, limited only by the breadth of his associate network, while avoiding the costs of accounting – assessing charges for acts, divvying up and distributing proceeds when payments were finally made. It allowed merchants to demand accounts as soon as transactions were completed, which was not usually possible under the law and culture of partnership.⁹⁹ Finally, using *ṣuḥba* arrangements greatly increased the likelihood that goods that landed in unexpected places would still be effectively marketed, often without any search costs.

Yet using agency in a *ṣuḥba* relationship also had its problems, some inherent to the system and some posed by the legal environment. The first inherent problem is that the lack of remuneration for specific tasks that so wonderfully increased the opportunity to divide labor and simplify book-keeping also meant that one's agent had no natural incentive to get the best deal on any particular transaction. Indeed, the system made compensation a puzzle: merchants were in theory compensated for their efforts as agents by getting commercial services of equal value from the principal. But how was this to be managed? Not only did the principal have to ensure that the agent expend the appropriate amount and quality of effort on a particular job, but the agent had to make the

principal acknowledge his efforts, which might well (as in the case of the bale on the beach) bear little relation to the returns achieved. Nor could service claims be taken to court, given that neither Islamic nor Jewish law recognized any right to compensation for agency in general, or accepted a contract for exchange of commercial services in particular.¹⁰⁰ Khallūf and Yeshū'ā again provide a vivid example of the difficulties that could arise in practice. Each wrote detailing how many commercial services he had done on behalf of the other and how much trouble had been involved; each complained about his personal goods that remained unsold in his associate's warehouse – Khallūf complained he had entrusted his goods to “one who leaves them unattended to and does with them what he likes.” Khallūf believed that Yeshū'ā was misdirecting his efforts by going to the countryside and giving other work to Tammām; Yeshū'ā felt that Khallūf was imposing undue fiscal and labor burdens on him – leaving him to pay freight and fees on Khallūf's goods, forcing him to chase Khallūf's other associates for goods and payments.¹⁰¹

The mercantile letters suggest that Geniza merchants, including Khallūf and Yeshū'ā, used a reputation mechanism among themselves to handle these problems of labor reciprocity, while relying on the state and legal system to protect their property rights. They deployed their letters to their principals and among the *aṣḥābunā* both to make claims about the quality and quantity of commercial services carried out and to use reputation as a mechanism to manage incentive and adequate compensation. If we look back at the discussions of merchants' behavior documented in chapter 3, one major reason why they took up so much space in the typological sample was that letters were the main mechanism for negotiating compensation and enforcing the informal labor contract of the *ṣuḥba* through reputation.

The major threats fellow merchants could make to one's reputation were those that affected one's rewards within reciprocal agency – not, as has been suggested, a threat of lack of employment.¹⁰² Reciprocal agency involved equal exchange, but that meant value for value, not task for task. A merchant whose time was more valuable might exert himself very little to adequately compensate one whose commercial services the community assessed as relatively worthless. Merchants were careful in weighing the relative worth of their own versus their associates' efforts. Yūsuf b. Faraḥ al-Qābisī rebukes his nephew Faraḥ for not considering these limits in making a request, telling him: “It is not nice for somebody to travel (to Fustat for us) and for me not to buy him merchandise except

⁹⁹ Ackerman-Lieberman, 2007: I, 32–36, 130–133; Goitein, 1967–1993: I, 178–179; Gil, 2003: 282–290.

¹⁰⁰ See the discussion of the relevant law in 5.4 below.

¹⁰¹ Bodl MS Heb a 3.13; ENA 2727.6 B; and TS 12.389. ¹⁰² See n. 122 below.

money, and to free myself from any effort.”¹⁰³ He knows the value of his own services, and buying dirhems will not constitute sufficient reciprocity. Still other letters show Geniza merchants assessing whether a specific task is worth a particular associate’s valuable time. “Please God, do not trouble your soul with an excess of work,” writes one anxious associate accused of making too many requests, “and, my master, you must tell me to my face if there is something in your heart, and I shall yield to you, as long as there are relations of reciprocity between us.”¹⁰⁴

Discussions in the letters of a merchant’s reputation show that the value of his commercial services consisted in two parts: his ability and diligence as a worker; and his *jāh* – his power and connections. This explains why the text in letters devoted to discussions of agent behavior revolved principally around the knowledge, competence, and diligence of each individual. Geniza merchants, as we have seen, urged associates to display effort, diligence, exertion, and care. They praised their fellows for knowledge of markets or simply for “knowing what needs to be done.” And they abused their colleagues for negligence, for inattention or insufficient activity, and sometimes for incompetence.

These discussions were often couched in terms of building up or sustaining a reputation, which would determine the value of the individual merchant’s services to his associates. This was done in two ways: merchants were urged to conform to their “known” habits. Urging Nahray b. Nissīm to complete an account he had hitherto neglected, Maymūn b. Khalifa notes, “I know that it is your habit and in your nature to take care of people’s needs.”¹⁰⁵ Nahray uses the same technique in requesting that his associate ‘Awād b. Hananel do a service for him “with your usual industry and acumen.”¹⁰⁶ As noted in chapter 3, a merchant might be asked to be a specific kind or sort of man; the desired character was associated with diligence and knowledge. In one note Ishāq b. ‘Alī al-Majjānī invokes both, telling his associate, “In God’s name, make haste; one *like you* really needs no instructions . . . there is no need for me to urge you on.”¹⁰⁷ Khallūf b. Mūsā, in his letter to Yeshū‘ā, similarly notes, “I am not the *sort of man* who needs to be told what to do”¹⁰⁸ before reminding Yeshū‘ā of *his* low reputation: “had I listened to what other people say, I wouldn’t have been in a *ṣuḥba* with you in the first place.”¹⁰⁹

¹⁰³ ENA 1822 A.67 v 7–8.

¹⁰⁴ TS 12.270 r 18–21. See also TS 20.76 + TS 10 J 20.10 r 8–10; TS 16.7 r 11.

¹⁰⁵ DK 230 d + a r 19–20. ¹⁰⁶ TS 10 J 15.14 r 14–15.

¹⁰⁷ TS 8 J 25.3 v 12–14.

¹⁰⁸ Bodl MS Heb a 3.13. This same wording can be found in TS 12.793.

¹⁰⁹ ירו: Bodl MS Heb a 3.13 r 23–24.

One’s *jāh*, a word for reputation whose primary semantic range includes rank, standing, and prestige,¹¹⁰ consisted in the strength and extensiveness of ties both within and outside the business community. Thus Farah b. Yūsuf al-Qābisī requested that his Fustat associate Yahūda b. Manasha (Manasse) “strengthen my *jāh*” by doing a favor for a fellow merchant regarding payment of a draft. Such an act would demonstrate to the third party the strength of Farah’s ties, as merchants avoided disbursing cash whenever possible. “I told him I was a favorite of yours,” Salāma b. Nissīm al-Barqī writes to Nahray b. Nissīm in a case that shows *jāh* as the multiplicity of ties. “Please strengthen my *jāh* and your own by extending your connections to his friend through me.”¹¹¹

Implicitly threatening each other’s labor reputation allowed *aṣḥābunā* to retain and simultaneously punish imperfect agents. The threat was credible in that each time a merchant lost an associate he lost some *jāh*, and consequently his commercial services lost value. A stream of reports of negligence or poor performance could have the same effect. In a virtuous cycle, more associations not only gave a merchant more agents or potential agents in any market, but also made his own commercial services more valuable and thus required him to provide fewer of them. Although a merchant started out as an apprentice whose labor value was nearly nil he might aspire to become a Yūsuf Ibn ‘Awkal, whose connections and knowledge were so important that his effort was no longer needed at all. Such a system depended on information and its circulation – it made writing frank comments about one’s colleagues not idle gossip but a crucial part of the merchant’s activities, and gave *aṣḥābunā* as a group a powerful enforcement tool to manage commercial services in the *ṣuḥba* system.¹¹²

The system had a place for a big merchant such as Yūsuf Ibn ‘Awkal; it also had one for a difficult character such as Yeshū‘ā b. Isma‘il. Despite his personal qualities, which broke up many of his relationships, Yeshū‘ā was extremely diligent and hard working. His detailed accounts of his own actions, even if somewhat overblown, display the extent of his efforts, and even Khallūf did not accuse him of negligence, but rather of excessive industry in inappropriate endeavors.¹¹³ Of course, the two were related. His *jāh* being limited, Yeshū‘ā had to do more commercial services for most of the merchants who employed him than he would get in return. A colleague would have to judge whether such industry was worth the irritation and the constant suspicion that Yeshū‘ā was on the

¹¹⁰ Wehr and Cowan, 1976: 132; Goitein, 1967–1993: V, 254–261.

¹¹¹ Bodl MS Heb c 28.63 r 5–7. ¹¹² Goldberg, 2007; Goldberg, 2012.

¹¹³ Bodl Ms Heb a 3.13 r 3–12.

edge of cheating; as we have seen above, members of *aṣḥābunā* were less likely to jump to the aid of stranded goods for Yeshū‘ā than they were for others. Khallūf miscalculated in his assessment of Yeshū‘ā; their association ended in court. Nahray b. Nissīm, on the other hand, maintained a career-long association with him.

This issue of reputation is particularly interesting for discussions of institutional economics; it is a documentable historical example of how community sanctions can manage certain enforcement problems as well as a legal system, or perhaps even more effectively.¹¹⁴ Indeed, it is an interesting example precisely because labor management and compensation are difficult problems even when a legal system provides theoretical protections.¹¹⁵ The solutions the Geniza merchants used to address this labor issue, although imperfect, gave them enormous freedom to act as independent entrepreneurs across many markets, with geographic consequences that will be explored in the second part of this book.

Yet this reputation mechanism, important as it was to the Geniza merchants, has been widely misunderstood. Principally through the work of Avner Greif – who must also be credited for first recognizing that the discussions of reputation in the Geniza letters were part of an ongoing enforcement mechanism – this community enforcement system has been interpreted as providing a full and adequate substitute for a legal system. Greif’s argument is twofold: he first asserts that whatever legal guarantees the Jewish and Islamic courts offered in theory, the guarantee was made null by the incapacity of the courts – their slowness, their inability to garner accurate information, and the deficiencies of the underlying law. The legal system was unusable, and therefore unused.¹¹⁶ Instead, it is argued, a reputation mechanism in force within a closed coalition of merchants could function as an adequate substitute for a state-sponsored legal system to police agency relations. In this model any agent within the group received a surplus (above the ordinary market wage) that he stood to lose if misconduct were discovered. But since any pair of merchants might not have occasion to do business frequently, the prospect of loss from any bilateral relationship was in itself insufficient to ensure conduct. The existence of a coalition that shared information through letter-writing both allowed agents to “signal their honesty” to the group and could communicate news of one act of misbehavior to all

¹¹⁴ The literature on this issue, particularly as it affects developing economies, is large, and much of it takes Greif’s coalition mechanism as a key case. See the discussion in 1.4 at nn. 30–31 above.

¹¹⁵ See Trivellato, 2009: 168–176, esp. 175–176; Bernstein, 1996: 1787–1788.

¹¹⁶ Greif, 1993: 529 and *passim*; Greif, 2006a: 63–64. The questions of speed and information are discussed in Greif, 2006a, chapter 7.

other merchants, increasing the probability of punishment in multilateral enforcement. “All coalition merchants . . . are expected never to employ an agent who cheated while operating on behalf of any coalition member.”¹¹⁷ That is, if a merchant hired an agent who was known to have previously cheated, the agent with the bad reputation would not expect to be hired by anyone else and thus had less to lose from cheating again, so the merchant who hired him would have to pay an even higher wage to keep him honest than he would for an agent with a clean record. This gave merchants the incentive to participate in the multilateral punishment of bad agents. This theory requires that the “Maghribī” group be both closed and lineal. It must be closed so that the threat of ostracism be both credible and sufficiently harmful to economic prospects. It needs to be lineal in Greif’s formulation to avoid the problem of a limited time horizon, in which it is worth cheating at the end of a career, when the threat of loss of reputation is meaningless, a theoretical problem solved if one’s children stand to inherit a reputation along with the father’s goods.¹¹⁸

Though this theory seems an elegant explanation for some aspects of business relationships, other aspects of the evidence discussed in this and preceding chapters suggest that this theory is untenable.¹¹⁹ First, it is surprising, if the coalition were meant to signal and convey information about honesty, that Geniza merchants spend almost all their time discussing the quality and quantity of their own and each other’s commercial services, and virtually none discussing their probity.¹²⁰

More importantly, Geniza merchants trusted not only *aṣḥābunā* but also individuals who were not *aṣḥābunā* (Muslim merchants and occasionally ship-captains or sailors) not to cheat them in tasks such as carrying money, accompanying goods, and carrying letters – the very activities in which absconding might seem easiest. Third, not only was the group of *aṣḥābunā* itself not closed (we have seen above one of many requests to begin business relations with a stranger “please strengthen my *jāh* and your own by extending your connections to his friend through me”¹²¹), but Geniza merchants had partnerships and agency

¹¹⁷ Greif, 2006a: 66. I have omitted many technical details. See Telser, 1980 on the game-theory basis; Williamson, 1985: chs. 7–10 for a discussion of how to fit such problems into broader theories of long-term contracting and organization of labor.

¹¹⁸ Greif, 2006a: 77–83.

¹¹⁹ Greif has been questioned precisely for ignoring the possible interaction of formal and informal mechanisms in de Mesquita and Stephenson, 2006. Some problems of the particulars of Greif’s examples of the coalition’s functioning have been discussed in Edwards and Ogilvie, 2012. See also the reply: Greif, 2012.

¹²⁰ Goldberg, forthcomingb. ¹²¹ Bodl MS Heb c 28.63 r 5–7.

relationships with Muslims outside the network. But perhaps most essentially we shall see below that there is a wealth of evidence that Geniza merchants used the legal system to circumscribe business relationships and resolve disputes, while there is no evidence to suggest that the Geniza merchant community ever excluded a full-fledged merchant, or had the power to do so.¹²² Indeed, the fact that Geniza merchants could trust both *aṣḥābunā* and non-associates with goods and money had everything to do with the legal system's protections of the principal's property rights, and the ways in which states protected property transactions. The next sections show how the conduct of business, and the efficacy of the *ṣuḥba*, relied upon both these formal systems. The degree to which these systems aided or impeded merchants in managing both goods and agents shaped both their labor arrangements and the nature of their business plans.

5.4 Business and the legal system: theory and practice

Through much of the Islamic world in the eleventh century, Jewish and Islamic law recognized very similar forms of commercial contract and similar standard obligations that pertained to them.¹²³ Such congruity is not surprising: not only did much of Jewish commercial law develop in an Islamic environment, but Jewish legal scholars in the Islamic world often took care to ensure that their co-religionists were not at a commercial disadvantage, occasionally bending or even breaking Talmudic precepts to do so.¹²⁴ In this attention they resembled their Muslim counterparts, who were careful to make sure commercial contracts were acceptable to jurists of the different Muslim schools of law.¹²⁵

¹²² On the difficulty of exclusion see the case of *Salāma b. Mūsā al-Ṣafāqīsī* in 10.1 below (where we will also see that the attempt and its failure both involved officers of the state).

¹²³ Jewish and Muslim law are both over-broad descriptions, given the multiplicity of schools and the non-static nature of law. I have used the analyses of canonical texts found in Ackerman-Lieberman, 2007: I, 78–120; Nyazee, 1999; Udovitch, 1970a, supplemented with general comments by Schacht, 1964 for the Islamic law and Ackerman-Lieberman, 2007: I, 12–77, supplemented by Libson, 2003 for the Jewish, but given somewhat greater weight to rules expressed in the compendia, *responsa*, treatises, and formularies most contemporary with the Geniza materials, those of Samuel b. Hofni, Hai Gaon, and Judah b. Barzillai for Jewish law, and the relevant sections of al-Sarakhsī, 1906 and the formulary Ṣadafi al-Ṭulayṭālī, 1994 for the Islamic. I have thus largely followed the comparative account of Ackerman-Lieberman, but differ where he refers to twelfth-century material. See Ackerman-Lieberman, 2007: I, 12–15, 78–81 on the relevant sources and comparative law.

¹²⁴ Libson, 2003: *passim*, esp. 84–85; Goitein, 1967–1993: II, 327–328.

¹²⁵ See n. 10 above.

Perhaps most important to the Geniza merchants was the legal theory of agency, for commercial services done through *ṣuḥba* fell under the auspices of agency law. Sunni Islamic law recognizes agency as foundational to commercial law.¹²⁶ Its definition is particularly well worked out in the Hanafī tradition on commercial law; although the Fatimid rulers were Shi'ite, civil law appears to have remained, like the majority of the population, Sunni.¹²⁷ The agent may play one of two roles: he is either a messenger who conveys, or an actor who carries out, the instructions of his principal.¹²⁸ Whichever role he plays, the full property rights and liability of the principal are always maintained. The agent is presumed to be limited and must act according to instructions, but one can make someone an unlimited agent through the statement, "Act at your discretion."¹²⁹ Although a written power of attorney could convey specified or unlimited agency for most commercial transactions, a written instrument was not required. Jewish law also recognized agency; indeed, the concept from the Talmud was elaborated in the ninth–eleventh centuries mostly on the basis of Islamic practice.¹³⁰ Jewish courts too recognized commercial agency without a written power of attorney, except in cases of debt collection or secondary appointment (that is, one agent appointing another agent to fulfill some part of his commission).¹³¹ In both Islamic and Jewish systems agency could be and usually was an unwritten contract, but was recognized if disputed by witness testimony.¹³²

In either system, if the court recognized an individual as the commercial agent of his principal, the principal enjoyed important legal protections. He could sue to recover property or the proceeds of transactions and could demand an account from his agent at any time. In the Jewish legal system he enjoyed a further advantage: he could sue his agent not only for disobeying specific instructions but for acting contrary to the interests of the principal, on the Talmudic principle "I sent you for my benefit, not to my detriment."¹³³ Indeed, the actions of Khallūf suggest that some of his activities – gathering witnesses to show them *Yeshū'ā's* unsaleable goods, getting certificates on sales – were undertaken to protect himself against a suit for negligence. In neither legal system,

¹²⁶ Schacht, 1964: 119–120. As has often been noted, this theoretical development sharply distinguishes Islamic law from Roman law, where no concept of agency exists. See Buckland, 1947: 59, 73; Gardner, 1993: 264–265, 406–267.

¹²⁷ Allouche, 1985.

¹²⁸ Nyazee, 1999: 59–61; Udovitch, 1970a: 68–69, 98–99, and esp. 85.

¹²⁹ Schacht, 1964: 119–120. ¹³⁰ See Libson, 2003: 92–95.

¹³¹ Ackerman-Lieberman, 2007: I, 15–26; and also Libson, 2003: 92–95.

¹³² Ackerman-Lieberman, 2007: I, 18 n. 31 and n. 32.

¹³³ Babylonian Talmud *Bava Meṣi'a* 108a; Ackerman-Lieberman, 2007: I, 19–23; Cohen, forthcomingb.

however, could one sue an agent for non-performance – if the agent did not act on goods in his possession the principal could only sue for recovery of property. As we saw, Khallūf handed over Yeshū‘ā’s goods to Tammām in front of witnesses, formally transferring agency. In general, if the agent did not act to collect goods or a debt the principal had no recourse but to try to appoint another agent.

As discussed above, Jewish and Muslim law both allowed a great deal of freedom in specifying partnership contracts: in contributions of capital and labor, in payment of expenses, in division of profits, and in assignment of legal and fiscal liability.¹³⁴ Yet because they differed in their theoretical understandings of the nature of partnership, the protections offered to the parties were slightly different in the absence of specific clauses.

Muslim legal theorists thought of partnership within the framework of agency theory – that is, they generally understood most partnership contracts as creating a situation in which “each is the agent of the other.”¹³⁵ In Jewish partnership law partnership was more often understood in terms of creating shared property, the “mixture” that both parties held together to enact the contract, rather than as a relationship of persons – as the property was mixed, so the interests of the parties were presumed to be inseparable.¹³⁶ This led to slightly different assumptions about power to act, possibility of suit, and liability.

In both systems, unless explicit instructions on what was to be done were written into the contract each partner was presumed to be an unlimited agent, fully empowered to make investment decisions and undertake transactions – and even when explicit instructions were stipulated, “emergency” or “unavoidable act” empowered a limited partner to act contrary to those instructions.¹³⁷ In either legal system financial liability arising from a contract was always unlimited. Legal liability was another matter: Muslim law assumed that neither partner in a venture partnership had legal liability for the acts of the other, while Jewish law assumed the opposite.¹³⁸

There was thus significant overlap but some difference in bringing suit over a contract in the two legal systems prevailing in the world of the Geniza merchants. In both Jewish and Islamic law one could sue at the end of the term of a contract, but not before that point: for one’s share of

the proceeds; to force a partner to produce the partnership accounts; to take an oath to the accuracy of the account; to demand a deed (quittance) and oath that declared the partnership completed. It would not be easy to sue in either a Jewish or a Muslim court for disobeying instructions. It would first require the presentation of a partnership contract that specified the power of instruction, and even with such specification one would have to prove that no “emergency” compelled the partner (and the Geniza letters show that “emergencies” were hardly unusual). The same logic of “emergency” or “act of God” would have made it difficult to sue for mismanagement.¹³⁹ But in both legal systems such suits, however difficult, were made possible by institutional supplies of information on markets and transactions, discussed in the next section. In the absence of a stipulated contract, however, one partner’s legal liability for the acts of the other were understood differently by Muslim and Jewish jurists: Muslim courts would assume limited liability; Jewish ones unlimited.

Surviving contracts, powers of attorney, and court testimonies suggest that Geniza merchants knew and used these legal principles of contract, and that their relationships were structured according to them. At the same time, theory and practice were in complex dialogue. Sometimes the legal sources give ornate details differentiating kinds of partnership where we can find little distinction in the Geniza documents; in other cases the legal sources are vague and contradictory over essential issues such as legal liability. In legal treatises and legal opinions in both the Muslim and Jewish tradition, moreover, we find writers saying that their description or justification depends upon local custom, or noting that the resolution of a specific problem must depend upon “the custom of the merchants” – though in the few famous cases in Jewish law the “custom” or “traders’ law” to which the sources refer is in fact the use of Muslim instruments and contracts.¹⁴⁰ This shows, however, that legal writers and the government recognized the local business community as a source concerning details and variations in local law on standard contract terms, as well as providing the pool of reputable witnesses who gave legal validity to market acts.¹⁴¹

If we consider the forms of organization of commercial services outlined above, there were legal protections and hazards in every kind of

¹³⁴ As discussed at n. 13 above.

¹³⁵ Ackerman-Lieberman, 2007: I, 80; Nyazee, 1999: 59; Udovitch, 1970a: 68–69, 85, 144–146.

¹³⁶ Ackerman-Lieberman, 2007: I, 17.

¹³⁷ See Ackerman-Lieberman, 2007: I, 15–16. ¹³⁸ See n. 21 above.

¹³⁹ Ackerman-Lieberman, forthcoming.

¹⁴⁰ An oft-quoted case of “custom” is a *responsum* from Sherira Gaon that accepts the use of the Muslim *qirād* form (no liability of active partner for sleeping partner’s proportion of capital) as the standard Jewish use of Fez. The *responsum* is published in Lewin, 1920: V, 115–117; and cited in Ben-Sasson, 1996: 93–94. See Udovitch, 1970b.

¹⁴¹ Libson, 2003: *passim*, but esp. 83–98; Udovitch, 1970b.

agency arrangement. In a partnership one gained legal rights to regular accounts, a specified share of the proceeds, and closure of contract through quittance. On the other hand, one had no legal remedy for the partner's inaction or misconduct, and even risked being legally liable for the partner's misdeeds.

A *ṣuḥba* provided agency protections that were in some ways stronger than for partnership: the principal enjoyed full property rights at all times (he could require return of goods, or the proceeds, or an accounting at any point, and was always free to transfer or terminate agency), as well as protections against agent misconduct. Perhaps most importantly for the nature of a *ṣuḥba*, however, he could not sue over either agent inaction or reciprocity rights. The nature of the law of agency put merchants in this awkward position first because the law regarded each assumption of agency as a separate contract and second because agency was not a labor contract at all – the agent owed the principal no labor, nor could he claim any compensation for labor provided. Nor could merchants supplement the protections of agency law through the writing of a labor contract to guarantee reciprocity, as was the case in the contemporary Venetian *rogadia*.¹⁴² Both Islamic and Jewish law would only recognize labor contracts with monetary compensation: a portion of the profits, payments by the piece, or a daily wage – the very kinds of payments the *ṣuḥba* was meant to avoid.¹⁴³ It was thus possible for one merchant to fulfill agency for his associate, and then find his associate refusing to accept agency in return. A merchant in this position could have no legal claim.

As for work carried out by juniors and slaves, it is not clear that a merchant could have pressed a suit against either type of agent, however badly they behaved. Legal treatises and opinions prior and contemporary to this period refer to such persons, but only address the problem of their legal capacity to act, and the degree of the master's liability for those actions.¹⁴⁴ No author addresses the possibility of a principal suing such an agent. The problem of suing a commission agent also never arises in the documents (not surprising given the rarity of commission), although in theory such a contract should have been protected by agency law.

I have described above a more comprehensive set of legal protections governing mercantile business transactions than has the previous literature on the Geniza merchants. This difference stems principally from

¹⁴² Lopez, 1971: 73–74; Morozzo della Rocca and Lombardo, 1940: docs. 4, 9, 32, 149.

¹⁴³ Udovitch, 1968; Ackerman-Lieberman, 2007: I, 12–74; Goitein, 1967–1993: I, 170.

¹⁴⁴ Schacht, 1964: 120, 124–126, 128–129; and Udovitch, 1970a: 45–46, 125, 150–151; *EF*², “Abd.”

a failure in past scholarship to properly distinguish a *ṣuḥba* relationship between persons from the property relations of the transactions done under the *ṣuḥba*. The reciprocity of services in a *ṣuḥba* relationship was indeed “informal” in that it was not subject to legal contract; each assumption of agency, on the other hand, was a binding legal relationship. Both Goitein's initial description of the *ṣuḥba* system and Udovitch's further analysis unfortunately use the word “informal” without noting this distinction.¹⁴⁵ Perhaps more insidiously, scholars have tended to unconsciously equate “unwritten” with “informal,” a strange lapse given the nature of both Islamic and Jewish medieval law.¹⁴⁶ Any notion that the courts did not recognize unwritten contracts is belied by the Geniza legal records, which include lawsuits over both written and unwritten partnership (*mu'āmala*), and unwritten agency relations.¹⁴⁷ Indeed, the commercial lawsuit with the longest paper trail in the Geniza involves claims against an agent who disobeyed his principal's instructions (no documents were needed or requested to attest to the existence of the agency relationship).¹⁴⁸

Although I have outlined the legal theories both of Rabbinic Jews and Sunni Muslims relating to merchant agency relationships, Greif's model of community enforcement rests only partially on the inadequacy of legal theory.¹⁴⁹ He stresses rather that the incapacity of the courts meant that they were very rarely used. The evidence of content analysis presented in chapter 3 suggests that the incidence of lawsuits was indeed low and that the Geniza merchants avoided court when they could. Unfortunately there is absolutely no comparative evidence that would suggest whether the rate of contract failure leading to lawsuits among Geniza merchants is any higher or lower than in any other pre-modern European or Mediterranean system of commerce.¹⁵⁰ There is also no comparative historical evidence to suggest whether Jewish or Islamic courts of the eleventh century were slower, more expensive, or had less access to

¹⁴⁵ Goitein, 1967–1993: I, 164–169; Udovitch, 1977a; Udovitch, 1970b; Ackerman-Lieberman, 2007: I, 1–11; Goldberg, 2005: 153–170.

¹⁴⁶ Thus the summary of “informal cooperation” in Goitein, 1967–1993: I, 169: “Mediterranean trade ... was largely based, not upon ... legal guarantees, but the human qualities of mutual trust and friendship.” Similarly, Greif, 1993: 529: “Many, if not most, of the agency relations in the *geniza* were not based on legal contracts.”

¹⁴⁷ See the discussion of such cases in Goitein, 1967–1993: I, 183–186. On a lawsuit whose outcome depended on the question of whether the relationship was a *mu'āmala* or *shirka* see ULC Or 1080J 290. For a lawsuit in which an agent is sued for the recovery of property (and the agency is attested by witnesses) see Mosseri VII 101 (L 101).

¹⁴⁸ Goitein and Friedman, 2008: 167–210, *passim* for translations and discussion of the documents.

¹⁴⁹ See Greif, 1993: 529; the citation of Maimonides is anachronistic.

¹⁵⁰ As noted in Edwards and Ogilvie, 2012: 23 of pre-print.

accurate information than the Italian courts to which Greif explicitly compares them.¹⁵¹

We cannot, therefore, compare Geniza merchants to other historical groups of merchants in the degree of their adherence to a formal law or their use of courts. Threats to sue and discussion of ongoing lawsuits in letters, surviving powers of attorney, court hearings and depositions, and written settlements of suits all attest to the fact that living merchants occasionally went to court.¹⁵² But more systematic testimony to the Geniza merchants' attachment to the legal system is the extent to which they organized their activities in accordance with legal norms and forms, the ways in which they secured legal protection and relied on it, and the extent to which they used both the Jewish and Islamic legal systems as a whole (not just the courts) to resolve their disputes. A broader examination of the functioning of these systems suggests some of the reasons the Geniza merchants relied on them.

The Geniza merchants, as we have seen, used labor relationships that both followed and diverged from Jewish and Islamic legal norms. But they were attentive to securing legally acceptable contracts whenever those were possible, and often took considerable trouble to secure the most protective forms of contract available. When Geniza merchants operated in partnership, for example, written partnership agreements (the *shirka*) dominated over unwritten partnership (the *mu'āmala*): *mu'āmalas* make up at most 3.5 percent of partnerships mentioned in Geniza mercantile letters. Although the Jewish courts would hear a case involving a *mu'āmala* contract they would only accept written evidence of any contract stipulations – i.e. the standard terms of Jewish partnership contract would apply.¹⁵³ Most Geniza merchants protected their ability to specify terms and document exact property relationships by using the written *shirka*, even though forming such a partnership required that both partners be in the same place to create the contract – not an insubstantial transaction cost when many merchants formed partnerships precisely to take advantage of being based in different and distant

¹⁵¹ See Trivellato, 2009: 156–162. She notes not only the flaw in the argument, but the difficulties of using the courts to enforce contracts in Europe even in the seventeenth and eighteenth centuries, after the emergence of a commonly recognized European “merchant law.”

¹⁵² E.g. Mosseri VII 101 (L 101); ULC Or 1080 5.14; TS 16.163 v; Bodl MS Heb a 3.26; Bodl MS Heb a 2.17; Bodl MS Heb d 66.5; Bodl MS Heb c 28.11; TS Loan 18; TS 12.212.

¹⁵³ For cases that demonstrate the disadvantages see Assaf, 1933: 149, *Teshuvot ha-geonim sha'arei sedeq*, part 4, ch. 8, no. 10; Maimonides, 1986: I: 147–149 (no. 191) and 153–154 (no. 193); Goitein, 1967–1993: I, 183–183. I am grateful to Mark Cohen for these references.

cities.¹⁵⁴ Geniza merchants were also eager to secure the formal quit-tances that ended each partnership, even when the *shubba* relationship between the partners continued or they planned to begin another partnership.¹⁵⁵ They were careful to use contract forms, moreover, that would be acceptable in Islamic as well as Jewish courts.¹⁵⁶ Indeed, Geniza merchants used both a contract form (the Muslim *qirād*) and a legal instrument (the *suftaja*, an order of payment) that were accepted only in Islamic law, as both contained credit terms unacceptable on Talmudic principle.

Agency contracts, on the other hand, were unwritten, and thus could only be legally protected by being witnessed.¹⁵⁷ Geniza merchants were quite attentive to gaining this protection: they used state authority, the market community, and commercial letters to secure witnesses. Two incidents already described exemplify some of these practices. In the incident of the bale on the beach, agency was attested and witnessed by the merchants assembled at the *funduq* and registered by Aḥmad – the official's register backed by witnesses guaranteed these contracts. In the conflict between Khallūf and Yeshū'ā we find Khallūf transferring agency for all of Yeshū'ā's goods to Tammām in the presence of witnesses: “I took out all your goods in the presence of *aṣḥābumā* and handed them over to Tammām.”¹⁵⁸ But we have already seen evidence that letters did more than record such witnessing: they created it. When a merchant received instructions to a third party in a letter,¹⁵⁹ as happened when Ḥayyim received a letter that assigned agency for one section of the bale on the beach to a different merchant, a part of an ephemeral letter became witnessed speech. Ḥayyim became a witness to the assignment of agency, just as Nahray would be witness to Isma'īl b. Iṣḥāq's assignment if he did not become agent himself: “If you have no mind to receive the silk . . . then I appoint my master and Rabbi Abū Ya'qūb Iṣḥāq b. Yūsuf al-Andalusī agent that he may receive it.”¹⁶⁰ Geniza merchants not only received instructions for third parties; as we have seen, they often reported showing and reading parts of letters

¹⁵⁴ On travel to renew a partnership see e.g. INA D 55.14 r 28–29, v 10–11; TS 13 J 25.8 r 27–28.

¹⁵⁵ Ackerman-Lieberman, 2007: I, 32–36 (discussion), 122–127, 128–129, 152–156, 260–261. The documents: TS 16.23 + TS 10 J 5.2; TS Misc 27.4.29; TS Misc 28.263; TS NS 321.50.

¹⁵⁶ See Ackerman-Lieberman, 2010.

¹⁵⁷ In the twelfth century Maimonides, who ruled on several cases in which the nature of a business relationship was disputed, explains in the *Mishne Torah* that this is exactly why agency appointments should be witnessed (*Law of Agents and Partners*, 1).

¹⁵⁸ Bodl MS Heb a 3.13 r 18–19. ¹⁵⁹ Discussed in 3.2 above.

¹⁶⁰ TS 10 J 5.12 v 16–17. See also Bodl Ms Heb d 75.20 r 28–29, rt mar 1–2.

to their colleagues, ensuring the witnessing of both second- and third-party designations of agency.¹⁶¹ Thus letters, despite being objects of little intrinsic legal value, played an enormous role in the legal system as creators of witnesses.

In using agency contracts, some specific language in letters suggests that here too merchants were conforming to Islamic agency law. As noted above, this law distinguished between specified and unlimited agency, and the statement “Act at your discretion” conveyed the unlimited mandate.¹⁶² The Geniza business letters use several variations: “Buy as you see fit”; “Do as God inspires you”; “Act according to your propitious judgment.”¹⁶³ Such formulations are suspiciously close to those enunciated in Islamic law, and it seems likely that such statements were understood by the writers of these business letters to have this legal implication, particularly given that many reports on actions carried out indicate that an unlimited agency must have been in force.

Written instruments, witnesses, and state registration were thus all used to secure recognition of an agency contract – at considerable expense in terms of public resources and the time of the merchant community. But Geniza merchants also secured further legal protection in the event of a lawsuit by taking care to have not only their contracts but also their activities witnessed. Geniza traders thus write either asking or reporting witnessing for various transactions, as we might expect. But they also had witnesses observe both the packing and the opening of bales and packages even when all the goods would be handled by a single agent, and they secured witnesses to market prices and even opinions about the state of various markets when deciding what to do with goods.¹⁶⁴ Again, we can look back at the dispute between Khallūf and Yeshū‘ā to see the extent of such witnessing: Khallūf showed everyone Yeshū‘ā’s first letter of complaint; he brought witnesses to his warehouse to show them Yeshū‘ā’s goods and certify that there was no market for them; he inquired among fellow merchants for testimony regarding Yeshū‘ā’s shipment of cloves; he brought witnesses in again when he transferred Yeshū‘ā’s goods to Tammām’s agency; he got legal testimony even of Tammām’s sales for Yeshū‘ā. Although Yeshū‘ā’s first letter of complaint does not survive, his letter of reply shows that he too got witnesses: they would testify that Yeshū‘ā, and not another associate, had paid expenses for Khallūf’s goods, for they had observed

¹⁶¹ In Mosseri VII 101 (L 101) r 7–14 witnesses testify to agency transfers they saw in letters.

¹⁶² See n. 129 above. ¹⁶³ As discussed in 3.2 at n. 26 above.

¹⁶⁴ E.g. DK 327 a–d r 11, 37, v 7–8; TS 16.13 r 14–15; TS 10 J 15.14.

the associate when Yeshū‘ā was ill, and accompanied him when he went to claim expenses from the man.¹⁶⁵ Such witnessing took up the valuable time of fellow merchants during the marketing and shipping seasons, but was a public good that the local community provided. Information, as economists rightly note, is one of the great difficulties facing use of the legal system to resolve disputes. As we shall see in the next section the state’s organization of markets in the world of the Geniza merchants helped to mitigate information asymmetries; but in addition, merchants continually bolstered these protections both inside and outside the public market space through introduction of witnesses. Indeed, although only 5 percent of Geniza mercantile letters include discussions of lawsuits, 9 percent make direct mentions of witnesses, while another 13 percent describe actions done in the presence of witnesses (“the people” or *aṣḥābunā*).

Geniza merchants thus carefully ensured that many of their business activities conformed to both Jewish and Islamic legal norms, and secured the protection of both systems by contract form as well as use of witnesses whose testimony would provide sufficient proof in either legal system. Indeed, in the case of their contracts Geniza merchants appear slightly more attentive to adhering to the norms of Islamic than to those of Jewish law. Such attention is surprising given that all the evidence in the Geniza letters suggests that merchants almost universally took their cases to the Jewish court, despite the evidence elsewhere in the Geniza that other Jews were not averse to the venue-shopping possible under Islamic rule (where individuals of any religious persuasion could always take their cases to whichever Islamic court they wished).¹⁶⁶ This puzzle is explained by a brief look at how Geniza merchants used both the threat of lawsuit and the legal process to negotiate their disputes, and the role of both Jewish and Islamic legal systems in creating a regime with sufficient power and authority to resolve mercantile cases.

A full-blown commercial lawsuit in a Jewish court was a drawn-out and highly public affair. It was long because the procedures were meant to ensure that a court ruling was the last resort, requiring mediation and consultation of legal experts as steps in the process and making room for settlement at many points. The procedures Jewish courts employed helped to ensure publicity in two ways: by collecting many witnesses; and by addressing queries to geographically distant legal experts. The jurisdiction of the court, moreover, was geographically boundless; parties could ask the court to publicize depositions, claims,

¹⁶⁵ Bodl MS Heb a 3.13; TS 12.389.

¹⁶⁶ Goitein, 1967–1993: I, 398–402; Brody, 1998: 62–63.

and rulings to other courts; and one could request official copies to distribute oneself.¹⁶⁷

The legal process in the Jewish system began by collecting as many witnesses as possible to the statements of the parties. Although only two witnesses were legally necessary, collecting additional witnesses was an important precaution in commercial cases due to the fact that each court had no geographic limits on its jurisdiction, but was bound by locality for evidence. That is, a plaintiff could bring suit in any Jewish court against a defendant residing anywhere: a case was heard, for example, in the court of Fustat in which all the merchants involved were residents of Sicily; another case was heard in both Qayrawān and Fustat that involved merchants from Sicily, North Africa, and Egypt.¹⁶⁸ Yet in order for evidence to be recognized, or a ruling or settlement to be executed, a local court had to recognize the witnesses – consequently, witnesses were multiplied in order to make the court's findings valid across the entire space within which long-distance trade or litigation might take place.¹⁶⁹ Add to this the fact that parties used powers of attorney to allow local merchants to act in their stead, and much of the local business community would have had to attend sessions, and all of them would hear about the case.¹⁷⁰

If the knowledge of the local community, whose members were likely to write of the matter far and wide, were not enough, any case that was not settled by the parties after the collection of evidence was referred to higher authorities – often again quite geographically dispersed.¹⁷¹ That is, rather than ruling on a case and then allowing appeal, the court itself, and usually both plaintiffs and defendants, would write to seek expert legal counsel – in effect appealing before ruling.¹⁷²

The nature of lawsuits as both lengthy and public helped make the threat of a lawsuit in a Jewish court a potent weapon among the Geniza merchants: being embroiled in a lawsuit, whether one was guilty or innocent, could adversely affect one's reputation and creditworthiness. One man, writing of his business reputation, describes himself as worthy in the following terms: "I have been in business and concluded partnerships for sixty years, and never has anyone appointed an attorney against me, or brought me to court, and never have I owed a carob seed to anyone."¹⁷³ By contrast, when young Ibn al-Majjānī was embroiled in a

¹⁶⁷ Bodl Heb a 3.26.

¹⁶⁸ E.g. TS 12.371; Mosseri VII 101 (L 101); TS 20.4; TS 20.9.

¹⁶⁹ TS 12.371 r 5–7, 12–16. ¹⁷⁰ Goitein, 1967–1993: II, 322.

¹⁷¹ In Bodl MS Heb a 3.26 a plaintiff in Fustat refers to experts in Jerusalem and Qayrawān.

¹⁷² Goitein, 1967–1993: II, 334–344. ¹⁷³ TS AS 147.4 r 5–9.

lawsuit in Fustat over settling one of his deceased father's partnerships, his business was impeded on every side even though he was sure (correctly) that he would prevail in the case. Not only had everyone in Qayrawān heard of it, and therefore delayed payments to him, but another creditor in Egypt, also concerned about his solvency, took out a power of attorney against him – and that too was seen by everyone.¹⁷⁴ Thus the access to the courts that the Geniza merchants gave themselves through legally protecting their actions helped to promote out-of-court settlements among merchants – either through threat of suit or through the explicit concern to avoid one.¹⁷⁵ Indeed, as we shall see, Geniza merchants also used the legal protections provided by witnesses and the state to preclude the possibility of cheating and lawsuits.

Geniza merchants were so anxious to avoid lawsuits that their case records and letters document that they would wait at least four years, and often more than ten, to try and resolve a matter before opening formal legal proceedings.¹⁷⁶ When a settlement was not possible Geniza merchants had reason both to prefer the Jewish courts and to be sure they had access to the Muslim ones.

Geniza merchants, as discussed in chapter 2, were usually among the leaders of their local Jewish community, part of the circles who supported the community financially and pursued prestige through scholarship both in youth and in adulthood. Many were not merely knowledgeable in law, but were experts nearly on par with the scholars.¹⁷⁷ In the Jewish courts, then, they were in a position of considerable power and control. The Jewish courts, in turn, were so eager to retain jurisdiction over this powerful segment of the community that they were willing to hear and settle cases even involving those forbidden Muslim contracts and instruments – the *qirād* and *sufaja* – and to

¹⁷⁴ Bodl MS Heb a 3.26; Bodl MS Heb a 2.17; Goitein, 1973: 95–107.

¹⁷⁵ In TS 10 J 13.4 r 13–16 the correspondent reports his reasoning on a settlement: "Now to the story of Abū 'Imrān Mūsā. He arrived, and people tried to arrange a settlement between us. He swore solemn oaths that he did not owe me more than those 100 dinars. I thought, even if I forced him to give a solemn oath in court, he would not concede more than this. Therefore I made a settlement with him and took from him those 100 dinars and issued him a release." Goitein, 1973: 238. In Bodl MS Heb a 2.17 the issuing of a power of attorney provokes the defendant to try to settle. See the similar analysis of Edwards and Ogilvie, 2012.

¹⁷⁶ In the case discussed in Cohen, forthcomingb the plaintiff waits ten years. Ibn 'Allān waited only four years: Bodl MS Heb a 3.26; Bodl MS Heb a 2.17. It is not clear how long Khallūf waited to sue Yeshū'ā, since the dating of their initial dispute is unclear, but the circumstantial evidence suggests more than ten years elapsed between Khallūf's attempts to end the partnership and the settlement imposed by the court: TS 16.163 v *passim*.

¹⁷⁷ Goitein, 1967–1993: II, 192–195.

examine and certify the documents in Arabic that pertained to them.¹⁷⁸ Yet at the same time the Jewish court had very limited executive powers to enforce its rulings: excommunication was virtually the only weapon it had at its disposal.¹⁷⁹

Appealing to the more powerful Muslim courts, however, represented an escalation that was costly and risky for both parties. It necessarily imposed expenses on both sides – payments to judges, fees, and perhaps legal experts (one letter describes the difficulties of finding a Muslim legal expert, *faqih*, in an ownership dispute involving Muslims, Jews, and unidentifiable “bales”).¹⁸⁰ The Jewish merchant’s knowledge of Islamic law was almost certainly less great, and he was a person both juridically and practically of less importance in Islamic law. In the Muslim legal system the plaintiff imposed additional risks and costs on the defendant: a man who failed to appear when summoned before the court risked imprisonment. The imprisoned were required to pay the costs of their incarceration (risking torture if the guards were insufficiently paid and starvation if food were not provided).¹⁸¹ A Muslim qadi might have sufficient power, as the Jewish judge did not, to sequester the goods in question during a lawsuit, which could help ensure the plaintiff’s satisfaction, but at the same time impose financial penalties not only on the defendant but on other members of the merchant community.¹⁸² Since the ownership of goods was sometimes unclear and sometimes shared, the financial hardship of such sequestration could affect many parties.¹⁸³ In a quest to recover his property an injured party who went to a Muslim court thus risked permanently damaging his relationships with more colleagues than merely the defendant.

If we step back and consider how Geniza merchants used the law, we see the efficacy of a dual legal system in practice. It was the very existence of the two systems, with their similar rules but different powers, that made the legal system efficient as a venue for enforcement and redress. The weak Jewish court was a more effective venue for consensual settlement in the shadow of the more powerful Muslim one. Mediation, the preferred form of resolution in the Jewish system, tends to produce speedier results than court rulings. In addition, the executive weakness of the Jewish courts was a hidden source of strength: these courts gained in legitimacy from their very lack of power. The Jewish communal and scholarly

¹⁷⁸ Goitein, 1967–1993: I, 21, II, 337, 400–402, 614. Ackerman-Lieberman, 2007: I, 160, citing TS 16.138.

¹⁷⁹ Goitein, 1967–1993: II, 330–334. Rustow, 2008: 73.

¹⁸⁰ TS 16.179 r 47–55; Goitein, 1967–1993: II, 311–312.

¹⁸¹ See Goitein, 1967–1993: II, 373. ¹⁸² E.g. TS 13 J 17.11; TS 10 J 6.1; TS 16.179.

¹⁸³ E.g. TS 13 J 17.11 r 8–9. Also the query in Bodl MS Heb a 3.9.

leaders who formed the court were not as closely tied to networks of courtiers and state power as the Muslim qadi.¹⁸⁴ This leadership as a whole had a greater interest in preserving its legitimacy through provision of impartial justice, despite the possibility that individual courts could be affected by local patronage networks.¹⁸⁵ A few incidents indicate the esteem in which the Jewish court system was held, its effects, and its limits.

In a case heard in the 1040s in Fustat Ibn ‘Allān was not getting satisfaction in his suit against one of the al-Majjānī clan in Qayrawān.¹⁸⁶ He threatened, as a last resort, to go to the Muslim court, but before that he threatened to broadcast his claims “to the communities of Israel in the east and west, and in particular to the community of Jerusalem and the high council there.” If, however, the court would record his testimony, witnesses, and documents from the deceased party, and provide him with several copies, he was willing to simply abide by the opinion of Rabbi Ḥananel of Qayrawān and “Jacob the Nagid” (the administrative leader of the local Jewish community), for “everyone knows that they do not show *partiality to any man*.” The defendant too, in his letters, expressed the greatest assurance that the Nagid would resolve the matter, and he would not have to appeal to the Muslim court: “Deal discreetly with this affair of Ibn ‘Allān, both in person and through your friends,” he asks his correspondent, “and I hope my lord the Nagid will do the rest and provide me with protection.”¹⁸⁷ The separate statements of the parties attest to the legitimacy of the scholars of Qayrawān. Although the Nagid was not the highest scholarly authority – this was Rabbi Ḥananel – he represented the city’s dominant scholarly position in the period, and the case was indeed resolved at this level.¹⁸⁸ But both parties also state their willingness to appeal to the Muslim court if the two did not act.

A non-mercantile case from the same period shows that dependence on the fairness of the highest Jewish legal authorities could be justified. In a small-town case from Minyat Ziftā a weak plaintiff was forced to accept a settlement for far less than he was owed – the defendant had close relations with the local judge. The plaintiff swore out a secret deposition and sent it to the chief judge in Fustat, who got the defendant to agree to pay the plaintiff 60 percent again as much.¹⁸⁹

¹⁸⁴ Goitein, 1967–1993: II, 311–319. ¹⁸⁵ Rustow, 2008: 72–73.

¹⁸⁶ Bodl MS Heb a 3.26; Bodl MS Heb a 2.17; Goitein, 1973: 95–107.

¹⁸⁷ Bodl MS Heb a 2.17 v rt mar 4–8. Translation from Goitein, 1973: 106.

¹⁸⁸ Goitein, 1967–1993: II, 24–25; Ben-Sasson, 1996, Ben-Sasson, 1997.

¹⁸⁹ Goitein, 1967–1993: II, 341–342.

But reliance on the Jewish courts also had its limits. When a merchant from Sicily, 'Amrūn b. Eliah, wanted to get repayment of a debt from Efrayim b. Shemarya in Fustat he went straight to the Muslim authorities. As head of the Rabbanite Palestinian congregation Efrayim was simply too powerful in the Jewish community of Egypt for 'Amrūn to trust the Jewish courts.¹⁹⁰ When 'Amrūn went to the Muslim authorities Efrayim was in fact arrested and held in prison overnight. He argued that the Jewish court should have jurisdiction, and, when released, went straight back to that court to give a deposition in order to publicize the plaintiff's actions to the Jewish community; although this document is fragmentary, in a similar case the Muslim authorities agreed to have the Jewish court hear the case, but within a strict time limit.¹⁹¹ Such incidents attest both to the possibility of obtaining justice from the Jewish system and to the different degree and type of power that the Muslim courts represented.

All these fragments of evidence cohere to depict a business community that relied on the legal system. The system provided many merchants across the Islamic Mediterranean with norms they followed for standard contracts, whether they were relying on written partnership contracts or the norms governing unwritten agency contracts. Geniza merchants devoted a great deal of time and resources to securing the potential protection of the courts. This protection served them in several ways: the business community itself would attempt to resolve disputes based upon these legal standards; if that failed Geniza merchants were willing to threaten, then pursue, a lawsuit to protect their rights.

5.5 The state and the merchants

The Jewish and Muslim courts wielded such different powers because the Muslim qadi was both part of the non-territorial Islamic legal system and at the same time an officer of the state, while the Jewish judge was not formally a state officer. The nature and interests of the Islamic states in which the Geniza merchants acted had profound implications for the nature and organization of their trade. These states certainly shaped the ways in which mercantile contracts were enforced, but beyond this, the shape, power, and interests of administrative regimes helped determine the Geniza merchants' choice of agents, types of business activity, and trading geography.

¹⁹⁰ See Rustow, 2008: xxxvi–xxxvii, 172–174, 194–196, *passim*.

¹⁹¹ Bodl MS Heb b 13.42; Goitein, 1967–1993: II, 322.

The organization of the Fatimid state in the eleventh-century eastern Mediterranean seems to have been similar to its successor states, to the extent that the Geniza merchants interacted with the state, its officers, and other power-holders in similar ways. Although many details about these states have yet to be studied, a few facts that emerge from Geniza and other documents were essential to long-distance merchants.¹⁹²

First, and most essentially, the minds and experience of the Geniza merchants did include the concept of states: throughout their letters Geniza merchants used the general term "*sulṭān*," meaning "the authorities" or "the state," to describe their encounters with government, as distinguished from the individual officers or rulers with whom they also had dealings. These states had bureaucracies, but the ruler and the central government had a very limited salaried staff. Bureaucratic attention and staffing was concentrated in areas of greatest state interest, while less important spheres of government were either left to individual provincial or local officers, or farmed out to private persons – arrangements with significant consequences for the Geniza merchants.¹⁹³ This emerges clearly in the sphere of revenues. Agricultural revenues were central to these regimes; if Geniza merchants wished to purchase flax from government estates in Egypt they had to go through the central *dīwān*, whose officers collected payments in advance (often hundreds of dinars) and issued certificates validated in the provincial offices and estates, demonstrating an effective centralized administration system. Taxes on flax were, like all agricultural taxes, collected with perhaps even greater assiduity and central organization.¹⁹⁴ In Egypt customs fees represented a significant but less important revenue stream; accordingly, customs offices and toll stations were organized and staffed at as many spots as possible on the trade routes, but were not centrally controlled.¹⁹⁵ Officers acted independently in each toll station – it is often not even clear where the revenues they collected went. This organization meant that Geniza merchants usually dealt with customs officers as individuals. As we shall see, this put them in a far stronger position to gain advantages than when they dealt with the central *dīwāns*. Finally, these states put almost no resources into the collection of urban taxes and fees from shopkeepers: the government allowed relatively weak

¹⁹² Allouche, 1985; Bianquis, 1986; Brett, 2001; Lev, 1981; Lev, 1987; Lev, 1991; Rustow, 2008; Shoshan, 1981; Walker, 2002 address different aspects of Fatimid administration; none, however, is devoted to the subject as a whole.

¹⁹³ See Goitein, 1967–1993: I, 80–82, 161–194, 260–272, II, 358–363, 604–607.

¹⁹⁴ Goitein, 1967–1993: I, 267; Udovitch, n.d.; Udovitch, 1988; Frantz-Murphy, 1981; Frantz-Murphy, 1986; Lev, 1991: 65–78, 162–178.

¹⁹⁵ Cf. the situation in Tripoli: Brett, 2001: 260; and TS 13 J 8.5 r 17–18.

private individuals to bid on tax-farming contracts, ensuring the government a modest revenue while avoiding both administrative costs and the abuse that a powerful farmer would be able to impose – abuse that might lead to urban unrest.¹⁹⁶

Just as important to Geniza merchants was the fact that power in these states flowed through two separate channels: through offices (whether central *dīwāns* or provincial officers) and through patronage networks. Thus one main locus of power consisted of high officers, while the other consisted of courtiers in personal contact with the ruler. These powers sometimes overlapped, in that there were some courtiers who also held central or provincial office. But some courtiers held no office at all, and when a courtier did hold office its rank was not tied closely to his having the ear of the ruler.¹⁹⁷ The power of office could be enhanced or undermined by patronage, and patronage and office sometimes competed and checked one another.

High officers included the heads of the central bureaucracies (*dīwāns*) and the chief provincial officers. Each major city had a chief judge (qadi), head of police (*wālī*), governor (*qā'id* or amir), and market inspector (*muhtasib*). An officer was essentially independent in the day-to-day conduct of his job: he was free to hire lower officers to help him, and to use the revenues of his office not only to fulfill its duties but for personal use and investment.¹⁹⁸ We often find officers running warehouses or fitting out ships, for instance, as commercial enterprises in competition with vessels held by private individuals.¹⁹⁹ Indeed, this independence was such that there was no fixed hierarchy among the provincial officials with whom our merchants had most dealings, although usage in Geniza documents shows stable notions of the basic purview of different offices.²⁰⁰ The power of an office at any time and place depended in part on the power of the person who held it – his wealth, family, and connections – and his ambition. As a consequence, office could expand – whether in its scope or its geography of authority – or alternatively contract to the point

¹⁹⁶ Goitein, 1967–1993: II, 358–363; Brett, 2001: 330–339; Frantz-Murphy, 1981; Frantz-Murphy, 1986; Frantz-Murphy, 2001.

¹⁹⁷ See Brett, 2001; Lev, 1991, both relying on Ibn Muyassar, 1919, Maqrīzī, 1967–1973, and al-Musabbihī, 1978; Rustow, 2008, 76–108 and *passim*.

¹⁹⁸ Shayzari, 1999: 1–23; Stern, 1964; Walker, 2002.

¹⁹⁹ Udovitch, 1988; Brett, 2001; Frantz-Murphy, 1981.

²⁰⁰ That is, Geniza documents consistently refer to a standard set of officers in the standard roles noted above: qadi (chief judge), *wālī* (chief of police), and *qā'id* (governor), or the more uncertain amir (usually governor of a larger place, but also used in titles), *kātib* (literally writer, but meaning a government bureaucrat at any level, rural, provincial, or central), or *nā'ib* (deputy, but used for many kinds of deputy). See Goitein, 1967–1993: II, 345–394.

where some of the officer's basic functions were usurped. Thus the Geniza records instances of a qadi with control of the *wālī*, able to command the police to detain the person or goods of a party in a lawsuit. Beside this is the case of a *wālī* more powerful than the local qadi, to the extent that he heard inheritance cases.²⁰¹ Indeed, our letters document a qadi and a *qā'id* becoming the fully independent rulers of two different towns.²⁰² Office was also intertwined with patronage in the society at large. An officer was powerful partially through his patronage networks, and performed his duties acceptably by balancing two sets of standards: the legal norms that regulated and protected the community, and legitimate deference to the patronage relationships he had as an individual.²⁰³

Officers' conduct was checked in two ways. In theory, individuals could appeal against judgments or administrative orders from any level of government directly to the ruler. This meant that courtiers checked the power of officers, for getting an appeal heard in practice required the intercession of a courtier.²⁰⁴ The threat of bringing an officer's conduct to the attention of the ruler also meant that courtiers were able to intervene directly on behalf of individuals in disputes with other private persons or with provincial and local authorities. This threat was a powerful one due to the second way the state checked its officers: the threat of dismissal. When a high official lost his office he faced confiscation of all his property (just as he could use the revenues of his office personally, the state did not recognize the continued existence of one's private estate once office was taken away) and often loss of life.²⁰⁵ Of course, the power of one courtier could also be checked by another. The state's strategies of concentrating and balancing different kinds of power often created a plausible substitute for the strong executive capacity of rulers at the head of a large salaried bureaucracy; likewise, it created a complex web of power for merchants to negotiate.

The nature, organization, and extent of state power affected long-distance trade in several ways: supporting trade, placing burdens on merchants, and creating hazards. First, these states supported and protected trading activity both directly and as a consequence of their specific interests. These states were deeply concerned with ensuring security

²⁰¹ Goitein, 1967–1993: II, 371. ²⁰² Of Tyre and Sfax respectively.

²⁰³ Rustow, 2008: 125–132 on the early Fatimid period; Cobb, 2005; Ibn Munqidh, 2008 on the later.

²⁰⁴ Rustow, 2008: 79–80, 91–94, 171–172, 183, 296.

²⁰⁵ Lev, 1991: 72–74; Maqrīzī, 1967–1973: I, 262; Maqrīzī, 1911: III, 11; Ibn al-Athīr, 1965: VII, 17, 63, 110, 142, X: 337; Ibn Munqidh, 1930: 6; Goitein, 1967–1993: II, 317 at n. 331.

in urban spaces, including the markets. Thus the Geniza records report very little urban violence or crime. In times of peace even the pulling of an opponent's beard, a family fistfight, or a rowdy drinking party would attract the attention of the police or the courts. The most serious incidents of intra-urban violence recorded in the Geniza are synagogue brawls that ended without injury.²⁰⁶ Geniza merchants did pay fees to the night watchmen of the public warehouses but mention no thefts in the marketplace or in private warehouses. The Geniza merchants obviously benefited from the ability to frequent markets and complete transactions around the Mediterranean with relatively little risk to their persons or property.

Securing order in the cities and markets, rather than simple physical safety, was a slightly different matter. The *muhtasib* (market inspector) and his staff, who played a central role in creating and enforcing market rules by the late twelfth century, is scarcely mentioned in official or Geniza documents of the eleventh.²⁰⁷ Instead, the eleventh-century states leaned much more heavily on the power of information, and devoted significant administrative resources to collecting and providing it. Notaries were available both in the public markets and in the warehouse of the *wakil al-tujjār* to register and settle contracts.²⁰⁸ Acts in the market – arrival of goods in the public warehouse, sales, payment agreements, and conveyances of property – were both recorded by government clerks and publicly witnessed by members of the local business community.²⁰⁹ Rather than attempting to control prices, the state instead worked to create and broadcast information about market prices. Such official price information relied on monitoring shipping (through maintenance of watch-stations along the coast, and probably also through inspectors and official couriers), for it was only when the main bulk of shipping had arrived that the market in major goods was considered open, and that an indicative market price was assigned and made public: again, the local business community acted as conduits and broadcast this information in their letters.²¹⁰ Although merchants were free to make whatever deals they wished, sales before the market

²⁰⁶ Goitein, 1967–1993: II, 330, V, 41, 305–306.

²⁰⁷ *ET*², “Hisba”; Glick, 1971; Lev, 1987; Lev, 1991: 160–161; Shayzarī, 1999: 2–11, 23–24, 25–135; Shoshan, 1981; Savage-Smith and Rapoport, 2007; Goitein, 1967–1993: II, 369.

²⁰⁸ Goitein, 1967–1993: I, 179, 187–197.

²⁰⁹ Goitein, 1967–1993: I, 196; Bodl MS Heb a 3.13 r 19–21; TS 10 J 10.30 r 9–21; ENA NS 1.79; TS 10 J 6.1; Mosseri VII 134 r rt mar; Mosseri IV 37a r 8–9; ENA NS 29.21 r 17–18.

²¹⁰ Khalilieh, 1998: 8, 138; Khalilieh, 1999; *ET*², “Ribāt”; TS 12.388 r 10–16; Udovitch, 1978: 541–546.

was considered to be open, or at prices too distant from the market rate, were voidable.²¹¹ Finally, the state employed dreaded inspectors, agents of the secret police, who might read letters or listen to rumors about secret goods traveling on ships, and who could threaten to report private sales or illicit arrangements at the highest level of government.²¹²

Such information supplies supported both merchants and the state. For merchants, systematic witnessing and recording of transactions, ownership, and agency permitted trust in and use of a wider circle of agents, the merchants or “men of affairs.” Such records could prevent agent embezzlement or deceit about sales and prices; public records could quickly resolve many disputes. Thus state supply of information was one of the main ways in which the government sustained its promises of legal protection: public records not only limited opportunities for fraud but systematically created evidence for the legal system. Merchants had the option of using the state to make all their property ownership and business relationships public by enacting them in public spaces, as when Ḥayyim opened the bale at the *funduq* and the agency and ownership were recorded by Aḥmad.²¹³

For the state, gathering such information served several purposes beyond its general interest in order. For one thing, it sustained the reputation of the market, which ensured that foreign merchants would continue to frequent it. Second, it helped the state know what goods had arrived. Both of these facts were important, for these states supplied themselves with most of their (non-strategic) imports by simply sequestering required goods when they appeared in port. Finally, the system of inspectors helped create a limit to the abuses practiced by customs officers and merchants, who often colluded (as will be discussed below) to evade the customs rate required by Islamic law (canonical customs of 5 or 10 percent, on the *dhimmī* and foreigner respectively) and to hide goods.²¹⁴

These states also placed both direct and indirect burdens on merchants. Sequestration was an obvious imposition, although less onerous than later systems of forced sales – it was only used to supply government, not to compete in the market. If the state decided to buy the goods it sequestered it would pay the “market price.” Sometimes merchants looked upon government sales as an opportunity, particularly if the

²¹¹ Goitein, 1967–1993: I, 218–220; Halper 389 r 63–69.

²¹² TS 20.122; Halper 389 r 13–14; TS 13 J 23.18 + TS AS 145.81 r 13; and DK 230 d v 3–4.

²¹³ TS 20.122; Halper 389 r 63–67; TS 10 J 10.30 r 9–21; ENA NS 1.79; TS 10 J 6.1; Mosseri VII 134 r rt mar.

²¹⁴ *ET*², “Darība.”

markets overall were weak or the prices for scarce goods so high that “only the government can afford to buy.”²¹⁵ But since we certainly find merchants trying to hide goods that the government wanted, such as wax or luxury garments, it seems likely that the “market price” the government paid was often a low end or minimum of the market spectrum (given how much attention was paid to quality distinctions in grading some of these goods). The degree to which this was a standard state prerogative is suggested in that even quite important merchants were forced to accept sequestrators and to wait for the goods to be either released or paid for.²¹⁶ Unwanted sequestered goods were often released well after the main marketing season, meaning that the merchant so burdened would lose a season’s turnover.²¹⁷

Maintaining market order and reputation was also a burden that the state placed on the shoulders of the local business community. Part of the working day for a merchant at home was to attend the market as a witness – monitoring the opening of and dispersion of packages, attesting to market prices, observing sales and agreements, formally witnessing written contracts. Merchants made up the pool of reputable locals who sustained the reputation and functioning of the market.²¹⁸ As we have seen, the business community was also expected to be a source of knowledge on local market law, both informing judges and negotiating dispute settlements.²¹⁹ When one Muslim merchant went bankrupt (owing the enormous sum of 4,000 dinars) the local business community in al-Mahdiyya was expected to sustain the market further. The Zīrid sultan insisted that foreign merchants be paid off first, while the locals would have to wait and to absorb losses of at least a third, and perhaps two-thirds, of what they were owed.²²⁰

But the greatest burden the government placed on the Geniza merchants was that business success depended in large part on relationships with complicated and shifting sources of power, which required them to negotiate constantly with both offices (or office-holders) and patronage networks. The most obvious calls on this power appear when merchants use the power of patronage to trump officers’ decisions or to influence policy. A communal letter from Palermo to the community of Qayrawān, for instance, celebrates the efficacy of two courtiers in freeing goods

²¹⁵ Goitein, 1967–1993: I, 267–268, citing TS 10 J 9.3 r 8.

²¹⁶ TS 13 J 17.11 r 18–20; TS 10 J 15.15 r 9; TS 10 J 10.14 r 13; TS 13 J 13.11 r 21.

²¹⁷ TS 13 J 17.11 r 18–20; TS 10 J 6.1 r 21–23.

²¹⁸ TS NS J 12 v 4. On legal theory of market reputation see Udovitch, 1968: 71, citing al-Sarakhsī, 1906: XI, 159.

²¹⁹ TS 12.435; DK 230 d v 5–20; TS 8 J 22.10 v 1–4.

²²⁰ TS 16.163 (I) r 23–28; Gil, 2003: 299.

recovered from a shipwreck and confiscated by the local authorities: the courtiers effected the release of the Jewish merchants’ goods while the non-Jewish merchants lost theirs.²²¹ In the late 1050s authorities in Sicily decided to collect canonical customs on imports belonging to foreigners; they succeeded in doing so, as attested both by special partnership contracts and by angry letters from merchants.²²² But a courtier, Abū ’l-Ḥasan b. Ḥayyim, intervened on behalf of the merchants and the enforcement regime was cancelled; the matter was settled for *aṣḥābunā* at least, the writer notes.²²³ On a smaller scale we find cases in which patronage enabled a Geniza merchant to get his goods removed from a qadi’s sequester of goods pending a lawsuit: in one case the colleague writing the letter helped to oversee the release of the influential merchant’s goods while his own goods remained blocked for the whole season. Another Geniza merchant used patronage to induce his customers to pay for flax he had sold them before the market price was announced, even when the price turned out greatly to exceed the eventual market price and the merchant privately conceded that his customers were in the right.²²⁴ A less important man, asked to handle the collection of bales of flax his associate had purchased from government estates, had to engage the pull of a more powerful merchant in Alexandria to avoid paying exorbitant additional fees.²²⁵

Perhaps less obvious than these instances of intercession were the long-term relationships with officers that gave Geniza merchants continual privileges, a distinct advantage in the markets. The most frequently documented instance was negotiation of customs charges. Goitein, observing that Geniza merchants paid quite modest customs everywhere they went, and that one could not find a discernible difference between payments by locals and those by foreigners, concluded that the Islamic Mediterranean was a “free-trade” zone. But this conclusion mistakenly generalizes a special privilege enjoyed only by these men into an assumed norm enjoyed by all merchants.

A more careful reading of the documents reveals that the canonical customs of Islamic regimes, which legitimately charges non-Muslims double what Muslims paid and foreigners double the fee of *dhimmi*s, were recognized by the Geniza merchants and were at least sometimes

²²¹ TS 24.6 r 22–28.

²²² TS 12.270 r up mar; DK 230 d r 29–30, v 2–5; TS 10 J 12.26; TS 16.13; TS 12.372; TS 12.5r; Bodl MS Heb a 3.9; TS 20.152; Goitein, 1967–1993: I, 344; and Gil, 1995: 142–143; Gil, 2004a: 552.

²²³ Gil, 1995: 142–143; Gil, 2004a: 552.

²²⁴ TS 10 J 6.1 r 20–25; TS 13 J 17.11 r 8–11, 18–20 on the first case; Halper 389 r 63–69.

²²⁵ TS 10 J 11.17 r 6–8.

paid by them in practice. What allowed Geniza merchants to circumvent the system was their organization of relationships in response to the organization of the state. That is, Geniza merchants maintained relationships as individuals with individual customs officers. As noted above, these customs officers were usually not centrally controlled, and also made some (if not most) of their income through the tips merchants paid them on each shipment passing through their customs station. Local merchants were their most regular customers and a consistent source of income – little wonder that we find Geniza merchants comfortably negotiating rates with officers they know by name; in the rare cases in which we can calculate their level, these rates lie in the 2–5 percent range, far lower than the “tenth” the Sicilian authorities attempted to impose.²²⁶

When Geniza merchants landed in ports where they lacked connections they could find themselves paying higher customs charges. When Mubārak b. Israel al-Janūnī, a Palermitan merchant, came to Alexandria he suffered this fate. His Palermitan colleague ‘Aṭā b. Zakarī commiserates: “By God, I was grieved over what they did to you in Alexandria, a terrible thing. If one imposes a tax on a foreigner, such as you, he should be made to pay little. *There are those who do not pay anything.* You were made to pay more than you should have. May God redress your loss.” Although both writers were part of *aṣḥābunā* they were not closely connected to any of the Egyptians.²²⁷ This letter, like that describing the imposition of *‘ushr* in Sicily, illustrates the shared understanding that imposing higher taxes on foreigners was legitimate. But “foreigner” was defined partly in terms of personal relationships. Thus an Egyptian merchant who was a frequent traveler to al-Shām, making trips to sell flax several times to Tripoli and Tyre and at least once to al-Lādhiqiyya, was sent off course by a storm and ended up disembarking at Caesarea rather than Jaffa and making his way from there to Ramla. Not knowing anyone at Caesarea (he even ended up sleeping in the synagogue), he was “afflicted” with customs to an “indescribable” degree.²²⁸ The Egyptian merchant was part of a Fatimid empire which included Caesarea and Ramla within its realm, but without personal acquaintanceship with local officers he could not assert the preferential customs treatment of a local.

Perhaps even more important to Geniza merchants than the preferential rates they negotiated for single bales of goods was the ability to negotiate to bypass customs inspection. Their carefully packed goods, in particular the precious bundles of mixed goods mentioned in chapter

²²⁶ Goitein, 1967–1993: I, 341–345. E.g. TS 10 J 15.5 r 10–15; TS 10 J 9.21, the accounts discussed in 4.3 above.

²²⁷ TS 12.371 r 19–22. ²²⁸ TS 8 J 19.27 r 6–9.

4, typically passed from port to port undisturbed. This allowed Geniza merchants both to hide goods from authorities who might wish to sequester them and often to avoid most customs charges on their most valuable cargo. Indeed, a few incidents in which Geniza merchants failed in attempts to entirely bypass paying customs on bales of expensive indigo suggest how common collusion with officers must have been – in these cases, as in the incident of the bale on the beach, they failed only because rival merchants denounced their goods to the inspectors.²²⁹ That the bundles and bales of Geniza merchants usually traveled unopened through the ports of Egypt is shown by the instructions on opening such bundles in Fustat and by the outrage evinced by merchants on the rare occasions when packages were opened or inspected at Alexandria. In one case Mardūk b. Mūsā heatedly reports on the opening of a bundle passing through Alexandria on its way to Fustat:

As for the matter of the bundle which arrived addressed to Abū Sa‘īd and his brother, it was opened in the *dār abū Rūh*. In it they found a *qinṭār* and 40 *jarawī raḥṣ* of wax (about 65 kilograms). I was very troubled by this because *this portends the ruin of the people*. In the middle of it was a bundle of *khazz* (silk) addressed to my master Abū Ishāq Barhūn your partner. The wax was removed from the midst of the bundle, which was then repacked as it was.²³⁰

In Mardūk’s view this violation of a package, where the goods were exposed, rifled through to reveal ownership, and partly removed, threatened to overturn the prevailing system of trade. Writing from al-Mahdiyya, Yūsuf b. Mūsā similarly complains about an incident in which a package containing beads was inspected in Tripoli, resulting in a loss.²³¹ Another incident records a Nile boat unexpectedly docking in Cairo rather than Fustat, with the horrifying result that goods were inspected.²³² These incidents show that regular regimes of inspection existed; they did not normally apply to our merchants.

A Geniza merchant’s connectedness with both kinds of power, patrons and officers, was another critical component of his *jāh*, which we have already seen was partially based on one’s connections with other merchants. *Jāh* facilitated movement not only of wares through customs, but all sorts of preferential treatment. Thus Ḥayyim b. ‘Imanu’el Ibn Qayyūmā notes with gratitude that the *jāh* of his associate Mevōrākh b. Sa’adya allowed him to arrange a shipment speedily,²³³ while Salāma b. Mūsā al-Ṣafāqīsī congratulates himself that it was his hometown *jāh*

²²⁹ See Halper 389 r 12–18; TS 20.122 r *passim*, v 1–12.

²³⁰ TS 13 J 17.1r 8–12. ²³¹ TS 13 J 8.5 r 17–18.

²³² TS 13 J 13.10 r 18, discussed in Goitein, 1967–1993: I, 345.

²³³ TS 13 J 23.15 r 8–9.

with the Muslim authorities in Sfax that allowed him to collect money on the illegitimate flax deal discussed above.²³⁴ Samḥūn b. Dā'ūd b. al-Ṣiqillī gives one of the clearest statements of the importance merchants attached to such *jāh*: "It is my desire to avail myself of your *jāh* for those things I send you," he writes to Yūsuf Ibn 'Awkal, adding an appeal that Yūsuf live up to his reputation: "I have no doubt that you will take care of my goods in a manner befitting one like yourself."²³⁵

The benefits of patronage might be shared with many or all *aṣḥābunā*, as we have seen in the case of the Sicilian customs dispute, or when Yūsuf b. 'Alī al-Kohen al-Fāsī negotiated with the independent qadi of Tyre to obtain free warehousing and a customs advantage for *aṣḥābunā*.²³⁶ But often one merchant could only get the benefits of another individual's *jāh* through a one-to-one relationship, whether partnership or *ṣuḥba*. When Geniza merchants had transactions done outside their home base, negotiating customs or demanding payment might depend on an agent's *jāh*. Thus the organization of power in the states under which the eleventh-century Geniza merchants lived greatly influenced merchants' agency preferences. In particular they explain the Geniza merchants' strong preferences for the commercial services of fellow merchants over the much cheaper labor of juniors, as well as the occasional practice of employing brokers in particular markets.

The organization of administration and power thus shaped business choices both by furthering and sustaining markets and transactions and by burdening merchants with responsibilities and needs in their negotiation of markets. But the organization of these states also shaped the Geniza merchants' activities in the ways it confronted them with hazards.

The most obvious of these hazards, discussed in chapter 4, involved the movement of goods. As we have seen, these eleventh-century states concentrated their power on providing security and order in urban centers. The obverse of this choice was the near complete absence of security on transit routes, whether by land or sea. Guards were a constant requirement for goods moving overland, even relatively short distances; sometimes moving or even securing agricultural goods required paying off local Bedouin.²³⁷ On the seas, as discussed in chapter 4, there was almost no maintenance of convoys during voyages or provision of armed vessels to accompany commercial shipping (or armed men

²³⁴ Halper 389 r 63–68. ²³⁵ DK 327 a–d r 42–43, v 1.

²³⁶ The precise bounds of *aṣḥābunā*, of course, would always be in question for these privileges.

²³⁷ Gottheil–Worrell 36; Halper 389 r 57; TS 13 J 15.5; TS 13 J 14.17; ULC Or 1080 J 42; TS 10 J 15.5; DK 1 (11)*; Goitein, 1967–1993: I, 275–281, 339–342.

on commercial ships), in contrast to the systems adopted by the Italian maritime republics. Although this increased risks from pirates or enemy vessels, as discussed in chapter 4, it was mostly the lack of serious administrative muscle in the ports to enforce loading limits or provide any inspection of vessels that confronted merchants with constant hazards of partial jettison and shipwreck.

In addition to the hazards arising from the absence of state power were those created directly by state power itself and the various holders of that power. When Yeshū'ā b. Isma'īl pressed his privilege too far with one customs inspector, by trying to renege on a deal after finding that an associate had already bargained for a better one, he found himself chased down the Nile by the inspector and his police, and shaken down for an extra sixth of a dinar.²³⁸ Yeshū'ā provoked an individual officer: the lack of tight integration of office and bureaucracies that allowed Geniza merchants to gain preferential treatment also had its downside, as individual officers could assert themselves against individual merchants and impose sudden hazards and impediments. Nahray b. Nissīm thus wrote to an associate in Alexandria to get his poll-tax receipt retrieved from a cloak there and sent on to him in Rashīd, with the aim of avoiding the problems that Ibn al-Makhmurī had encountered there the previous year.²³⁹ The fact that Nahray had initially left his receipt in Alexandria, and that Geniza merchants rarely mentioned such receipts, suggests that they were not usually pestered for them, but a single official could harass or stall a merchant trying to manage his complex shipping arrangements, even when that merchant had a good relationship with powerful officials.²⁴⁰

Much more seriously, when Salāma b. Mūsā al-Ṣafāqīs' attempt to pass uncustomed indigo through the port of al-Mahdiyya was discovered he found himself facing the executioner's sword several times, although he ultimately escaped with his head.²⁴¹ Salāma's difficulties show the degree of physical danger the state could represent, but his case actually better illustrates the delicate balance between the rewards and dangers of patronage. Merchants needed sufficient *jāh*, connections, and pull to get special treatment in the markets, but the potential benefits that could come from deeper ties to more powerful people had their corresponding dangers. Salāma had been very close to the provincial governor (*qā'id*) of Sfax, and remained so when this governor made himself independent of the sultan of Ifrīqiyya. When the sultan tried to bring his governor to heel, his wrath thus extended – most unusually – to Salāma's goods and

²³⁸ Udovitch, 1988.

²⁴⁰ Udovitch, 1988.

²³⁹ ULC Or 1080 J 170 r 13–14, rt mar.

²⁴¹ Halper 389 r 6–21.

person, leading to his frightening encounter with the executioner.²⁴² If this incident was not sufficiently chilling to the Geniza merchants' ambitions for patronage, the Nahray generation had witnessed a more serious catastrophe; the fate of the Tustarī brothers, the wealthiest merchants of Egypt in their day. One brother, Ibrahim, became head of the caliph's mother's *dīwān*, and his imprisonment, torture, and death in a political struggle was followed by the imprisonment of both his younger brothers, Ḥesed (al-Faḍl) and Aaron. Ḥesed, a courtier without office, was ultimately executed, while Aaron was released but remained, for at least a while, without funds – indeed, deeply in debt.²⁴³ A few Geniza merchants in each generation were courtiers; and a few had very close ties to particular provincial officers. Just as Jewish courtiers acted as intermediaries for Jewish communities and for communal officers not directly connected to state power, so too the Geniza merchants who were courtiers, or who maintained patronage ties to provincial officers, mediated for their fellows.²⁴⁴ Most of the group did not maintain these ties, and while for some this may have been a function of their position in society, in other cases it seems to have been a conscious choice.

Relationships to power at every level were essential but fraught, and some of the limits of the Geniza merchants' activities and ambitions must be attributed to the complicated nature of power-holding as well as the complexities of their own position, which combined economic power and influential connections with membership in a vulnerable religious minority. As minorities they could be more easily targeted for attack, whether through the harassment of poll-tax inspection or, more seriously, through imprisonment of a relative (e.g. one of the Nahray group was incarcerated for sexual relations with a Muslim prostitute). As chapter 2 discussed, although we find state-ordered religious persecution only under al-Ḥākim, and even then only intermittently, both literary and Geniza sources record popular attacks against religious minorities, only quashed after a certain amount of violence had already been inflicted. The state had to occasionally respond to or allow the venting of public outrage in other spheres as well – thus we find *muḥtasibs* publicly flogging Muslim grain merchants during famines and ensuing popular protests in eleventh-century Cairo.²⁴⁵

²⁴² See Halper 389; Halper 414; Bodl MS Heb a 2.20; Goitein, 1973: 138–139.

²⁴³ Gil, 1981; Gil, 2004a: 663–675; Fischel, 1937: 68–89, esp. 87; Rustow, 2008: 140–147, *passim*.

²⁴⁴ Nahray b. Nissim had a tie to an amir: Udovitch, 1988. Ibrahim b. Farah al-Iskandarī had connections in the flax *dīwān*: TS 10 J 12.26.

²⁴⁵ Lev, 1991: 162–178; Shoshan, 1981.

It is within these complex dynamics of power – the varied coordination of bureaucracy, patronage, and the state's management of an occasionally volatile urban public – that we must consider the Geniza merchants' choices. It seems reasonable to speculate that under these circumstances a Jewish merchant would prefer not to be associated with the commercial grain market, in which there was the possibility of a combustible combination of religious prejudice and public opinion against profiteering in bread. In the realm of strategic commodities the issue was perhaps less that of religious minority status than of having one's business become enmeshed with the state – or a particular patron or ruler. The only Geniza merchants we find dealing in slaves or military equipment, for instance, were the Tustarīs.²⁴⁶ Dealing in such goods made one a state purveyor, a position from which one might become extremely wealthy and powerful, but at the risk of either sharing one's patron's losses or his complete downfall, or becoming important enough oneself to become a target of confiscation or execution. In thinking about the complex relationship between the dangers of patronage and the special dangers of minority status, it is worth noting too that after the Tustarī brothers' fall Ibrahim's son, Ḥasan (Yefet) managed to rejoin the Fatimid court, but he also secured his position by conversion to Islam and contented himself with an official position less intimate with the rulers than had his father.²⁴⁷

5.6 Conclusion

As Khallūf and Yeshū'ā debated their options and disputed with one another in Palermo and Alexandria both their dispute and its resolution were circumscribed by a particular set of institutional structures. In their dispute they experienced problems of mistrust, incomplete information, and temporal anxiety that are eternal aspects of long-distance trade and thus a central problem in economic theory. Yet the very existence and nature of the uneasy relationship between these two eleventh-century Jewish merchants, and the steps each took as the dispute escalated, show how much labor relationships in this period and place were determined by a system of law that acted beyond territorial boundaries and by the nature of states and the markets they administered. These structures forced Geniza merchants to rely on each other more than on their subordinates, the slave Ṭayyib, or the apprentice Tammām; these structures also channeled the two parties toward resolving their dispute by bringing it first to their colleagues, *aṣḥābunā*, and then to the courts.

²⁴⁶ Maqrīzī, 1911: II, 279; Lev, 1991: 38–54. ²⁴⁷ See n. 243 above.

For within these structures these Jewish merchants also used their special network, the *aṣḥābunā*, to gain further advantages: they shared information about and patrolled the behavior of their associates in ways that allowed them extremely flexible access to skilled commercial services; they used connections and economic muscle to secure individual and collective privileges from government officers.

The legal system of the Islamic world, far from being ineffectual or unused, sustained business relationships and circumscribed them geographically. Early scholars of the Geniza noted with surprise that these merchants formed no business relationships with Jews in Christian territories – a blow to long-held theories of Jewish economic cosmopolitanism – even while the movement of gaonic *responsa*, family ties, and funding for Academies in the period show effective communication and movement of moneys across political frontiers.²⁴⁸ Our merchants preferred to enter into contracts with fellow Jews, which allowed them to settle disputes in their own courts; but they also formed partnerships and agency relations with Muslims – and even the occasional Christian – across the Islamic Mediterranean.²⁴⁹ They were able to enter into these relations because, as we have seen, the norms of Islamic commercial law were broadly shared, while the states under which they operated sustained systems of public information that made access to Islamic legal protection provided by qadis of the various cities a possible and reasonable, if imperfect, enforcement threat within long-distance trade.²⁵⁰ Like Italian merchants a century later the Geniza traders were unwilling to enter into business relationships (as opposed to spot trades) with people who did not participate in their legal system.²⁵¹

²⁴⁸ Citarella, 1971. Note that Greif explained this lack of business relationships by positing a closed coalition of “Maghribis”: Greif, 1989b.

²⁴⁹ In towns with smaller Jewish communities, such as Sfax and Tripoli, we find local merchants in more such partnerships and agency relationships of this sort with Muslim merchants. See in particular the correspondence of Salāma b. Mūsā al-Ṣafāqīsī and his father, Mūsā b. Ishāq and their frequent mentions of Muslim partners, especially men of Sfax: Bodl MS Heb a 2.20; Halper 389; Halper 414; ENA NS 2 (I).13; INA D 55.14; Mosseri IV 36a; TS 10 J 4.2; TS 12.270; TS 13 J 29.8; and also the letters of Zakariyya b. Ya‘qūb al-Shāma, Nahray’s main partner in Tripoli: ENA NS 45.22; Mosseri V 330; TS 12.22; TS 8 J 19.24; TS Misc 8.103.

²⁵⁰ As noted above, not only was there a shared understanding of basic forms of partnership and agency contract, fiscal and legal liability, and credit instruments among “Jews and Muslims,” but educational and cultural systems of the period, with their high value for scholarship in prestige networks and the period’s particular value for legal scholarship, and the procedures of the courts themselves helped create a norm-educating situation for formal Jewish and Islamic law in the Islamic Mediterranean. See Waldman, 1997; Ackerman-Lieberman, forthcoming.

²⁵¹ See the incidence of non-Genoese in Greif, 1989b; Greif, 2008; van Doosselaere, 2009. Most of these contracts are with people from Liguria; the shared legal system is suggested by cartularies of Savona.

The nature of these states, meanwhile, determined the nature and geography of mercantile action in unexpected ways. Merchants did not necessarily receive economic privileges for belonging to a particular state, nor were foreigners necessarily barred or impeded in markets abroad. Instead, the necessity of local connections determined the geographic range over which each individual could act, and what advantages he might enjoy in any market. These were limited only by his *jāh*, his set of relationships and capacity to form new ones (whether with fellow merchants or with local officers and suppliers). At the same time, the problem of proximity to power-holders whose power was ever-changing determined the nature of trade. Geniza merchants had to give attention to creating lines of such power: this was the way they gained the advantages in the market upon which commercial success often depended – whether in moving their goods, gaining access to commodities or better ships, or negotiating customs barriers. At the same time, most merchants did not want to form too close a patronage relationship with any particular individual – a degree of distance generated fewer hazards in the event of power shifts. For most Geniza merchants this balancing act meant both maintaining a certain distance and creating ties of association in order to gain patronage advantage in markets.

These risks of power seem to have weighed more powerfully on the Geniza merchants than on some other market players, and it is difficult not to ascribe some of their choices to their precarious position as a religious minority. As we have seen, Geniza merchants were chary both of participating at all in certain markets and of investing in fixed durable capital such as ships or factories. Markets in grain may have simply been the domain of different groups of merchants: there is no evidence that any of the Muslim merchants who worked with the Geniza group were grain merchants either. But there were certainly Muslim flax dealers who invested in ships. Moreover, the general absence of Jews from both these markets, and the presence of many private Muslim merchants in them, is noticeable. In making these choices Geniza merchants appear to have been especially careful to keep their capital as mobile and as invisible from either popular or government notice as was possible for such wealthy men.

6 Conclusion to part I

The past three chapters have mapped the structural world in which the Geniza merchants operated. From this vantage, if we pause to look back at the bale on the beach in Mazara, many parts of the story are now much clearer. They are artifacts of a system of external and internal structures that allowed the Geniza merchants to exploit opportunity and manage a variety of risks. The packing of the bale, its labeling, the dispersed ownership of sections in it, and the letters written about it – all reflect the risks of the transport system. The packaging of the bale shows the Geniza merchants' organization of a system of shipping that compensated for the lack of shipping companies to keep track of goods, and these merchants' diversification of risk by packing the goods of several merchants into a single bale. The movement of letters shows the second component of this organization, a system of information that kept a local business community, and especially its *wakīl* (the local representative of the merchants), informed of the movement of goods, their ownership, their storing, and the agency plans of members of their group, the *aṣḥābunā*. That the bale ended up on the beach illustrates both the risks and the unpredictability of transport, where goods often went astray and were often damaged, but where salvage reduced loss rates while increasing commercial service burdens. The argument between Ḥayyim, Maṣliḥ, and Aḥmad over accepting and opening the bale reflects the nature of government authority and the limits of bureaucracy that made moving indigo without paying undue customs possible, but also made such attempts risky. The conflict among Ḥayyim, Nissīm, and Isma'īl over agency for Abū Ishāq's section reflects the dynamics of a system of commercial services in which the value of one's labor was keyed to one's reputation. The urge to protect one's reputation could drive two men not only across Sicily to take on commercial services, but even lead them to call in the dangerous power of the state, "the authorities," to harm their opponents.

Having now attained a better understanding of this story we can also see the complexity of choices the Geniza merchants faced, the delicate

ways in which they calculated and balanced risks and opportunities in this system. Indeed, one small part of this story, the tale of the labels on the bale, allows us to watch different choices being made by the individual owners of the sections of indigo, especially in their calculations of institutional risks.

In this world labels were transparent names, understood as referring to either the owner, the agent, or both for the port clerk's register. But they could also signify something other than proper identity. Recall that Maṣliḥ b. Eliah, whose name was the only one visible on the outer label of the sealed package, denied owning any part of it and refused to take any responsibility for it as agent. And when the bale was finally unpacked there was also some difference in the labels on the sections: although all were labeled for delivery to an agent, only three revealed their ownership too – those of Mūsā b. Abī 'l-Ḥayy. In fact, it seems that most of the agent labels were also something short of the truth, if not altogether a pack of lies: two of the sections were labeled as if Maṣliḥ's brother were agent, when he was in fact the owner; Mūsā's sections indicated Maṣliḥ as agent, an assignment he denied; and of course there was the troublesome section with Isma'īl b. Hārūn labeled as agent but another agent assigned in a letter. Labels acted as much to disguise ownership and agency as to act as the mechanism for things to reach the right person.¹

In fact, labeling practices varied. The labels on this particular bale may have been lies, but there were many cases in which bales were labeled with absolute accuracy, and indeed only with the name (or names) of the real owners, regardless of who might receive them.² Indeed, in one case Nahray b. Nissīm gave exhaustive instructions for labeling one set of bales on each side with the names of all three owners, while another set were to be labeled both with the names of two Tāhirtī brothers as owners, and with that of Nahray as agent.³ But Nahray too was prepared to lie on his labels, in various cases hiding either his ownership or agency.⁴ There is no general pattern; the same individuals insist on the truth in some cases, but want lies in others.

Although some Geniza merchants had very regular labeling arrangements with a familiar set of associates, when packages went astray this variability meant that labels that might have been perfectly intelligible within groups of associates left other members of the associate network mystified. Even when packages that ended up in the wrong port were "labeled 'Yūsuf b. Isma'īl al-Tāhirtī'," a member of *aṣḥābunā* still

¹ TS 20.122 r 20–47. ² ULC Or 1080 J 17 r 9–10.

³ TS Misc 25.19 r rt and up mar, v 1–5.

⁴ ENA 1822 A.9 r rt mar 9–13; Mosseri II 188.1–2 (L 190) r 13–15.

reported: "He does not know whose they are, so the proceeds remain with him. He asked and continues to ask whose they are."⁵

The discussions of government, law, and business relationships in the preceding chapters showed what the Geniza merchants had to gain and lose from openness or concealment. A merchant who wrote a misleading or incomplete label lost some of his state and legal protection in return for greater protection from government exaction. If he disseminated knowledge of his goods only to the Jewish community he could still expect to enjoy legal protection for his property in the Jewish courts, but gave up protection from the Muslim courts, market clerks, and qadi. He gained the advantage of the Jewish merchants' solidarity and power: associates would whisk goods into warehouses and keep knowledge of contents from customs officers. Indeed, one legal case attests to the writing of a special contract for mislabeled goods, a second contract made for, and attested by, the Jewish courts that stated explicitly that the goods had been mislabeled to avoid Muslim customs duties.⁶ A merchant who adopted this tactic also put himself at the mercy of this trust group: when Salāma b. Mūsā's indigo was denounced to the sultan's men in al-Mahdiyya he claimed that it was at the hands of some of *aṣḥābunā* who were jealous of his success. He also claimed that none of his other *aṣḥāb* in town would help him hide the indigo out of fear, because "the whoremongers (who informed on him) were Jews who know every secret."⁷

A Geniza merchant who properly labeled his goods was willing to assume the burdens of paying any dues that might be assessed, of any government sequestration that might occur, in return for the assurance that he could make a legal claim to his goods in either Muslim or Jewish courts, have the records of the clerks to back his claims, and be able to call upon the qadi to intervene.

But if we can see that the first option reposed more trust in an informal group and the second more in institutions, the Geniza merchants' calculations of risk were rather more complex. An ambiguous or inaccurate label meant that a merchant had decided to repose more of his trust in a network of associates, in *aṣḥābunā* as witnesses, in the probity of a specific individual named on the bale, and often in the power of that person's *jāh*, which might ensure that the bale was treated with deference (as suggested above by the labeling of a bale with the powerful Tāhīrtī name, when the named man had neither ownership

⁵ Bodl MS Heb c 28.61 v 9–10.

⁶ TS 12.5 r 14 and TS 20.152 r 13, 19–20; TS 20.152 r 30.

⁷ Halper 389 r 12–13, 16–17. אלאבאייין יהודי יעלמו כל סוד.

nor agency stake in the goods). Although Geniza merchants rarely wrote of these trust burdens, their existence is sometimes revealed when legal issues arose. In one legal case a merchant specifically attested: "I did not label it; I trust you."⁸ But such a choice also represented a particular level of trust in physical infrastructure – a bet that the postal systems were going to get news of one's shipments to the right people in time. It was also a bet that one's shipments on a boat or camel pack would arrive, if not exactly where they were supposed to, then somewhere good enough, a place where competent and resourceful associates operated.

Labeling goods with the name of their owner or agent represented a different calculation. The merchant who so labeled his goods might in fact repose equally great trust in his agent's ability to negotiate his goods through officialdom (or, if he was sufficiently important, in the power of his own name), even as he relied more on the formal market and legal institutions to protect his rights to his goods if things went awry. And he placed less trust in ships, in letters, or in the probity of his colleagues.

When we look back inside the bale on the beach, and watch the sections emerge for Aḥmad to record, it becomes evident that in the same shipment different merchants had made opposite choices. At one end of the spectrum lay Abū Ishāq, who placed complete faith in merchants such as Maymūn and Ḥayyim – witnesses, conduits of information, people who would handle things with the authorities. At the other end lay Mūsā b. Abī 'l-Ḥayy, who would rather face the customs dues than lack a watertight claim to his goods. Indeed, Mūsā was a wary man with his shipments, and he was aware that his actions implied a lack of trust – in another case he writes somewhat cryptically to Nahray that he has labeled a bundle of expensive textiles being taken by caravan from Ascalon to Fustat with his own name "for fear of the times."⁹

Aṣḥābunā were thus sometimes the formal witnesses who attested in the market and whose accounts could clear one's goods with the qadi; they were also sometimes a network that sustained complicated, long-distance circumvention of the law. All the meanings of the label on a bale show the degree to which the Geniza merchants can be used as a case study of contract-enforcement practices illustrating the complex interaction between related, reinforcing, and competing systems of formal and informal institutions. Their actions also illustrate the difficulties of modeling contract enforcement in isolation. Not only did individual Geniza merchants involved in the same bale of trade goods make different choices about where to place their trust, these choices were not

⁸ TS 12.371 v 7.

⁹ Bodl MS Heb d 75.20 r 24–25, v 7–10; Mosseri II 128 (L 130) r up mar and v 1.

determined solely by a comparison of different enforcement systems. Other risks also weighed in the balance: those presented by the specific interests and interventions of the state in the economy; and those arising from infrastructure, the potential failure of cargo transport or postal networks. A slight shift in circumstances – of one's relationships, of a person's standing, of the array of boats currently in port – could change the balance between relying on one's fellows and calculating that the security provided by formal institutions was worth the risk of state exactions.

The second half of this book explains the rest of the bale's story. We will see both why the itineraries of the letters, of this particular commodity, and of individuals around the Mediterranean were different, and how they were related. We will note the kinds of plans and bets the merchants in Fustat had made when they packed and sent the bale, wrote to their colleagues, or asked them to travel. Documenting the patterns of these movements reveals the economic geography of this medieval trading world, and the organization of markets that put the Geniza merchants in an enviable position to profit in many ways from wholesale commerce. But it is still the story of complex choices, intricate balances of risk and reward. Geniza merchants' organization reached both widely and deeply across the economy and across the Mediterranean; over the course of the eleventh century their choices thus reinforced certain market patterns and cut off others. As they balanced risk and opportunity they not only shaped but, as the eleventh century progressed, helped re-shape economic geography.

Part II

Geographies

7 The geography of information

7.1 Efrayim sends four copies, then five copies

Yūsuf b. Farah al-Qābisī's busy autumn in 1056, discussed in chapter 4, suggested something of the myriad duties of the merchants of Alexandria. Several decades earlier, sometime between 1025 and 1035, the activities of Efrayim b. Isma'īl al-Jawharī show that much of this work consisted in managing information. In one letter, perhaps the earlier of the two, accounting for the movements of letters takes up 30 percent of the contents.¹ That May, during the height of the westbound shipping season, Efrayim had overseen the loading of hundreds of bales of flax onto ships. This is one of only a handful of cases in which we can be certain that the ships were being convoyed by warships, so the goods were probably loaded during one of the two great Byzantine naval campaigns of the early eleventh century: 1025–1027 at Sicily; or 1030–1035 at Syria and Sicily.² Whatever the case, Efrayim took a great deal of trouble to make sure letters sent from Egypt arrived in the West:

After the arrival of my Master's letter, delivered by 'Amār, I learned that my Master is well, may God preserve this I have written my Mast[er Abū] Sa'īd Khalaf b. Ya'qūb – may God protect him – a letter in four copies, and I sent a copy on each ship with one of *aṣḥābunā*: one copy with Salāma b. Abī Khalīl on the ship of al-Ba'shūshī, a second copy with Sahlān – may God protect him – on the ship of al-Andalusī – may God protect it – a third copy on the ship of ibn al-Qaddār – may God protect it – which I entrusted to ibn al-Qaddar the ship master himself, because no Jew was on board. The fourth copy I entrusted to Salār al-Itrābulusī, ibn al-Ṭaḥāla's boy. I enjoined all *aṣḥābunā*, may God protect them, that they keep an eye on the seventy bales and one *barqalū* until they are delivered safely into the hands of Khalaf b. Ya'qūb al-Andalusī – may God protect him. Likewise, I have written my maternal uncle (Mūsā al-Majjānī) in Qayrawān – may God support him – a letter in five copies, and also copied the letters I am sending you, my Master. I have entrusted to Wad'a – may God

¹ TS 13 J 17.3.

² See the somewhat different interpretations of these naval moves in Lewis, 1951: 194–196; Stillman, 1970: 293–294; Goitein, 1973: 311.

protect him – the letters which my Master mentioned, there being twelve such letters. I shall pack up the remaining letters and send them on five ships with *aṣḥābunā*, may God protect them. I have also written to my Master, Abū Zikrī Yahyā – may God protect him – five letters. I have apprised him of all that I sent to al-Mahdiyya this year, that is, one hundred seventy-nine bales and two *barqalūs*. I also informed him of the ships and of what was collected from the advanced payment, and the like.³

Efrayim sent his letters in a state of uncertainty, noting that “bad reports about Qayrawān have been on the increase, and every man adds his own rumors.” Word of mouth may of course have magnified the severity of the situation; Efrayim asks God to “let us hear something good from there, for we shall have no peace until their letters reach us with news of their welfare.” Despite the rumors and his desire for better information he did not change his dispositions of goods, although at the last minute, when he “was informed of the defeat of the ruler of Qayrawān” which resulted in “great confusion in the city,” he seems to have decided against sending Salāma, one of Ibn ‘Awkal’s junior agents, west with the goods.

In his letter dated April 2, 1030, when the ships in Alexandria were still loading (some cargo had arrived, but the Nile boats from Rashīd were still en route), Efrayim didn’t yet have any letters to copy and send west.⁴ He had sent, as he noted, “a number of letters” to Ibn ‘Awkal regarding what was needed for the current shipping season, and noted that he would once again write to his uncle Mūsā in Qayrawān with a report on all the bales being sent to al-Mahdiyya. After finishing the letter he finally received his letters from the courier (*fayj*). Mūsā al-Majjānī had written to him from Qayrawān and Efrayim writes a long list of price quotations, beginning with comparative prices on three different varieties of flax: “Būṣīrī flax goes from 8 down to 6;⁵ Qimāt from 8 to 6 – it sells better than the Būṣīrī; Malāl doesn’t sell – it goes from 6 to 5, but no one buys it.” This is followed by a long list of spice quotes: prices for pepper, brazilwood, lac, indigo, myrobalan, and sal ammoniac; then we find a quote on sugar, and finally a price for olive oil. In conclusion Efrayim notes that Sa’ada, ibn Farah’s boy, had received a letter from ‘Umar b. Ja’far in al-Mahdiyya with additional market information, for he reports that “Qimāt flax is selling briskly in al-Mahdiyya and that they are dealing only in Qimāt there; whereas Malāl has no market.” Either Būṣīrī isn’t selling in al-Mahdiyya but only in Qayrawān,

³ TS 13 J 17.3 r 13–26. ⁴ TS 13 J 19.29 *passim*.

⁵ Price quotes in the Geniza always go from high to low.

or ‘Umar hasn’t noted Būṣīrī because his correspondent wasn’t a major player in that market, unlike Ibn ‘Awkal.

Hayyim’s adventures with the bale of indigo on the beach at Mazara revealed a trading world in which the goods, information, and people involved in a transaction moved quite separately. Part I concluded that this separation was the least accidental part of the unexpected deals involving the bale: profitable trading enterprises in this world could depend on separating the movements of commodities from the transmission of information about them. In part II we shall see that the business model of the Geniza merchants depended on the different ways in which information, goods, and people moved across Mediterranean spaces, and the fact that the itineraries of each were separable. Not only were the itineraries of information, commodities, and people independent, but the overall geographies they traced were different. Each of these geographies reveals the ways in which the Geniza merchants created and exploited economic opportunities, as well as the limits of their ambition and daring. For the geography of information, like the other geographies we shall examine, was determined in part by the limitations of an external infrastructure, and in part on choices made by the trading community: the trust placed by merchants such as Efrayim in postal systems, his fellow merchants, and the medium of writing versus word-of-mouth news.

7.2 The postal infrastructure and the movement of letters

Efrayim’s efforts over these letters are the most elaborate we find in the Geniza, but his work copying, re-copying, forwarding and sending letters, his reports on letters received, and his discussion of the contents of other letters with associates all document the mixed structures and practices of the Geniza merchants. They reflect the multiple and independent systems that moved mail, more and less satisfactorily, around different parts of the Mediterranean.

The sheer existence of the thousands of Geniza letters is the best possible testimony of the possibilities of the medieval Islamic postal systems. Commercial letters suggest merchants’ confidence in their efficacy. Both the Geniza merchants’ numerous discussions of correspondence and their recriminations over failures to correspond presume that failures of letters are the responsibility of the correspondent, not the infrastructure at his disposal.⁶ Perhaps the most typical expression of

⁶ As discussed in 3.3 above.

this sentiment is the comment of Yahūda b. Yūsuf in Qayrawān to Isma‘il b. Barhūn al-Tāhīrū in Fustat: “Your letters should arrive here all the time – it is in knowing your state that my spirit finds repose. But my spirit is left hanging until your letters arrive telling me of your good welfare.” Significantly, the emphasis is not on writing or sending letters, but that letters “should arrive.”⁷ Writers even clarify how they know letters could arrive: “My previous letter to you was sent with Abū Zakariyyā Manaḥem . . . and I have not received an answer yet,” writes an irritated Nahray b. Nissīm to Salāma b. Nissīm, noting that “Abū ‘l-Khayr b. Tammām arrived and he too did not bring me a letter from you. This indicated some degree of neglect on your part.”⁸

The Geniza merchants’ attitude to information transmission was underpinned by a complex reality: there were multiple avenues through which mail might travel, and those systems’ utility and security varied greatly.⁹ The specific ways in which the Geniza merchants used letters as business instruments and as special vectors of market information reflect a certain wariness about the infrastructure at their disposal. Geniza merchants expected letters to arrive because they did not attempt to move letters past certain structural barriers. The limitations they observed in turn had significant effects on the geographic reach of trading activity.

Merchants could either use independent commercial mail services or rely on their colleagues as carriers. They had a clear preference for the former: wherever commercial mail carriers were available they willingly paid the modest charges. Many writers insisted that their correspondents pay rather than wait for an associate to travel.¹⁰ There were three main communication services, each operating independently: two courier systems and one postal service. Efrayim received his letter through the agency of the *fayj* (pl. *fuyūj*). These mail carriers were individuals who personally collected from their clients, carried their letters – mostly overland – themselves, and hand delivered letters to recipients. This system required minimum effort to use and involved highly trustworthy individuals, meaning that letters were secure from writing to receipt. Overland mail also traveled in the off-season when the seas were closed (principally in the winter and mid-summer), allowing critical information transmission. Efrayim may have had to

⁷ TS ותצל כחבר פי כל וקת במא תסכן אלנפוס מן עלם אחואלך לאני מעלק אלנפס אלי אן תצל כחבר בסלאמתך. 12.224 r 19–20.

⁸ TS Misc 25.19 r 3–5.

⁹ The description of mail services below is largely indebted to Goitein’s several related discussions of mail: *Et*², “Fuyūdj”; Goitein, 1964; Goitein, 1967–1993: I, 281–295.

¹⁰ See the examples discussed in Goitein, 1967–1993: I, 287.

wait a few days for delivery, but we find few complaints about this service, and only one instance of non-delivery.¹¹

Couriers, however, only covered a few specific routes. One service operated between Egypt and Ifrīqiyya. Most of the letters sent with *fuyūj* traveled the Alexandria–al-Mahdiyya–Qayrawān route, with several intermediate stops along the North African coastal region. Although we find a few cases in which a *fayj* on this route continued on to Sicily,¹² we also find Sicilian merchants asking for letters to be sent by courier to al-Mahdiyya – in one case with the insistent “Let there be more than one letter, and do not neglect this, because I have had no mail from you.”¹³ Presumably letters that arrived in al-Mahdiyya would have to be sent from al-Mahdiyya to Palermo privately, by the hand of a helpful associate.¹⁴ Another set of couriers operated frequently, probably weekly, between Alexandria and Fustat. As the markings on Efrayim’s second letter show, letter writers could expect delivery within a week, on average in four days.¹⁵ The existence of two such dependable *fayj* services did not mean that a merchant could address a letter in al-Mahdiyya and have it arrive without any trouble in Fustat. The western couriers would deliver bundles of letters to the merchants of Alexandria, who, like Efrayim, forwarded them (either via a different courier or through an associate) to Fustat. The *wakīl al-tujjār* (representative of the merchants) of Alexandria in the Nahray period, Ibrahīm b. Farāh al-Iskandarī, offered a forwarding service that delivered mail arriving from the West directly to individuals in Fustat. It is not clear whether he charged for this service, but it was only used for a minority of the letters arriving from the West.¹⁶

A different kind of communication system connected Fustat with al-Shām. The *kutubī* system operated not through independent operators, but as a set of commercial post offices that regularly sent bundles of mail between the main offices. Each letter sent through the system is marked in Arabic with the names of the sending and receiving houses in the cities concerned – which included Jerusalem, Ramla, Tyre, Ascalon, Damascus, Aleppo, and Fustat. Each letter sent in this system contains the name of the office of the originating and receiving family firm

¹¹ Halper 389 r 2–3.

¹² See Halper 389 r 2–3; Bodl MS Heb a 3.13 r 2–3. The same letter, v 9, suggests again that such couriers were not numerous, and the correspondent in Sicily wants his Alexandria correspondent to “pay attention to every courier setting out and send me mail as needed.”

¹³ TS 16.7 v 5–7. ¹⁴ As in TS 20.76. ¹⁵ Goldberg, 2005: 68–69.

¹⁶ TS 10 J 20.12 r up mar; AIU V A 70 r 18; INA D-55.14 v address; TS 10 J 10.25 v address; DK 230 d v address; TS 10 J 10.14 v address.

(not the name of the city), showing that the system operated rather like the present-day post office – sorting letters for multiple destinations and sending out carriers on a fixed schedule regardless of season (the best-documented service, running between Fustat and Tyre, was weekly). This system could also get a letter from any of its offices to any other, as shown by the movement of a letter from Aleppo to Fustat, with marks showing it to have been forwarded through the Tyre office.¹⁷ But this system too had its limits. To send a letter from Jerusalem to Alexandria one could use the *kutubī* only as far as Fustat, after which one needed to get an associate or courier to move it onward to Alexandria.¹⁸

What really distinguished these systems was the degree to which they satisfied trading requirements. The Geniza letters suggest that merchants preferred to pay for commercial mail, but whereas 90 percent of letters between Fustat and al-Shām have the marks of the year-round *kutubī* postal service, well under half the letters between any other places can be associated with the *fuyūj*. The high expectations merchants had of the *kutubī* system are illustrated by an incident in which Ya'qūb b. Salmān al-Ḥarīrī's disastrous trip from Tripoli al-Shām led him unexpectedly to stop in Ramla rather than traveling directly to Fustat as planned. From Ramla he wrote to Nahray b. Nissīm in Fustat asking for current market prices on various goods so that he could decide whether to attempt to sell them on site or bring them back to Fustat. He urged Nahray to write back quickly, but was certain enough of the speed and dependability of the postal service to wait for a reply (mail between the two cities took a couple of weeks), even although he stated explicitly that he had nothing to do in Ramla aside from waiting for letters.¹⁹

By contrast, on every route the *fuyūj* traveled merchants sent additional letters, attesting to the insufficiencies of the service. Between Alexandria and Fustat the couriers were constantly supplemented by letters traveling with the stream of merchants moving back and forth. Efrayim's arrangements reflect the reality that the great majority of letters moving between the central Mediterranean and Egypt were carried by travelers on the ships, even though they usually only delivered them to merchants resident in the port cities. In some cases individual travelers would carry letters door to door from a merchant in one of the western cities to Fustat. Such extra services were not always wholly disinterested – travelers often supplied this service in return for introductory contacts, and a line or two of introduction in the letter itself could substitute for a full letter of introduction.²⁰

¹⁷ TS 8 J 25.6. ¹⁸ TS 13 J 25.12; Mosseri II 128 v 4–7. ¹⁹ TS 8 J 19.27 r 10–12.
²⁰ See the examples discussed in 5.2 at n. 57 above.

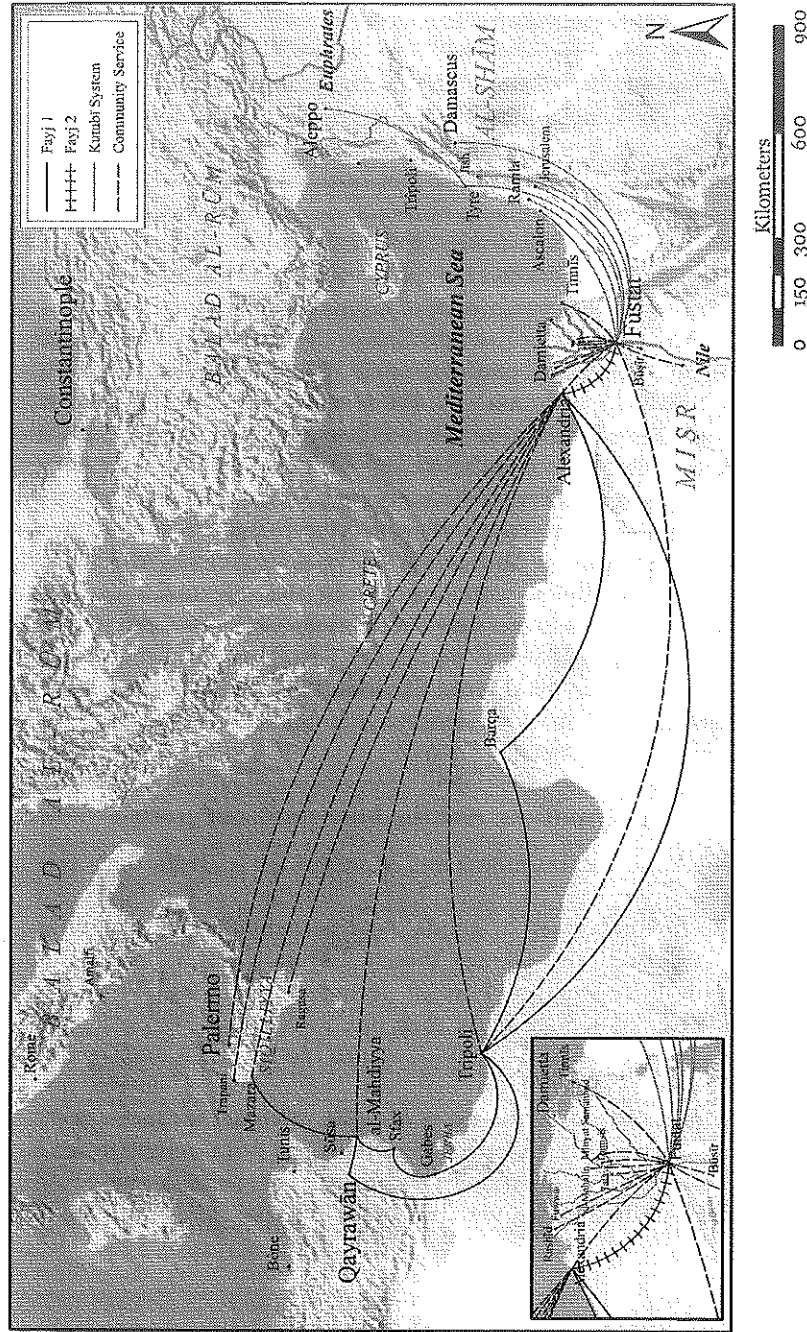
As we saw in chapter 5, merchants such as Efrayim trusted an array of people aboard a ship to carry their letters between ports: *aṣḥābunā*, ship-owners, Jews not involved in long-distance trade, and Muslim merchants.²¹ Given the unreliability of ship movements, this could not be considered a completely dependable system; thus it is particularly along these sea routes that writers request that multiple copies of letters be sent.²² Efrayim's notes on copying also include additional regular safeguards that we sometimes find in other letters: the copying of letters or key contents in Alexandria, as further insurance against transit mishaps.

As the maps show, this patchwork of commercial systems covered a limited area, encompassing only a selection of the major cities. A courier system began at Alexandria and terminated in the West at Sūsa (in Ifrīqiyya) and Sicily (in Mazara). A different postal service started at Fustat and went east, ending in the northeast at Aleppo; although it seems likely that letters were gathered and routed through major way-points such as Ramla and Tyre, I have drawn a separate line to indicate that only two postal-office names were needed to secure connections from any of these places. A limited set of secondary cities, and many smaller places in the Delta, were reached by the informal means of helpful individuals. These maps and descriptions illustrated the degree to which the exchange of letters required the facilitation of merchants themselves, whether as unpaid letter carriers or as informal postal-hub agents to transfer letters from one system to another.

7.3 Letters, information, and the boundaries of trade

As noted above, the Geniza merchants expected letters from their correspondents to arrive; they had much higher expectations for movement of letters than for movement of goods. And perhaps their expectations were legitimate, given the Geniza merchants' care not to press this communication infrastructure beyond certain boundaries. They did not expect a letter to survive more than one forwarding; 99 percent of letters are sent either between locations connected by direct mail service or between those connected through just one exchange, always one managed by an associate or the *wakīl al-tujjār*. Two-leg journeys never have both legs by sea. Thus Geniza merchants did not attempt to send commercial mail between al-Andalus and Egypt; theoretically this could have been a one-node transfer, with one of the ports of Ifrīqiyya or Sicily

²¹ BL Or 5542.9 r up mar 1–2. ²² TS 10 J 19.19 r rt mar 6–12; DK 230 d + a r 21–23.



Map 7.1: Commercial and private postal service

... serving as the central node, but the double reliance on ships and individuals it would have required was unacceptable.

Geniza merchants were also chary of sending letters too far off the main routes. Traders traveling in the secondary towns around Egypt sometimes had to wait until their return to collect correspondence; when they traveled into the countryside and villages they were outside the possibility of receiving letters.²³ These limits are demonstrated by Nahray's actions as a responsible agent for his associate Yeshū'ā b. Isma'il. Yeshū'ā spent part of the summer and fall in the eastern Delta, away from his home in Alexandria. Nahray initially arranged to have the letters that came via the couriers in Alexandria forwarded to Taṭay, but concluded that they had not arrived, and had remained instead with the *ḥazzān* (cantor) in Damietta. Nahray decided that it would not be worth sending on any more of Yeshū'ā's letters, and wrote him a note to Alexandria telling him about the letters that were waiting.²⁴ It was possible to send a letter from a little place such as Minyat Sammanūd or a village near Fuwwa in the Delta, but only as far as Fustat.²⁵ No one attempted to write and send overseas mail from such a place. Indeed, even from Jerusalem, while using the *kutubī* service, Barhūn b. Mūsā al-Tāhirtī did not attempt to keep directly in touch with his correspondents in the West, although he had several trading deals ongoing in Ifriqiyya. He enclosed a letter to be forwarded to Alexandria in a letter sent to Fustat, but counted on his correspondents in Egypt to read and copy the main news of the West for him, and indeed to take care of western trade, while his correspondence would have to wait.²⁶ Letter communication was thus circumscribed not only by the gaps and limitations in postal infrastructure, but also by inwardly perceived limitations – on the degree to which merchants could rely on associates to deliver to far-flung places, on the dependability of ships, on the sheer availability of associates. At a certain point the benefits of attempting to convey additional information were outweighed by the trouble it involved and the lower probability of delivery.

Of course, neither trade nor information was confined to the boundaries of dependable correspondence – commodities, individuals, and information all traveled beyond the reach of letters. The special importance of letters as both business instruments and special vehicles of information, however, did mean that their limits constrained other activities.

²³ See 9.2 at n. 37, 9.3 at n. 58 below.

²⁴ TS 13 J 19.27 r 1–13.

²⁵ TS 12.243.

²⁶ TS Misc 28.225.

As discussed in chapters 3 and 5, letters had a special function as business instruments between associates. They were the vehicle through which a merchant assigned agency to associates and through which he instructed these agents. Associates, as we have seen, often performed a complex balancing act between acting promptly and following instructions. In a few cases associates uncertain about how to act wrote back to their principals for further instructions – even when the round trip could take months to achieve.²⁷ Hayyim's troubles discussed in the introduction help explain why – some of the fiercest disputes among merchants were over the responsibilities and limits of proper agency.

Thus a much greater weight of trust lay upon associates when they acted for their principals outside the boundaries of correspondence. Such agency was still possible: Yūsuf Ibn 'Awkal had many goods sent to Qayrawān to be forwarded by his agents there to al-Andalus (or potentially forwarded, depending on the relative state of the markets as assessed in Qayrawān); we also have cases in which goods are sent on to southern Italy or Morocco. But such actions result in a surprisingly high rate of dissatisfaction – more than 50 percent of the trading transactions described outside the postal network are the subject of either complaint about agent behavior or report of loss.²⁸ Although one might assume that the integrity of the unwatched agent was questionable, the real disinclination seems to have been the market blindness involved: where the general market price and actions of others couldn't be known through a stream of letters, misunderstandings and dissatisfaction abounded. Indeed, some merchants, when faced with the necessity of such dealings, used a partnership rather than agency, ensuring that the traveler had a direct financial stake in the success of the transaction, even though this meant reducing the sedentary partner's own share in the profits.²⁹ As we shall see in the coming chapters, some patterns in the way Geniza merchants moved commodities, and the manner and place in which they chose to sell them, had a great deal to do with these limits on acting through agency, the possibility of sending or requesting instructions, and the limits of trust.

Moreover, although letters were not the only source of news, merchants placed different weight on written reports from associates and news reported by travelers. Efrayim, for instance, reports to Ibn 'Awkal a collection of news derived from letters, travelers, and market gossip.

²⁷ Halper 389, *passim*; DK 327 a–d r 35–40.

²⁸ It is worth noting, and as will be discussed in later chapters, the dissatisfactions of sending goods outside the postal network increased in the Nahray generation.

²⁹ Halper 389 v 6–19.

Such reports magnified the geographic range and amount of information available. But, like most merchants, Efrayim was unlikely to change his business plans based on the gossip of the market or on travelers' reports. Despite the bad rumors, and even reports of the defeat of the Zirid sultan, he still sent 180 bales of flax, the largest single shipment recorded in the Geniza, to the sultan's port city of al-Mahdiyya.

Efrayim's notes and actions reflect a general pattern: all such news was worth reporting as early notice of possible developments, but it was rarely trusted sufficiently to make major market decisions, or to change a set marketing plan. It was instead the eyewitness market reports of associates that drove business planning. Correspondents often waited until the last moment to entrust letters to carriers so as to include postscripts with the latest prices and trends. As we see, Efrayim delayed sending his second letter not only in order to add the price levels from Qayrawān but also to check an associate's letter for the market news from al-Mahdiyya down the road.

Geniza merchants' own reports reveal their reasons for typically preferring written reports to travelers' tales: Efrayim's first letter reports his awareness that rumors circulating about distant places might be magnified by echo. The stream of talk about political unrest, famine, battles, and disease that accompanied travelers was reported, but not necessarily believed in full, particularly when travelers themselves were reporting second-hand tales. Letters even note how couriers, the carriers of news, sometimes got major stories wrong. Sometime in the late 1060s, for example, the Alexandrian Mūsā b. Abī 'l-Hayy reported the following:

The courier ibn al-Ḥitānī arrived from al-Mahdiyya today. He hasn't delivered mail to anyone yet, except Abū Ya'qūb (Yūsuf b. Farah) b. al-Qābisī. He spread horrible rumors about the new ship, the horror of its destruction made our heads fly off.³⁰ But when master Abū Ya'qūb took his letters, he found among them a letter from Abū 'l-Barakāt b. al-Rammāh saying that the new ship had departed the City (Palermo) for Mazara, then slipped off (ḥṣṣ) to arrive at *balad al-Rūm*, where it stayed for 15 days without anyone having any news of it, after which it returned safely to Mazara, thank God.³¹

The courier had thus been contradicted by the very letter he carried. Merchants also demonstrate a healthy skepticism for the exactness of memory. Letter carriers were often themselves merchants who had left the same port as the letter, with full knowledge of the state of the market; correspondents' preference for written lists of market prices indicates a wish not to rely on their fallible memories. Indeed, perhaps in part

³⁰ Literally, "sent our minds flying." ³¹ Mosseri II 128 r 9–18.

because they themselves used letters to manage and manipulate the talk of the marketplace in discussing the behavior of their associates and maintaining their own reputation, Geniza merchants seem to have been especially wary of “echo effects.” That is, they worried that talk within a small and interested community had a tendency to magnify some reports and discount others, in keeping with the norms or worries of the group.³² As Efrayim noted, when bad reports of Qayrawān arrived, “every man adds his own rumours.”³³

Thus the business reports from travelers that were most valued, and most often recorded, were their notes of which other ships had departed at the same time, how many ships were still loading, which ships had fallen behind – these were eyewitness reports of activity en route that could be verified in multiple ways. Important news that could *only* be obtained from travelers was reports on the activities of market players from places beyond the reach of either letters or the Geniza merchants’ network. Thus merchants were eager to report what travelers in ships arriving from al-Andalus, al-Shām, or *balad al-Rūm* had to say about how many ships were traveling, what they were carrying, and what goods were likely to interest their compatriots this year. In this case alone can we trace Geniza merchants taking the word of foreign merchants sufficiently seriously to take action, and even then only in a few cases.³⁴ It is certainly here that we see an extension of information beyond the limits of the postal system, but few instances in which merchants expect or rely on such information, which was often vague at best.

One of the easiest aspects to overlook in this flow of information is the particular and limited ways in which market information related to business planning, for reasons of both infrastructure and wariness of echo effects. Given the infrastructures that determined the timing of letters and cycles of trading activity, the vast majority of market and shipping information did not tell one’s correspondent what to do, but rather what to expect. Lists of market prices could rarely affect choices in shipping, but they did give a merchant who had already shipped his goods an idea of how much profit was likely to return so that he could better plan his next investment. Indeed, since merchants sent certain goods to be sold at a fixed price, such information might tell him to expect no return this year, as the goods would be held for the next season or forwarded to a fresh market. Shipping reports similarly helped merchants know where their goods stood in the market – whether the goods had arrived early or late, whether reverses in shipping were likely to

³² See Burt, 2001: 29–30; Ogilvie, 2011: 348, 362–363, 365.

³³ TS 13 J 17.3 r 30. ³⁴ E.g. JNUL 577.3.2 r 15, rt mar 1–4.

change demand. As we have seen, merchants rarely offered advice alongside their market reports – partly in compliance with rhetorical norms, but partly reflecting the fact that market information was rarely expected to give rise to immediate action, instead being provided in order to assist the recipient in longer-range planning.

Geniza merchants made use of a variety of sources for their information. They obtained some sense of general market conditions in far-flung parts of the Mediterranean through the flow of information that moved with ships and travelers. Market gossip, travelers’ tales, and port talk all provided information that was transmitted, often with notes of caution, among different ports and from the ports to the major inland cities. Most merchants displayed a healthy skepticism about such tales, and did not let such half-knowledge determine immediate decisions about where and how to ship goods. This sense of the relative value of information, merchants’ general preference for having their goods marketed within the zone of reliable information, and their clear recognition of the limits of a dependable postal service all circumscribed the world of rich, readily actionable information to the eastern basin of the Islamic Mediterranean.

7.4 The geography of information: connectivity and change in the eleventh century

Determining the locations of origin and destination of merchant letters (and other documents) is the first challenge in reconstructing geographies of eleventh-century trade. Geniza letters were addressed on the reverse side in a narrow blank space created by folding the paper repeatedly on the horizontal. Addresses invariably included the name of the recipient, but only sometimes his location. Usually the name of the sender was also written, but never his location. Unambiguous origin information, where it does occur, is found in the protocol of the text. “I am writing you, my lord and master – may God lengthen your life, make your well-being and happiness perpetual, in His mercy, shield you from evil – from Fustat on the 15th of Shevat . . .,” a helpful letter may open.³⁵ But merchants often didn’t need to address correspondence: letters carried by *aṣḥābunā* might only need the name of the recipient, and the same was true for letters carried by one of the established and knowledgeable couriers. In the typological sample only 45 percent of letters contain any mention of place of origin in their opening.³⁶ The

³⁵ TS 10 J 15.25 r 1–2. ³⁶ See the discussion in Goldberg, 2005: 67–70.

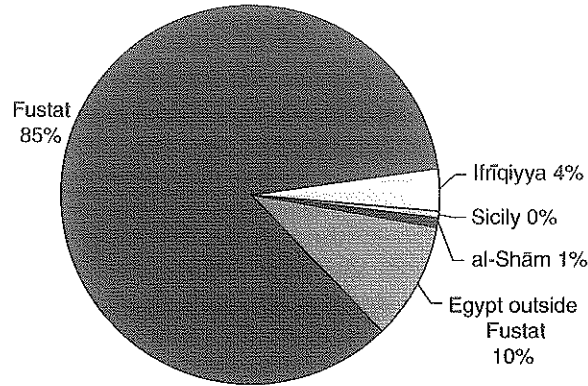


Figure 7.1: Destinations of eleventh-century mercantile letters

lack of unambiguous statements of origin and destination can often be made good by a careful reading of the internal evidence of the letters, mentions of people or places associated with a city, or marks of the *kutubī* system offices.³⁷ A point of origin can thus be determined for over 85 percent of letters, and a destination for slightly under 80 percent.³⁸

Letters survived through the chance of their being discarded in the Geniza of Fustat, so it is not surprising that the vast majority of letters found there have Fustat as their destination. The charts show the degree to which Fustat predominates as a destination for correspondence (85 percent), with Alexandria a distant second (5 percent).³⁹

The pattern is even clearer when the data is aggregated into regions: Fustat, the rest of Egypt, Ifriqiyya, Sicily, and al-Shām (Figure 7.1).⁴⁰

Egypt outside Fustat accounts for 10 percent of destinations: thus 95 percent of letters were sent to Egypt, while Ifriqiyya accounts for 4 percent of destinations, al-Shām about 1 percent, and Sicily under 1 percent. We need to bear the Egypt-centric view of the world in mind as we consider geographies of commodity and human movement in the

³⁷ See 2.1 at n. 16 above. Goitein, 1967–1993: I, 291–295.

³⁸ Sources and methodology are discussed further in Goldberg, 2005: 253–56.

³⁹ This chart includes all eleventh-century mercantile letters for which a destination can be determined.

⁴⁰ Egypt in this sample includes the Nile Valley and Delta, the Fayyūm, and the port cities from Alexandria to Tinnīs; al-Shām anywhere east of Tinnīs and west of the Euphrates. For Ifriqiyya I include letters sent to Qayrawān, al-Mahdiyya, Tripoli, and Sūsa. The only letters sent to Sicily in the corpus went to Palermo.

Table 7.1 *Destinations of eleventh-century mercantile letters*

Destination	Number of letters	Percentage	Destination	Number of letters	Percentage
Fustat	453	84.7%	the West: Ifriqiyya or Sicily	2	0.4%
Alexandria	28	5.2%	al-Munaymun	1	0.2%
Būṣīr	15	2.8%	Ascalon	1	0.2%
Jerusalem	8	1.5%	Damsīs	1	0.2%
Qayrawān	8	1.5%	Dalaja	1	0.2%
al-Mahdiyya	5	0.9%	Delta	1	0.2%
Palermo	3	0.6%	Rashīd	1	0.2%
Tyre	3	0.6%	Sūsa	1	0.2%
Ramla	2	0.4%	Taṭay	1	0.2%
			Total	535	100.0%

chapters that follow. Correspondents were reporting what they felt to be of interest to someone in Egypt, most likely someone in Fustat. The degree to which this distorts our picture is debatable; a vast amount of evidence points to the economic centrality of Cairo–Fustat in this period, both for the traders in our network and for economic activity in general.⁴¹ Yet this window does obscure some connections in the eastern Mediterranean that bypassed Egypt, while writers in the West were also likely to report less of their intraregional and local travel than were their colleagues in places such as Alexandria or Tyre.

Locations of origin unsurprisingly show a broader distribution, both more expansive in its geographic extent and indicating relationships with a larger set of places (table 7.2).⁴²

Perhaps most interesting here is the extent to which Alexandria dominates the corpus, showing the primary importance of correspondence on the regional level for merchants engaged in long-distance trade. Again, considering the points of origin in larger regions underlines the general pattern. I group together Egyptian ports, the Egyptian countryside, and then al-Shām, Ifriqiyya, and Sicily (Figure 7.2). For an even broader overview I compare Egypt as a whole, the east, and the West (Figure 7.3).

The origins and destinations of trading letters not only reveal the momentary locations of merchants but show practices of writing. Over 65 percent of eleventh-century letters for merchants whose home base is

⁴¹ See 10.6 and 11.1 below.

⁴² As above, those for which a point of origin can be determined.

Table 7.2 *Origins of eleventh-century mercantile letters*

Point of Origin	Number of letters	Percent	Point of Origin	Number of letters	Percent
Alexandria	281	46.6%	Rashid	3	0.5%
al-Mahdiyya	51	8.5%	(Rif?)	3	0.5%
Jerusalem	42	7.0%	Tripoli al-Shām	3	0.5%
Fustat	38	6.3%	Gabes	2	0.3%
Qayrawān	38	6.3%	Ramla	2	0.3%
Būṣīr	22	3.6%	Ṣahrajt	2	0.3%
Tinnīs	20	3.3%	Taṭay	2	0.3%
Palermo	13	2.2%	Abyar	1	0.2%
Tripoli	12	2.0%	Ahwāz	1	0.2%
Tyre	10	1.7%	Aleppo	1	0.2%
Damsīs	9	1.5%	al-Maḥalla	1	0.2%
(West)	7	1.2%	al-Munaymun	1	0.2%
Mazara	6	1.0%	Barqa	1	0.2%
Sicily	6	1.0%	Gush Halav (al-Jish)	1	0.2%
al-Shām	4	0.7%	Mīnyat Sammanūd	1	0.2%
Sūsa	4	0.7%	Munyatayn	1	0.2%
Ascalon	3	0.5%	Ragusa	1	0.2%
Bahnasā	3	0.5%	Sfax?	1	0.2%
Damascus	3	0.5%	Trapani	1	0.2%
Malij	3	0.5%	Total	603	100.0%

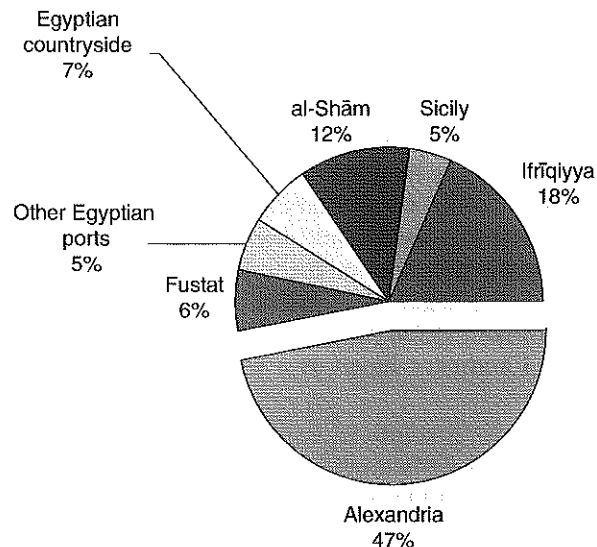


Figure 7.2: Origin of eleventh-century letters by small region

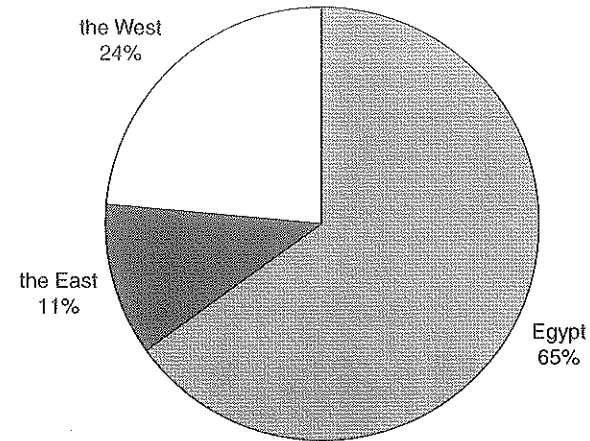


Figure 7.3: Origin of eleventh-century letters by large region

known originate from that home base.⁴³ Merchants wrote most often in their capacities as stationary agents, whether from home or from a seasonal base, and rather rarely in the midst of travels: we know much more about the movements of merchants from their colleagues who resided in the ports than from the travelers themselves.⁴⁴ Udovitch has suggested that the content of some letters received from Alexandria, containing only shipping news and greetings and little in the way of orders and reports, might indicate that port merchants had an obligation to write on a fixed schedule, and that this may partially account for the predominance of Alexandria in the corpus.⁴⁵ Merchants in their home bases were information hubs for travelers: they received letters to forward, received notes in their letters asking them to look for, speak to, and report on travelers, and of course served as witnesses who were expected to report back on the activities of travelers. Regular letters between resident agents multiplied and verified information – the actions of Efrayim in copying letters, forwarding letters, and then re-copying important parts of letters that both he and others in Alexandria had

⁴³ Data on homebases compiled from Gil, 1983a; Gil, 1992; Goitein, 1966a; Goitein, 1967–1993; Goitein, 1973; Stillman, 1970; Stillman, 1973; Udovitch, 1977a; Udovitch, 1988; Udovitch, 1999; and Udovitch, n.d., together with my own notes.

⁴⁴ Cf. Goitein, 1967–1993: I, 157–160.

⁴⁵ Udovitch, n.d.

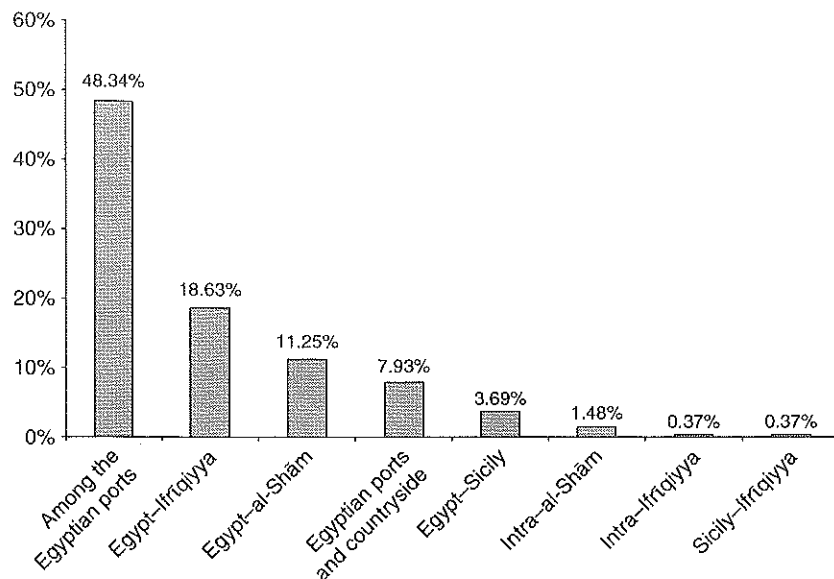


Figure 7.4: Connections through correspondence

received show this constant process of reduplication at work. Like the acts of witnessing and the publicity of market acts, such transfers of information sustained trust and compliance between principals and agents.

Letter distribution shows not only the importance of certain localities as points of origin and reception of correspondence but also the density of connectivity between places, since a letter sent from Alexandria to Fustat and one sent in the opposite direction attest equally to the intensity of communication between the two cities. An overall examination of connectivity in the eleventh century shows the following patterns (Figure 7.4).

Clearly, for the Fustat-based merchants at the core of our study trade was centered on a base of intense communication within Egypt, both among the various Egyptian ports and between those ports and the countryside.⁴⁶ All told, intra-Egyptian communication accounts for 55 percent of all eleventh-century letters, while communications

⁴⁶ Ports include Fustat, Alexandria, Rashīd, Damietta, and Tinnīs. See Udovitch, 1978: 521–522 on the navigation.

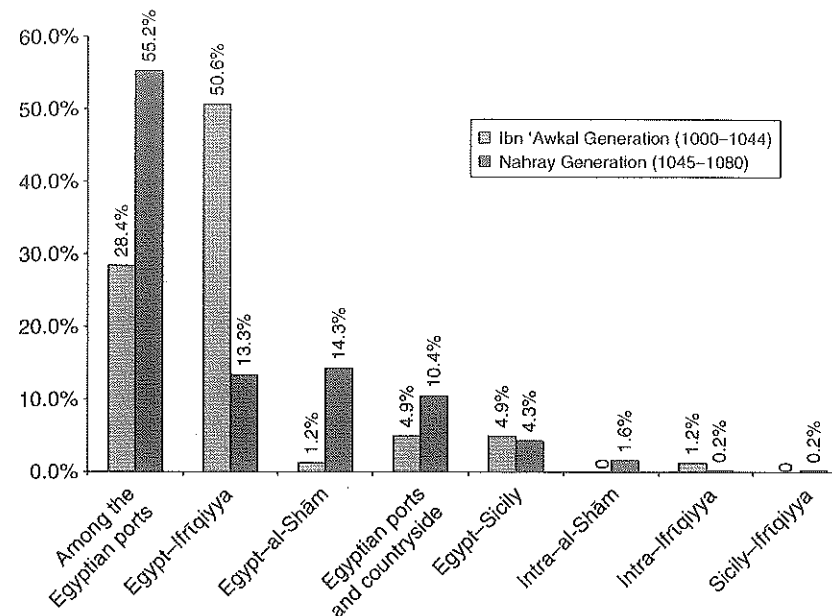


Figure 7.5: Connections in the two generations

between Egypt and the overseas markets account for slightly over 40 percent. While this is clearly indicative of the processes of trade from Egypt, it is in no way indicative of the state of communications among various ports in Ifrīqiyya, for instance, or for communications between Ifrīqiyya and Sicily.

This pattern for the eleventh century as a whole becomes more nuanced when the results are grouped generationally (Figure 7.5). Looking at the Ibn 'Awkal generation we see that a much larger proportion of correspondence involves the Ifrīqiyya–Egypt axis, while the significance of al-Shām drops to almost nothing. Communications between Egypt and Ifrīqiyya account for over half the letters of this generation, while intra-port correspondence in Egypt (almost exclusively between Egypt and Alexandria) accounts for just under a third.

It is in the Nahray generation that we see the greatest significance of Alexandria, now supported by some of the other Egyptian ports, as well as the emergence of significant correspondence with al-Shām. Indeed, for this later generation correspondence with al-Shām is now as significant as that with Ifrīqiyya. These shifts in letter distribution are a first indication of how trade changed over the course of the eleventh century,

in both direction and range. Analysis of the travels of network merchants (in chapter 9 and particularly chapter 10) will flesh out these basic patterns of eastward shift and geographic contraction of trade by the Geniza merchants in the later eleventh century.

7.5 The boundaries of information: using letters to retrace geography

The extent of a merchant's trade was limited by infrastructure, trust, and the value of different kinds of information that might be provided. Using letters to retrace the geographies of communication, commodities, and individuals is an approach circumscribed by the epistolary norms of the merchants and their Geniza practice in keeping or discarding letters. These boundaries shape the scope of the chapters that follow, since they determine what we can learn about the geography and nature of Geniza trade and the Islamic economy in general. In particular, the way in which letters were written complicates the identification of individuals and hence how well we can trace people's movements; it also renders the vast majority of information about commodity movements too partial or ambiguous to use.

The Geniza merchants' habits in describing people, places, and things complicates the project of retracing the various routes along which information, people, and goods traveled. As letters were not the main record-keeping documents of this trading community, letter-writers only sometimes regarded it as necessary to specify all the details about a trading transaction or an individual's movement – for the most part the modern scholar is in the position of overhearing the middle of a long conversation, partially carried on in earlier letters that haven't survived, partially carried on orally by individuals as they moved and met.⁴⁷

Geniza merchants, moreover, employed a language of place and movement common to the medieval Islamic milieu, and this adds to the ambiguity. Sometimes movement is toward a goal city – a helpful note will tell us that Isma'īl is going to al-Mahdiyya, or that indigo was sent to Mazara. But frequently movement is described with eastward or westward directionality relative to the current location of the writer. Travelers, letters, and goods were forever moving "west," for instance, but west could mean different things. Al-Maghrib, when mentioned in Egypt, often meant the central Mediterranean: sometimes Ifrīqiyya,

⁴⁷ As discussed in 1.3 above.

Sicily, and the Italian peninsula generally, sometimes just Ifrīqiyya (a word, it is important to note, that is never used in the correspondence as a destination for business travelers or goods). Sometimes "west" meant all the territories west of Alexandria. When the writer is already located in the central Mediterranean the same term would tend to mean the general regions further westwards – al-Andalus and the modern geographers' Maghrib (Morocco and western Algeria). But even for writers currently located in Egypt we sometimes find "al-Gharb" used to distinguish this "further west." Conversely, merchants in the central Mediterranean sometimes use the term "Mashriq" to mean Egypt and al-Shām. But when one wrote from Egypt, this term tended to mean just al-Shām.

An additional source of confusion is that in this highly city-focused society the name of a region could refer either to the region in general or to its ruling city. Thus "Misyra" meant both Egypt and Fustat, Şiqilliya could be either Sicily or Palermo, al-Shām could mean either greater Syria or Damascus, and Maghrib could be either Ifrīqiyya or Qayrawān.

Any letter can thus contain a flood of location and movement information, but only a modest proportion is usable. Notes on the movements of goods, for instance, are the most common feature of the correspondence, but this material is by far the least manageable. The percentage of ambiguous information far exceeds the precise. In most cases neither the origin nor destination of commodities is stated – unless there was a change in plans, correspondents already knew.⁴⁸ Some commodities are so strongly associated with a region that their trajectories can be very reliably assumed. Flax in the Geniza correspondence, for instance, is invariably Egyptian flax. Pepper came through the Red Sea route and arrived in the Mediterranean via Egypt. The origin of silk, on the other hand, is a complete mystery unless it is labeled – not only was it produced in many parts of the Mediterranean (especially al-Andalus, Sicily, and Syria) as well as in Asia, but its value-to-weight ratio was so high that individuals carried it about almost as an alternative currency.⁴⁹

Given these difficulties, our discussion of movement of commodities will be confined to detailed study of the origins, destinations, and trajectories of goods that moved across the region of al-Shām. In general this region provides the most identifiable and least ambiguous designations of origins and destinations in the Geniza letters, by virtue both of the geographic terms used and the near-universal use of the *kutubī* system.

⁴⁸ E.g. the lists in ENA NS 18.24; TS 20.76. ⁴⁹ Goitein, 1967–1993: I, 222–224.

Information on movements of people is more varied and often more usable. The place of origin and receipt of letters naturally shows the locations of the correspondents at the time of writing. The common practice of sending greetings both to and from members of *aṣḥābunā* can also place individual merchants at some location other than home at the time of writing. Goods, money, and letters were often sent in the care of a particular individual, revealing his travels. Shipping reports often contain notes on which merchants had arrived or departed on which ships. Finally, writers describe their own completed voyages, mention their future travel plans, and relate stories of the travels of their fellow merchants.

Although all these sources of information help sketch patterns of movement, ambiguities confound the researcher at every turn. Naming practices often make identity ambiguous even when the route of travel is clear.⁵⁰ In other cases both the individual and the itinerary are ambiguous, as shown by the following very typical examples (mostly from the correspondence of Mardūk b. Mūsā, one of Nahray b. Nissīm's important associates in Alexandria). Each is the complete record of a voyage in the letter:

1. On this very day, the boat of al-Mufaḍḍal al-Haiḥf arrived from al-Mahdiyya and Abū Yaḥyā b. al-Sadā al-[M]ahdawī arrived in it. (Mardūk b. Mūsā in Alexandria to Nahray b. Nissīm in Fustat)⁵¹
2. If my master Abū Salmān b. Duwayda has arrived, please greet him on my behalf. (Mardūk to Nahray)⁵²
3. Prior to his departure, Ibn 'Uqban left me instructions. (Mardūk to Nahray)⁵³
4. I placed my trust in God Almighty and sent you two purses with Abū Sa'īd Maymūn b. Ya'qūb ... I also sent you a purse with Abū 'Alī Ḥasan b. Ishāq al-Ṣafāqīsī. (Ya'qūb b. Isma'īl al-Andalusī in Palermo to Nahray b. Nissīm in Fustat)⁵⁴

Each of these examples records the fact of travel, but with an ambiguity – relating to endpoint, identity, or membership in the Nahray or Ibn 'Awkal group. As discussed in chapter 2, short forms of names are clear indications of close association, while long forms often indicate strangers. Thus in Example 3, Ibn 'Uqban is obviously an associate, even before we see him issuing instructions to Mardūk. Unfortunately it is not clear where he was going. Examples 1 and 2 provide clear

⁵⁰ See *Technical Notes* above. ⁵¹ TS 8 J 20.17 r 4–6.

⁵² TS 8 J 25.14 r 8–9. ⁵³ AIU VII E 5 r 23. ⁵⁴ Bodl MS Heb c 28.61 v 1–4.

information on the persons involved as well as fairly clear indications of the voyage. Sometimes the testimony is direct (Example 1), since the merchant arrived on the boat from al-Mahdiyya; often it is easy to interpret (Example 2), since this formulation (“if so-and-so has arrived,” “when so-and-so arrives”) is common when merchants were arriving in Fustat from Alexandria. In neither case, however, is it clear that the merchant is a member of the network, although Mardūk's greetings (Example 2) suggest an associate. In cross-referencing both men it becomes clear that the first is not a member of the network, while the second is: he appears in other letters engaged in services with the group, as well as in one of Nahray's accounts.⁵⁵ The forwarding of money (Example 4) occasions one of the most useful forms of information in the letter corpus. As discussed in chapter 5, carrying money was a form of service to the trading community. But when sending money, whether with a close associate or a relative stranger, merchants took care to provide a very full form of the name, giving the recipient the clearest possible testimony of responsibility, and the scholars the best evidence for travel.

The range, variety, and degree of ambiguity of location information that testifies to the movement of individuals lends itself to two different approaches. In chapter 9 I collate lifetime location and travel information for a group of individuals who, either because their names are unusual or because they are more prominent in the correspondence, can be identified with some degree of confidence. From this information I draw a picture of the variety of lifetime patterns of movement that defined trading activity for individuals, and then use this information to examine trading strategies in the group. In chapter 10 I collate all voyages for any person who can be identified as part of the network, in order to define the geographic boundaries of the human network of Geniza trade, and to show how these boundaries shifted over the course of the eleventh century.

7.6 Conclusions

The ability to transmit information about goods that were to arrive, and to place orders to multiple agents in advance of the movement of goods, were some of the key advantages the Geniza merchants gained through their business associations, allowing them to simultaneously manage both shipping infrastructure and port institutions. Reliable information

⁵⁵ ENA 3014.3 v 5; TS 12.241 r rt mar.

helped to shape some investment choices in a world of risky shipping, while the promise and reality of multiple reporting and recording was a central part of maintaining the principal-agent system of *ṣuhba*, as such information was more immediately accessible to far-flung associates than were the port and market registers of officials.

Just as we saw in the case of labeling bales, the limits of information, and the ways in which it circumscribed trade, were as much a matter of degrees of trust as they were questions of structural constraints. Merchants often traveled beyond the reach of letters, whether in the eastern Mediterranean Islamic world to lesser cities (places such as Caesarea, Valdimona, or Barqa, where we never find even a report of a letter being sent) or to the countryside, or even outside that world to al-Andalus or *balad al-Rūm*. The limited degree to which most Geniza merchants were willing to trust associates to act with their goods without reliable reporting (or indeed to which associates were willing to risk acting without reporting witnesses to back them up) helped to circumscribe the majority of Geniza trading activity in the eleventh century to the world of reliable information. Even within that world the merchants' understanding of what made information solid, and their healthy sense of the limits of dependable postal service, further constricted the range of their trade. At the same time, their practices of information multiplication allowed them to act with what seems to us supreme confidence in multiple and complicated undertakings that involved massive trust when they acted inside the bounds of the information network.

8 Commodities in a regional market

8.1 Israel's eye medicine

In adherence to a vow made before leaving Constantinople Israel b. Natan – a native of Qayrawān, the first cousin and near contemporary of Nahray b. Nissīm – was living in Jerusalem in the 1050s and 1060s. Although he had embarked on a trading career similar to Nahray's, after his return from Constantinople he did not take up this work again. Instead, he made a precarious living as a manuscript copyist, supplemented by income still outstanding from trading deals before his long residence in Constantinople and gifts from family and former business associates. Such charity was made more necessary in that Israel had trouble completing his copying owing to an eye ailment.¹ The Geniza contains four different letters from Israel to his cousin Nahray b. Nissīm over the course of seven months, documenting his attempts to have an unidentified medicine, *qafār*, sent to him from Fustat. The first, sent in November, asks simply, "Inform me if you have sent the garment to Rav Avraham, God willing, and the medicines and the *qafār* that I wrote to you about, and what was done concerning it."² From here, his letters become increasingly concerned. In the next, sent in late December, he reminds Nahray of his eye problem and suggests some individuals with whom he might send the *qafār*. By March Israel was changing tack, trying to involve another merchant:

I ask of you that you request from my master Abū 'l-Faraj Yeshū'ā a bit of *qafār* from Alexandria, because *in Jerusalem there is none to be found*, and it is for me the best medicine and of great help; perhaps he will send it to me through Ascalon or however he prefers.³

In May Israel gives more instructions and more options; he hopes that it has been done; he hopes that Nahray will do it quickly. Nahray was not indifferent to his cousin's plight – a letter to Nahray from Mardūk

¹ On the life of Israel b. Natan see Udovitch, 1989.

² ULC Or 1080 J 78 v 8–10. ³ TS 13 J 26.4 v 12–15.

b. Mūsā, yet another merchant resident in Alexandria, sent around the same period in the month of Tammuz (June–July), reports that Mardūk has already packed the *qafār* in a basket.⁴ Given the rareness of the word *qafār* in the documentary corpus it is reasonable to assume that this is Israel's shipment. At the very least, the subject was dropped: the next extant letters from Israel date from a few years later and contain no more requests for *qafār*.

Israel was a particularly persistent and demanding correspondent: no letter passes without a request, and many letters from Jerusalem by fellow merchants report back to Nahray on supplying Israel with goods and money. But in a world where eye ailments were one of the more constant medical complaints,⁵ and in a city housing scholarly communities whose members would have found eye ailments particularly trying,⁶ both the lack of the medicine and the time it took to acquire may seem a bit surprising. Israel's history and his difficulties point not just to the economic position of Jerusalem, but also to the dynamics of regional economies in our period. These dynamics explain why we find our merchants living in a very small array of cities in a highly urbanized landscape, and show what Israel or any resident of one of the great Islamic metropolises of the eleventh century was giving up by fulfilling a religious vow to take up residence in a lesser town.

This chapter explores the reasons for Israel's troubles. The problems involved in obtaining a specific commodity in this particular locality actually raises several questions. What were the economic relations between Jerusalem and Fustat that led Israel in the former city to direct his request to his cousin in the latter, and what larger pattern determined this relationship? That is, where did Jerusalem and Fustat fit into patterns of centers and hinterlands, and to what extent did these patterns define regions and regional economies? By looking at how and with whom commodities did and did not move across al-Shām – whether these movements involved the special delivery of *qafār*, the massive and regular quantities of oil, paper, flax, and textiles, or the occasional consignments of spices, ornaments and Persian textiles – we can reconstruct one layer of the geography of trade practiced in the eleventh century by the Geniza merchants.

As discussed in the preceding chapter, the movements of commodities are the most difficult to recover in the documents. For reasons of feasibility, the present chapter primarily analyzes documents and commodities that could be attached to al-Shām. But, as the tables in the

⁴ TS 12.388 r 7. ⁵ See Cohen, 2005a; Cohen, 2005b.

⁶ Gil, 1992: 171–172, 609–631; Rustow, 2008: 27–31.

preceding chapter showed, al-Shām occupies an odd position in the Geniza mercantile correspondence. For reasons more fully explained in the subsequent chapters just over 10 percent of this correspondence was exchanged with al-Shām and almost all the material dates from after 1035, in the Nahray period. Moreover, the composition of the Nahray group means that we are studying a merchant group with limited connections to al-Shām, and with few connections to the resident merchants of its largest cities, Damascus and Aleppo. There are hints in the letter data that other merchant circles in Fustat, less closely tied to the Nahray group, were more deeply involved at least with Damascus, a central issue for understanding the coordination of merchant networks, and one that will be explored in chapters 9 and 10.

What follows is thus a reconstruction of one corner of this economy and economic activity in this area for one generation of Geniza merchants. We cannot use the limited data provided in the Geniza mercantile letters to reconstruct the economy of the whole region or the goods that flowed across it – to recreate a picture of Syria's imports and exports or its relative size and role in medieval Mediterranean trade.⁷ But even though the surviving documents cannot be used to reconstruct an entire regional economy, they do provide an initial picture of business relationships because they enable us to compare the activity of the Nahray group in this area with their activity in other areas. We see how these merchants distinguished among different kinds of local, regional, and metropolitan markets. We also see how they related center to hinterland in their choices of what to bring to the area, where to go, what and how to buy. In turn, this analysis illuminates the market hierarchies of the eleventh century, and reveals Fustat as the central metropolis of the eastern Mediterranean. In subsequent chapters this analysis underpins the story of both the general business model we can reconstruct for all the Geniza merchants and the shifting strategies employed by the Nahray generation.

8.2 The nature of regions in al-Shām: central markets, emporia, and hinterlands

As economists, sociologists, and anthropologists have long noted, there are many ways to organize exchange, in both social and geographic terms. The central places of exchange and the types of economic connections they maintain with the lands around them define different kinds

⁷ Cf. Yusuf, 1985; Gil, 1992: 224–279.

of region, exercise differing effects on regional and supra-regional economies, and suggest different relations of power among sets of producers, distributors, and consumers inhabiting different types of cities, villages, hamlets, and estates.⁸ In order to understand these relationships economic historians have found it useful to begin by thinking of *market* and *emporium* as ideal types of the places of exchange and the ways in which they link or divide economic actors.⁹ A “market” is defined as a place that collects and allows exchange of local production, integrating a marketing area of whatever size. Many markets will exist in a commercialized economy; and they can be organized horizontally (where most markets are of equal size) or vertically (where larger markets control the distribution of a number of smaller ones). An “emporium,” by contrast, collects goods produced outside its region and distributes them not to its own dependent hinterland, but rather to buyers who also come from outside; an emporium may therefore have only modest effects on the economy of the region in which it is located.¹⁰

Although some central places, such as rural villages, are primarily markets and others, such as the medieval port of Aden, are primarily emporia, many cities act as both, collecting and distributing the production of a hinterland, but also attracting goods and traders from places outside that hinterland.¹¹ Local and non-local products are exchanged at the marketplaces of such a city, although not necessarily in the same spaces. In this book I use the term *metropolis* to describe such great cities, those functioning both as markets for substantial hinterland regions and as inter-regional emporia.

The geography of the medieval Islamic Mediterranean and the technology in use in that period permitted an extremely flexible organization of exchange: coastwise shipping and the use of small craft made not only much of the coast, but also places upriver, such as Fustat, potential ports, while the late antique replacement of the limited Roman road network and wagons by the more flexible and numerous camel caravan routes radically increased the possibilities of overland shipping, playing a large part in the Islamic establishment of inland emporia.¹² Analyzing the economic relationships among places in this world is thus particularly interesting both for theories of economic geography and for theories of Mediterranean connectivity. In particular, we shall see that Fustat was a special kind of metropolis, and one whose relationship with the

⁸ See Christaller, 1966; Lösch, 1954; then Krugman, 1991; Fujita, Krugman and Venables, 1999. See also 8.4 below.

⁹ Hodges, 1989: 13–25, *passim*. ¹⁰ On the example of Aden, Margariti, 2007: 47–67.

¹¹ See Margariti, 2007: *passim*. ¹² Bulliet, 1990, *passim*.

other great cities and regions of the Mediterranean was evolving throughout the period. Its position, and that of cities such as Qayrawān and Palermo, shows an Islamic Mediterranean characterized by very hierarchical urban systems with outsized metropolises that can justly be termed “megapolises.”¹³

Fustat was a metropolis throughout the eleventh century. In addition to its traditional role as a central market for the Nile Valley and the Delta, acting as the collector of goods from smaller Nile markets and the chief distributor to them, it was also a great emporium for goods from the Mediterranean, from the Arabian Peninsula and islands, as well as from South, Southeast, and East Asia brought through the Red Sea trading route. In the period 1035–80 al-Shām consisted of several sub-regions with different relationships to the metropolis of Fustat: the southern Shām was largely part of Fustat’s dependent hinterland, while the central and northern Shām were not: they were either one or two separate regions brokering their own products and transit goods onto the Mediterranean markets.

Al-Shām and its regions

As already mentioned, the word “al-Shām,” like its counterparts “Miṣr” (Egypt) and “Ṣiqilliyya” (Sicily), refers both to a region and to its principal city.¹⁴ In the case of al-Shām this city is Damascus, for a century the seat of the caliphate (map 1.2). The Geniza merchants used regional words less frequently than city names when discussing their travels in the Levant, but when they did employ such regional designations they used “al-Shām” more frequently than “*al-mashriq*,” and they never used any other regional term, such as Filastīn (the administrative subdivision of al-Shām that includes much of modern-day Israel) or the Hebrew *ereṣ Yisra’el*.¹⁵ In market reports merchants discuss the activities of “Shāmīs” (*Shāmiyyun*). In both cases the Geniza merchants follow Islamic conventions in talking about this region, and show their understanding of greater Syria as a geographic unit.

¹³ See 8.4 below.

¹⁴ In practice, Geniza merchants used a mix – Dimashq is more frequent than Shām for travels to the city, Miṣr more commonly than Fustat, al-Madīna more common for Palermo than Ṣiqilliyya.

¹⁵ “al-Shām” as a location appears in 5 percent of letters, “al-Mashriq” in 1 percent. *Ereṣ Yisra’el* is used in some non-mercantile Geniza materials in Hebrew to refer to a region around Jerusalem that was large enough to include Ramla: Rustow, 2008: 362. It was also used in letters of petition, often indeed to stress the holiness of the requested aid. See TS 13 J 24.1 r 26–27; TS NS J 353 r 5–6; ULC Or 1080 J 34 r 8; ULC Or 1080 J 87 r 5; Mosseri I a 21 (L 291) r 5. I am grateful to Mark Cohen for these references.

The use of such conventions is not really surprising given what we have already seen of how the Geniza merchants participated in the ambient Islamic culture, but it is worth noting all the same. After all, thinking of al-Shām as a single geographic unit is something of a historical anomaly of the Islamic era, an outcome first of the political history of early Islam, and then of the success of Syrian intellectuals in maintaining a discourse of region despite the political marginality and fragmentation in the ‘Abbasid era.¹⁶ The area was not politically unified in the period under consideration here, and it included some of the historically sacred spaces of Judaism. Many of our merchants were active in communal politics and participated in the complicated reshaping of Jewish religious geography in the eleventh century.¹⁷ Some were deeply involved in the politics of the Palestinian Academy, which was attentive to the religious meaning of the physical boundaries of *ereṣ Yisra’el*.¹⁸ Yet Geniza merchant letters report on economic conditions in “al-Shām” even when it is contextually clear that only the rough area of Filastīn is meant, and when they are considering a zone encompassing much of modern-day Syria, Lebanon, and Israel.¹⁹ The pervasiveness of the Islamic term in the Geniza merchant letters is even more interesting in face of the evidence that there existed distinct economic regions within the area encompassed by the geographers’ “Shām,” including an economic zone of activity roughly corresponding to ancient Palestine.

The complicated physical geography of al-Shām has never suggested a single natural map of political or economic organization, unlike Egypt next door. Geography, technology, and infrastructure in this period, combined with the strong cultural boundary separating it from the Byzantine empire to the north, could have supported regional economic unity. It has been argued that the coast-hugging habits of medieval navigators should have bound the port-rich coast together strongly north to south.²⁰ Then too, there is the long history of multiple overland routes that connected inland cities both to the coast and to one another,

¹⁶ Cobb, 2002. Islamic geographic labels extended to Jewish religious geography – writers in Syria referred to their own congregations following the *ga’on* of Jerusalem as *kanisat al-shāmīyyīn* (synagogue of the Shāmīs), as discussed in Rustow, 2008: 362.

¹⁷ On the geography of leadership see Cohen, 1980; Rustow, 2008: *passim* but esp. 67–108 and 291–346.

¹⁸ See Gil, 1992: 192–193, noting that when the Palestinian Academy moved to Tyre they inaugurated the new year at an assembly in Haifa in 1082, specifically because it was within the boundaries of Israel according to Jewish law (*halakha*).

¹⁹ Goitein, 1973: 47, 242; Rustow, 2008: 361–362. Cf. Gil, 1992: 2, 113.

²⁰ Indeed, this geography is often adduced to explain the disjuncture between the coastal and inland Shām. See Pryor, 1988: 112–135; Horden and Purcell, 2000: 53–59; Goitein, 1967–1993: I, 20–21 on Geniza materials.

confirmed by tenth- and eleventh-century literary geographies showing a plethora of connections and caravan routes.²¹ A different picture of connectivity, however, emerges from the Geniza record: geography and proximity did not necessarily determine regional cohesion. In our period al-Shām was not a single economic unit; nor did the lines of political control, often tenuous and contested, line up with the economic regions that emerge from the Geniza correspondence.²² Instead, the business letters of the Geniza merchants document at least two, and possibly three, different regions of activity, coterminous neither with administrative boundaries (to the extent these can be documented) nor with political control, nor with the divisions laid out in chronicles or geographies.²³

Both the commodity movements that the Geniza merchants organized and the movements of the merchants themselves clarify this division. A first indication of separation is the paucity of letters from what are historically the most important commercial cities of Syria: Damascus and Aleppo. The entire edited eleventh-century corpus of Geniza correspondence contains just three letters from Damascus and one from Aleppo.²⁴ The limitations of the postal infrastructure cannot account for this limited correspondence, as they can in other cases.²⁵ The three extant letters from Damascus indeed suggest the opposite, for they show that Damascus and Fustat were directly connected by the commercial mail service, while the letter from Aleppo had to be forwarded through the Tyre office.²⁶ The marks on these letters testify to a commercial relationship among these three cities important enough to sustain a ramified private postal service, yet this was a network of commerce from which the Nahray group among the Fustat merchants were mostly excluded.²⁷

Letters do not tell the full story of the movements of traders, still less of commodities, but the stories of Geniza merchant travels repeat the patterns revealed in the correspondence, and are also confirmed by commodity movements. Thus Geniza letters sent from the coastal Shām recount travels or discuss plans to travel inland to Damascus or Aleppo; but travel to either Damascus or Aleppo accounts for a minuscule proportion of merchant travel overall and less than 5 percent even of travels recorded anywhere east of the area of the Nile. This lack of travel

²¹ See Yusuf, 1985. ²² Cf. Gil, 1992.

²³ See Bianquis, 1986: 389–701 on political developments in central Syria, Gil, 1992: 335–429 for Palestine.

²⁴ TS NS J 463; TS 13 J 15.5; TS 13 J 17.6; TS 8 J 25.6. See Goitein, 1967–1993: I, 20.

²⁵ See 7.1 above. ²⁶ TS 8 J 25.6.

²⁷ Goitein, 1967–1993: I, 20 suggests the same from the absence of letters.

and activity cannot be accounted for by a sudden decline in commerce in either city, or even by the absence of a Jewish merchant community. On the contrary, all evidence points to both cities as functioning commercial centers in the period despite political instabilities, and to the continuing role of Aleppo as a center for the negotiation of commodities from interior Asia (Caucasia and Persia) onto the Mediterranean market,²⁸ while other Geniza records document the existence of Jewish businessmen in these cities.²⁹ The commercial corpus thus principally reveals that the Nahray group had at best tenuous connections to the merchant communities in these cities, a point to which I return in chapter 10. Likewise, the Nahray group's activity in the southern Shām demonstrates that connections to the great cities of Syria were not necessary to conduct trade in this zone. Instead, the area of the southern Shām in which the men of the Geniza traded formed a distinct economic region, one that could be controlled from Fustat.

The Geniza letters record a substantial degree of trading activity only in this limited zone. This southern Shām area was bounded on the north by Tyre, in the south by Ascalon, and in the east by the Jordan Valley. Despite Tyre's role as a port for Damascus, it functioned here as a terminus or as the beginning of the overland route to Ramla, the administrative capital of the region, and Jerusalem. This route included Tiberias and al-Jīsh, mentioned only as places to pass through, not as markets in which to trade.³⁰ Regardless of the large number of cities along this strip of coast, the Geniza merchants of the Nahray generation frequented a very limited set of ports: principally Tyre and Ascalon, occasionally Jaffa. They usually bypassed Acre, Haifa, Caesarea, and Gaza.³¹

What few letters we have that document the routes of the northern Shām show that these actually helped cut the two Shāms off from each other. Overland routes connected Damascus to Tyre, and two recorded trading journeys show that merchants in Jerusalem came down to the coast at Tyre to get to Damascus rather than take the inland route from Ramla through Tiberias to the city.³² No interior route connected Jerusalem to Damascus, even on a spur, as we find, for example, in earlier periods.³³ Geniza business

²⁸ See Yusuf, 1985 on the contemporary geographers.

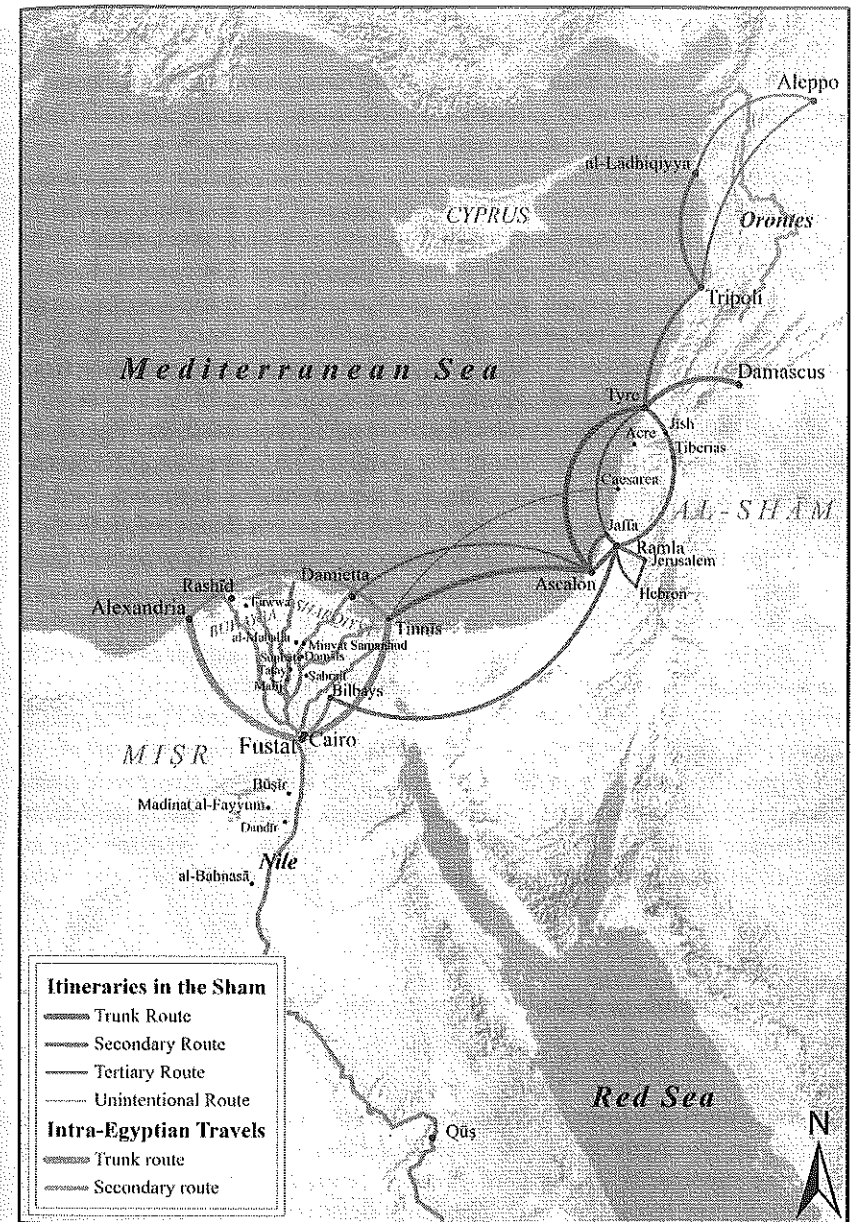
²⁹ Frenkel, 1990: 37–45, 165–198; Rustow, 2004.

³⁰ ENA NS 1.40 r 2–6; Bodl MS Heb c 28.20 r 6–12.

³¹ TS 8 J 19.27 r 7–8; TS Misc 28.199 r 9. TS 8 J 19.27 and TS Misc 28.199 mention and clarify the marginal role of these ports.

³² TS Misc 28.225 r 19–21; ENA NS 1.40 r 4–8; Khusraw, 1986: 16.

³³ In the tenth- through twelfth-century geographies the route is available, if indirect. Yusuf, 1985: 213–225. The *Tabula Peutingeriana*, from late antiquity, also shows Jerusalem as a spur off the main inland road: Bosio, 1983: map segment IX.



Map 8.1: Itineraries in al-Shām

letters document caravans carrying goods from Aleppo to Tripoli al-Shām (no doubt through the Hims gap) rather than the port of al-Lādhiqiyya, while Antioch, on the traditional route from Aleppo, does not appear at all. Indeed, the discussion of goods document most frequent use of Tripoli al-Shām as an emporium for interior Asian commodities.³⁴

These faint data say nothing about the relationship between Damascus and Aleppo; they do show different strategies of Geniza merchants with respect to each city. Our Geniza documentation cannot reveal whether the central and northern Shām, including Aleppo and Damascus, formed a single integrated region for the local merchant communities active there, or whether the two cities and their business communities controlled separate and circumscribed hinterlands. Geniza mercantile evidence from further east, toward Mosul, is entirely lacking.

The Geniza includes letters from merchants based in Fustat or Alexandria and others resident in the southern Shām region. The letters of resident merchants further suggest an economic area attached to Fustat and not to the north. Residents' correspondence with Fustat-based merchants is almost entirely taken up with marketing to and from Fustat; they do not mention dealings with merchants in the northern area. This fact emerges as surprising in context: letters from everywhere else in the Geniza corpus discuss networks of association and deals in networked locations apart from the city of origin and destination. It is thus striking that most letters from Tyre do not mention sending goods further to Damascus, prices or demand on the Damascus market, or relations with merchants in that city. Tyre could be the pivot point between these two markets (though more goods may have flowed from Damascus through Tripoli al-Shām), but the coast allowed transfer to sea routes instead at this point, and trade in both markets on the same voyage is unusual.

The southern Shām: a region dependent on Fustat

The economic region of the southern Shām of the Geniza merchants roughly coincides with Palestine: it terminates in the north at Tyre, giving it a more northerly boundary than today's Israel or Roman Palestine, but one more southerly than the Crusader kingdom of Jerusalem. Given that the merchants of the Geniza were Jews, and given the appeal of contemporary Jerusalem as a pilgrimage destination for the three monotheistic faiths, it is tempting to ascribe the prominence of this region

³⁴ TS 10 J 15.5 r 4–6; TS 10 J 5.12 v 8–10 records a route Tripoli–Aleppo–al-Lādhiqiyya.

in the Geniza documents to the city of Jerusalem itself, and to interpret the engagement of these merchants with that city as economic engagement with their holy land.³⁵ But deeper reading of the Geniza business letters dispels any simple correlation between religious and economic geography: we have already seen that language use shows that Geniza merchants thought of the area as part of al-Shām, not as a distinct and special region. Furthermore, the Geniza letters reveal that merchants made a clear distinction between religious and economic geography, and confirm narrative evidence concerning Jerusalem's limited economy.

Jerusalem does indeed play a disproportionate role in the commercial correspondence from al-Shām, demonstrating precisely the appeal of the city as a pilgrimage destination and revealing a motivation to live there among some of the families of the middling sort represented in the commercial Geniza. As we have seen, Nahray's sister and his first cousin Israel, both natives of Qayrawān, lived part of their lives in the holy city. Yet the content of letters from Geniza merchants visiting or living in the city only clarifies Jerusalem's limited commercial role. In fact, pilgrimage there was not often combined with trade for merchant visitors; and living in Jerusalem involved a choice to abandon a great deal of mercantile activity for the sake of religious conviction.

A small group of Geniza merchants made their homes in Jerusalem. These men came from the same social milieu as the rest of the Nahray group, as revealed by the company they kept and their numerous family and marital connections to the Nahray group. Yet even these connections did not allow them to maintain serious trading activity from a base in Jerusalem. Mūsā b. Ya'qūb, a member of an Egyptian trading clan who was married to Nahray's sister, reflects on the problem:

As for me, my master, the earning of a livelihood in this place, and the dire circumstances of it, apparently are not hidden from you, for the thing is well-known. One who can stand it here, who has the physical strength and the money, complains; even more so one who is lacking those two things. But the Master of the House, the exalted, grants satisfaction and happiness to the soul by allowing it to see this holy place, and to the body by means of satisfying it with little and with the power to stand suffering and labor and by standing before Him in the place He chose. Because to Him, the exalted, belongs the ability and the kindness to save and to extend help soon, God willing.³⁶

Mūsā's lament was no hyperbole. A young merchant who had considered setting up his base in Jerusalem writes to tell his colleague that

³⁵ Gil, 1992: 609–631; Goitein, 1967–1993: I, 55–63, *passim*.

³⁶ Halper 411 r 22–28.

it would be impossible: there simply wasn't enough trade.³⁷ Another resident, originally a native of Gabes in Ifrīqiyya, Abūn b. Šadaqa, notes specifically the limited commercial life to be found in Jerusalem: "in these lands there is no one who will partner up in trading opportunities, attending to the needs of his friends," meaning that he had trouble even investing his money.³⁸ Letters from these men show that they dealt in tiny trades by Geniza standards: the most valuable goods mentioned in any letter were worth between 10 and 20 dinars, and most were for less than 10 dinars.³⁹ These were significant amounts of money in a society in which an artisan could support his family on 2 dinars a month, but they were scarcely the trades involving many hundreds of dinars reported by members of the Nahray group who were dealing in flax or in moving goods west.

These men might be considered middle-class dabblers in trade; perhaps some were semi-retired traders. Israel b. Natan went from aspiring young merchant attending to deals worth hundreds of dinars in Qayrawān and Alexandria to book copyist in Jerusalem, where he could be found not only borrowing money and begging for copying work, but also occasionally facilitating a trade or asking for help with an investment of a few dinars.⁴⁰ It is in letters from Jerusalem, moreover, in contrast to commercial letters from anywhere else in the Geniza merchant network, that the proportion of exposition devoted to matters other than trade becomes significant. In the letters from Jerusalem merchants, communal and personal affairs comprise at least a quarter of the contents, and often rise to 70 and 80 percent. Such a proportion was not something busy traders would countenance (as discussed in chapter 3), wasting their associates' time and indicating that their own was not particularly full.

It is a truism of medieval economic history that religious and economic activity often meshed, as evidenced in western Europe by

³⁷ AIU VII E 4 r 20–24.

³⁸ TS 8 J 19.23 r 11–12. ומה לי וגירי פי הדה אלידיאר ממן הו אלמשארך אלמהחבל בחואי אצדקא.

³⁹ Mūsā b. Ya'qūb's four extant letters mention at most three trading items, but rarely give details of quantities; the most expensive trade documented in them is a request for seven *raṭls* of silk, whose value would be between 10 and 20 dinars. Abūn b. Šadaqa's letters contain many details: the largest value of a transaction recorded the receipt of 23 dinars. The remainder of the transactions he records or discusses are valued in single digits of dinars, from 1 to 5: TS 10 J 5.10 + TS 10 J 11.13; Gottheil–Worrell 27.

⁴⁰ Two early letters documenting his successful business dealings: TS 12.362 and Bodl MS Heb a 2.18, discussed in Udovitch, 1989. Israel's letters from the Shām: TS 13 J 16.4; TS 10 J 15.19; TS 13 J 16.7; TS 10 J 15.6; TS 13 J 14.18; ULC Or 1080 J 15; TS 8 J 19.9; Mosseri V 352 (L II 28); Mosseri IV 82 (L 89); ENA NS 1.40; TS 12.331; TS 8 J 38.7; ENA NS 48.15 (JTS Geniza Misc 15); TS 6 J 5.8; ULC Or 1080 J 78; TS 12.364; TS 10 J 10.24; TS 13 J 26.4; ENA 1822 A.6; TS 10 J 15.12.

the establishment of fairs at pilgrimage sites and at times of religious festival.⁴¹ Geniza letters also show merchants sometimes planning activity around assembling of pilgrim caravans for the Hajj in Qayrawān, and even sending goods to the Hijāz during it, even though none of them were active in the Hijāz or had any ties with merchants resident there.⁴²

There is faint evidence that Jerusalem might have had emporium possibilities as a pilgrimage site, but the Geniza merchants showed little interest in planning for such activity in the city. Jerusalem attracted a cosmopolitan crowd: Geniza letters not only record journeys of Geniza merchants based all over the eastern Mediterranean to the holy city, but also mention the arrival of Persians and learned men from Constantinople.⁴³ Yet only one Geniza letter directly discusses the emporium possibilities of this situation: a brief note to Nahray b. Nissīm, who was on the point of traveling to Jerusalem, which advises, "As for the coral, the market in Jerusalem is weak because it is a weak city. But bring them or some of them. Success belongs to God, and if he brings it about, perhaps the Persians will buy it."⁴⁴ Likewise, there is precisely one mention of acquiring Persian fabric in Jerusalem, perhaps from pilgrims.⁴⁵ But no letter shows Geniza merchants entrusting goods to a Jerusalem-based associate to be sold at the fairs whose existence other sources attest, nor did any of the Jerusalem-based men report dealings at the fairs. Much more striking and common is a different phenomenon: many Geniza merchants (especially those from the West) made a pilgrimage to Jerusalem and left their trading activities behind, either at Tyre or Ascalon, or even Alexandria. Thus we have business letters from Jerusalem that only make arrangements for trading elsewhere, to be taken up when the merchants had finished their pilgrimages – Jerusalem was a religious side-trip for these men.⁴⁶

So letters from Jerusalem demonstrate its main economic role as a tertiary market within the southern Shām. This region lay firmly in Fustat's commercial hinterland. Fustat supplied the southern Shām with the raw materials and manufactures of the Egyptian region, with goods from all over Mediterranean, and with goods that came from Asia

⁴¹ For a brief overview see Verlinden, 1965: esp. 121–122, 125.

⁴² ENA NS 1.15 r 6; TS NS 321.57 r 6; TS 12.103 r 3–4; TS 13 J 15.9 r 30; TS 13 J 17.3 r 28; TS 13 J 19.29 r up mar; TS 20.76 r 29 discuss selling at the caravan season, which could mean either the Hajj or seasonal caravans. See TS 20.69 r 17; ENA 4010.2 v 9 on selling in the Hijāz.

⁴³ A list of pilgrim groups appears in ULC Or 1080 J 78 r 9.

⁴⁴ ENA NS 48.15 r 4–5. ⁴⁵ Mosseri V 352 (L II 28).

⁴⁶ E.g. Barhūn b. Mūsā al-Tāhīrtī in TS Misc 28.225; Salāma b. Mūsā al-Šafāqīsi in TS Misc 25.124.

through the Indian Ocean. It was from Fustat that the region obtained flax and Egyptian textiles, metals, hides, crimson, corals, and coins from Sicily and Ifrīqiyya, the Maghrib (western Algeria and Morocco) and al-Andalus, and the spices of South or Southeast Asia.

The southern Shām's degree of dependence on Fustat is shown by a request from a merchant in Jerusalem that Nahray send him silk of Constantinople. This suggests that such silk would come through Fustat "if it is to be found"⁴⁷ and not arrive in Jerusalem via the sea or land route coming down through northern Syria.⁴⁸ Such routing is a good indication of Fustat's control of even nearby extra-regional supplies, as well as the tendency of goods to bypass ports even when they were located on the routes between metropolises.⁴⁹ Fustat supplied al-Shām with Mediterranean goods despite the fact that the area had a coast and ports of its own to link it to markets.

The lack of foreign buyers who regularly used any city in the area as an emporium also shows the role of this region as hinterland. Letters from Egypt, Sicily, and Ifrīqiyya mention sales to foreign buyers;⁵⁰ there is a single instance of such good fortune in al-Shām, a good sale to a Rūmī about which we hear indirectly through a legal dispute.⁵¹ As we have seen, there is also a hope expressed from Jerusalem of selling to Persians. Other indirect evidence, however, suggests that Geniza merchants did not sell or expect to sell goods in the southern Shām, or even the rest of al-Shām, to buyers from elsewhere. Merchants in al-Shām do not mention the activities of groups of non-local market players; this stands in stark contrast to letters from any other area. Letters from al-Mahdiyya, for instance, document demand for products from Andalusīs or the Rūm alongside that of locals when suggesting what should be sent from Fustat; letters from Tripoli in Libya mention the influence of Shāmīs and Maghribīs.⁵² In al-Shām we find only locals. Analyzing and explaining the state of the market around 1060, Yūsuf b. Sahl al-Baradanī in Tripoli al-Shām writes to Nahray b. Nissīm about the movements of caravans from Aleppo; a report from Ya'qūb b. Yūsuf al-Iṭrābulusī in Ascalon mentions the state of the inland roads rather than the presence of commercial players from other parts of the Mediterranean.⁵³ Two

⁴⁷ E.g. Bodl MS Heb a 3.13 r 36; ENA NS 18.24 v 15; and the examples below.

⁴⁸ See Pryor, 1988: 118 on the route, ENA NS 22.1 r 18; TS 13 J 16.4 r 3–8 for use.

⁴⁹ See 8.3 below.

⁵⁰ E.g. Bodl MS Heb d 66.5 r 19–20; Bodl MS Heb c 28.11 r 12. See Cohen, forthcoming b.

⁵¹ E.g. TS 20.69 r 14; TS 13 J 8.5 r 13–20; TS 13 J 18.8 r 13; ENA NS 18.24 v 13–15; BL Or 5542.9 r rt mar. BL Or 5542.20 r 7 mentions the demand of the Shāmīs in Alexandria.

⁵³ TS 10 J 15.5; DK 1 (11)*.

letters from Fustat to Fustat-based merchants traveling in al-Shām in fact give instances of this interest, for they mention the Rūm purchasing goods in Fustat.⁵⁴ In one of these, the writer laments sending partnership 'ūd (odiferous wood, sometimes also translated as aloewood) with the recipient for sale in al-Shām, since the Rūm in Fustat are making a run on it, paying prices one could not hope to collect from Shāmī customers.⁵⁵

The data concerning goods leaving the area reinforces evidence of its cities' roles as local markets rather than emporia. Almost all the goods acquired by merchants in the southern Shām represent local production, whether primary agricultural goods or local manufacturing.⁵⁶ Only a few goods from outside are recorded as having been purchased in the southern Shām. Geography makes it most likely that if transit goods were to arrive in Fustat via al-Shām, they would be goods from interior Asia. We have already seen one purchase of Persian fabric in Jerusalem, and Persian fabric was also available in the markets of Tyre,⁵⁷ on both occasions recorded simply as Persian and *tustarī*, an upholstery fabric from Tustar in southwest Persia so popular that craftsmen in more than one part of the Mediterranean specialized in imitation *tustarī*, less costly than the real thing.⁵⁸ Tyre, of course, was a port for Damascus as well as for the coastal Shām, so the appearance of such goods could represent the outflow from Damascus, or flow southward from Tripoli al-Shām. It does indicate a limited emporium role for Tyre, but the majority of goods purchased there indicate a much more important role as a local market. At the same time we know that Geniza merchants traveled north to Tripoli al-Shām, al-Lādhiqiyya, and even Aleppo in search of goods from Asia, further indicating the modesty of the flow of such goods through the more convenient southern Shām. The southern Shām was not completely isolated from markets to its east, therefore, but it was not an important thoroughfare of distribution.

The varied origins of the products brought to the market of the southern Shām via Fustat suggest that the area had little independent Mediterranean supply, just as the appearance of Persian goods suggests

⁵⁴ DK 15*; TS 8 J 27.19. ⁵⁵ DK 15*.

⁵⁶ See Gil, 1992: 224–228, 236–241; Yusuf, 1985 on the manufacturing and agricultural products of the Shām, both covering evidence from a longer period.

⁵⁷ TS 10 J 10.30 and TS 8 J 41.2.

⁵⁸ See TS 24.40 v 2; TS Ar. 54.88 r 14–18; TS AS 145.81 + TS 13 J 23.18 r 25; Bodl MS Heb b 3.19–20 r 22; TS 13 J 14.9 r 22; TS NS 338.95 v 4; TS 10 J 14.17 r 12; Bodl MS Heb c 28.61 r 18; TS 10 J 5.24 r 6; TS 8.73 r rt mar. The imitation of Persian fabrics (*tabarī* was even more commonly imitated than *tustarī*) is discussed in Goitein, 1967–1993: I, 50, 102–103.

some connections to the east. There may have been supply from the north, the adjacent markets of the northern Shām, but it is difficult to find in the Geniza letters. Shipments of paper suggest a pattern of separation. Three letters from Mūsā b. Ya'qūb al-Miṣrī, a native of Fustat with connections to the merchant community in Damascus,⁵⁹ indicate that he bought large quantities of paper and substantial quantities of rose jam in Damascus. In Damascus he arranged to have all the paper he had purchased – both for himself and in partnership with merchants in Fustat, Damascus, and Tyre – sent directly to Fustat via overland caravan. The caravan arrived in Fustat, but without much of the paper, even though Mūsā b. Ya'qūb had paid the princely sum of 5.5 dinars per camel load in advance. The partner resident in Tyre, who also happened to be the city's *wakīl al-tujjār* (representative of the merchants), had induced the camel driver to unload much of the paper in his own city. Mūsā himself came to Tyre, took possession of the paper not in partnership with the *wakīl*, and had it all sent to Ramla (some he had shipped, some he accompanied personally). From Ramla he planned to travel overland with all the merchandise back to Fustat, he assured his associates in Fustat and Damascus. He also recommended that his associates in Fustat sue the camel-driver.⁶⁰

What does this incident tell us about distribution? In the initial transport plan for this deal in paper, merchants in Damascus, Tyre, and Fustat planned to send the goods directly between the two cities, not distributing any along the way. The *wakīl* in Tyre clearly thought better of this idea when the goods arrived; he laid hold of the bales in which he was a partner, intending to sell them in Tyre. But the residents of the metropolises were furious: Mūsā b. Ya'qūb excused himself to his partner, suggested a lawsuit, and accompanied the goods on the longest leg of the journey to ensure that nobody interfered with their passage further.⁶¹

Another case also shows that paper from the northern Shām might have found a market in the southern Shām, but that merchants from Damascus were not attentive to supplying that market. Israel b. Natan journeyed from Jerusalem to Damascus himself to buy paper and borrow manuscripts for copying – he writes to his cousin Nahray to ask for a loan so that he can buy the paper.⁶² Given that Israel never mentions selling

⁵⁹ I discuss Mūsā's unique connections and his limited relations with the Nahray group in 10.3 at n. 43 below.

⁶⁰ TS 13 J 15.5; TS 13 J 14.17; ULC Or 1080 J 42.

⁶¹ Cf. the interpretation in Goitein, 1973: 94 n.10.

⁶² ENA NS 1.40; TS 12.331; Bodl MS Heb c 28.20; TS 10 J 5.10 + TS 10 J 11.13 r rt mar.

paper himself in his many letters, and that he acquired manuscripts from many parts of the Geniza trading world through his many contacts, his trip probably indicates an insufficient supply in the smaller market of Jerusalem of paper whose quality would satisfy Israel's metropolitan customers.

Some goods also came to the southern Shām from Sicily, owing to the specific family connections of the al-Andalusī clan, members of which lived in both places. Yet, surprisingly, these goods had to be routed through Fustat with the help of the family's Fustat associates.⁶³ There were certainly occasions on which ships came from the West all the way to the Levantine coast,⁶⁴ but as a general rule the infrastructures of commodity movement, like those of letters discussed in the last chapter, were not developed to transport goods from Sicily to Tyre, bypassing the central market of Fustat. The infrastructures and choices of merchants in the great cities thus conspired to keep the southern Shām largely dependent on the mediation of Fustat; the efforts of merchants based in Shām were only sometimes able to disturb these patterns by supplying the area more directly.

Northern Shām: emporia and central markets

Even the slight traces of evidence for Tripoli al-Shām, al-Lādhiqiyya, Aleppo, and Damascus show very different activities and hint at quite distinct roles of these places in the marketing structure; indeed, they reinforce the impressions of the roles of these cities from literary sources.⁶⁵ Letters from and about Aleppo, for instance, indicate only its role in the transit trade – in keeping with the city's immense history as the great Asian emporium.⁶⁶ More letters from Tripoli al-Shām, one of Aleppo's ports, indicate the flow of eastern textiles through Aleppo. Merchants in Tripoli al-Shām purchased Persian textiles (particularly valuable red silk), reported as arriving on the Aleppo caravan. Indeed, although the Geniza letters document few merchants traveling to Tripoli al-Shām, the letters sent from there, together with accounts and a court record, show it as the most important coastal emporium and market, perhaps the more important port for Damascus too. In addition to goods from interior Asia one letter mentions purchasing Cypriot *shash*.⁶⁷

⁶³ TS 8 J 41.2; TS 12.279. ⁶⁴ Bodl MS Heb d 66.42. ⁶⁵ Bianquis, 1986.

⁶⁶ The one letter sent directly from Aleppo mentions Khurasanī silk as the only item of purchase: TS 10 J 5.12. See the maps in Yusuf, 1985; the discussion in Humphreys, 1998; and the description of the city in Khusraw, 1986: 10.

⁶⁷ A light weave produced in many parts of the Mediterranean, and the composition not clear (silk, linen, cotton, or blend); cf. Goitein, 1973: 49 and Gil, 1992: 240 n. 216.

Geniza merchants also purchased the specialized agricultural products and manufactures of al-Shām there – whether fruit, sumac, cotton fabric, rhubarb elixir, rose jam, sarcocolla, tragacanth gum, or even good wheat for personal use.⁶⁸

There is too little Geniza evidence to determine the economic relationship between Damascus and Fustat, and the degree to which Damascus operated in the economic orbit of Fustat. Our slim data show Damascus as a larger market than any place in southern Shām, as we would expect from its size and political importance. The quantities of goods negotiated leaving Damascus are on a different order of magnitude than those collected in the southern Shām. One letter records a shipment of paper in camel loads bought with investments of partners of 200 to 500 dinars, where purchases in the secondary markets of the southern Shām are in ones or tens of dinars.⁶⁹ The size of these Damascus shipments is on a par with trades between Fustat and the western metropolises of Palermo and Qayrawān. At the same time, the letters that mention Damascus only indicate buying regional products there; unlike Aleppo, letters record no transit trade in articles from interior Asia. Whatever Damascus's relationship with Fustat, however, the Geniza letters do not indicate that it competed to supply the southern Shām generally, even with its own specialties, as the discussion of paper above indicates.

Most interesting, although less precise, are market reports from Alexandria, al-Mahdiyya, and Tripoli of Libya, that document the activities of “Shāmīs,” sometimes referred to in general, but sometimes reporting the movements of (and goods brought from) ships plying the routes from al-Lādhīqiyya, Tripoli al-Shām, and Tyre to Damietta, Rashīd, Alexandria, Tripoli of Libya, and al-Mahdiyya. They bring olive products (oil, soap) fruit and flower products (raisins, wine, sugar, sumac, flowers, rose water and jam), textile products (cotton, *shash*, Aleppan textiles) and spices.⁷⁰

⁶⁸ Letters from Tripoli: TS 10 J 15.5; Bodl MS Heb d 66.60; ULC Or 1080 J 17.

⁶⁹ Shipments of paper: TS NS J 463; TS 13 J 15.5; ULC Or 1080 J 42. Smaller investments from the southern Shām: TS Misc 28.225; TS 13 J 13.5; TS 13 J 6.22; TS 13 J 17.18; Halper 411; DK 333; TS 12.374; DK 15*; DK 1 (11)*; TS 10 J 15.21; TS 10 J 10.30; TS 10 J 15.5; Bodl MS Heb c 28.20; TS Misc 28.199; Bodl MS Heb d 66.42; TS 8 J 41.2; Bodl MS Heb d 66.60; TS 13 J 25.12; TS 12.279; TS 8 J 19.23; TS 10 J 5.10 + TS 10 J 11.13; Gottheil-Worrell 27; TS 8.257; ENA 4100.8; AIU VII E 4; TS 10 J 16.10; ULC Or 1080 J 17; TS 8 J 19.27; TS 10 J 5.12; TS 13 J 23.22; TS 13 J 28.11; Bodl MS Heb b 3.24.

⁷⁰ E.g. TS 12.335 v 3–9 raisins and oil; TS 8 J 20.2 v 4–5 figs, raisins, cotton, and Aleppan textiles; TS 13 J 19.27 r 7–9 Syrians bringing *shash* to compete with that from the West; TS 12.369 r 3–8 flowers and drinks. See also JNUL 577.3.2; TS 13 J 19.27 r 9–10, 20–21; TS 20.71 r 7–8 (roses in al-Mahdiyya); TS 16.163 (I) r rt mar.

There is only one instance, however, in which the Shāmīs are reported as bringing goods from interior Asia – bundles of Persian fabrics.⁷¹ The reports of these activities in the markets combined with shipping reports strongly suggest that it is “Shāmī” merchants of the center and north – whether of Aleppo, Damascus, Tripoli al-Shām, al-Lādhīqiyya, or Tyre – who were directly brokering much of the primary production of al-Shām to the north African markets, again a cycle of movement separate from the southern Shām, and one in which members of the Nahray group participated only marginally. One of the most interesting indications of the scale of such merchants' activities is a fragmentary letter from an unknown older merchant complaining of a lawsuit and noting, in discussing his general position in the merchant community, that 10,000 dinars' worth of goods from Egypt and al-Shām pass through his hands every year.⁷²

These small pieces of direct evidence and larger patterns of commodity exporting suggest that central and northern Shām formed at least one independent region on the Mediterranean market. A look at the flow of commodities reinforces the impression that the southern Shām was economically quite isolated from the markets and market supplies of the north, and that it depended strongly on Fustat as the central market to which it sent its own production and from which it received most of its goods.

8.3 What it meant to be a hinterland: Fustat as a distributor and consumer of goods

Given the degree to which the southern Shām depended economically on Fustat, a look at the goods the merchants of Fustat distributed to this market and what they purchased there suggests what it meant materially to be in this hinterland. As we shall see, Fustat as a metropolis limited the distribution of goods to the southern Shām in quantity, but more importantly in variety. Both the particular goods brought to the region by merchants based in Egypt and those purchased in the region by different players provide an indication of the general business model of these men and how it fitted into the overall economy.

⁷¹ TS 12.335 v 3–9, the line mentioning “*farsi*” is broken, but it is possible that fifty bundles of the fabric were carried.

⁷² TS AS 147.4 r 9–10.

Distribution: consumption and manufacturing

What set of goods did the area receive? The item most often mentioned in shipments to al-Shām is flax.⁷³ For Egyptian merchants flax was the staple upon which all other trade was based; it was their universal export to all significant markets. They also brought to al-Shām various kinds of textiles and clothing from Egypt, Sicily, and Ifrīqiyya. The type is frequently not specified; where it is, the goods mentioned represent a range of common and special products, including different varieties of *shash*, a mid-grade textile; *lāsin*, a mid-grade silk; and relatively expensive Sūsī cloths.⁷⁴

Of the great number of spices mentioned in Geniza letters only a few make their way into the al-Shām markets, and some of the most important products are missing. The products that appear most often in to al-Shām are dyestuffs: small amounts of the expensive brazilwood, myrobalan, and Indian indigo are recorded as imports; there is also a request for a shipment of Spanish crimson.⁷⁵ Of aromatics (which could be used as perfumes, food flavorings, or medicines) Geniza letters record cinnamon, cinnabar, and *ūd* (odiferous wood) being taken to al-Shām. But some of the most important Asian commodities are missing: pepper, lac, and sal ammoniac, for instance, which figure greatly in exports from Fustat to the West.⁷⁶ The absence of these particular commodities in Geniza merchant sales in al-Shām may reflect the paucity and haphazard nature of the letters that survive, or particular consumption patterns in the region. Rounding out the variety of goods that Egyptian merchants brought to the Shāmī markets are tin, copper, coral, carnelian, quicksilver (when the market in Fustat was dead), and a variety of moneys, particularly western quarter-dinars.

The list of goods traded in the Levant appears varied enough, until it is compared to contemporary lists of goods moving to the western markets, handled in many cases by the same merchants. In his survey of Geniza merchant trade goods Goitein noted about two hundred different goods that recurred in commercial correspondence and passed through Fustat; merchants in Fustat sent just a handful of these goods to Shāmī

⁷³ For letters with sales of flax see DK 1 (11)*; JNUL 577.3.2; TS 10 J 10.30; TS 10 J 16.10; TS 8 J 19.27; TS 8 J 41.2; TS Misc 25.124; TS Misc 28.199; TS Misc 28.225; ULC Or 1080 J 17.

⁷⁴ Unspecified cloth: Bodl MS Heb c 28.20, TS 13 J 26.4, TS Misc 28.225, TS 13 J 17.18; *shash*: ENA NS 48.15; Sūsī cloths: TS Misc 28.225.

⁷⁵ Brazilwood: DK 1 (11)*; myrobalan: DK 1 (11)*, Bodl MS Heb d 66.60; crimson: TS 13 J 6.22; indigo: JNUL 577.3.2.

⁷⁶ Cf. lac in Bodl MS Heb a 3.26 + Rylands 1772.14 r 21, probably a re-shipment.

customers.⁷⁷ The accident of letter survival may account for some absences, but the disparity between trade to the east and that to the west is evident in every Geniza merchant letter. The most telling evidence of this difference is provided by two letters between the same correspondents. Both were sent by Barhūn b. Mūsā al-Tāhīrtī to Nahray b. Nissīm. Barhūn sent letters from Trapani in Sicily and Jerusalem during business trips that took in a number of cities. The comparison is particularly apt in that neither was either a first- or even a second-rank market, and Barhūn was in both cases in the middle of his voyage, trying to account for shipments to ports he had already visited and arrange new shipments to ports to which he intended to travel.

When Barhūn writes from Jerusalem he reports on and requests goods destined for Fustat, Alexandria, Jerusalem, Ramla, and Tyre. He mentions a significant quantity of flax that has been exported from Alexandria in ships that were forced to return, a shipment of wool and fifty pieces of Sūsī cloths (colored and white) apparently for Tyre, and a type of cloth for Ramla. Writing from Trapani he mentions goods sent or that need to be sent from Egypt to the markets in Palermo, al-Mahdiyya, and Sūsa. Flax is again the most important item, but Barhūn also discusses shipments of pepper, brazilwood, four types of beads, three different types of pearls, *ṭabarī* (an expensive upholstery fabric), vermilion, unspecified types of cloth, carnelian, and a lamp. In addition, he quotes market prices for half a dozen other goods that his correspondent might consider sending: lac, Shāmī sugar, sal ammoniac, indigo, spices, and brazilwood. Thus the West has a threefold advantage in import variety over al-Shām in a letter sent from one of the most minor ports to appear in the western letter-set. At the upper end of the spectrum, contemporary letters from al-Mahdiyya or Qayrawān frequently list more than thirty different goods, and some list more than fifty. The greatest number of different goods mentioned in a letter to or from al-Shām, on the other hand, is eight, found in an exceptional letter detailing goods sent to Ascalon.⁷⁸

Mere limits on variety do not tell the whole story. The types of goods sent to the market indicate their place in the hierarchy of goods in the Mediterranean trade, and also the balance between goods sent for consumption and those needed for manufacturing activities in the region. Of the goods that traveled to al-Shām, some of the spices that were used as medicines, perfumes, and condiments can be considered consumer goods, as can ornaments, cloth, and garments. Other spices, particularly

⁷⁷ Goitein, 1967–93: I, 209–210. ⁷⁸ DK 1 (11)*.

dyestuffs, were imported in aid of local manufacturing, along with unworked metals and the ubiquitous Egyptian flax. The Geniza letters show a preponderance of these manufacturing goods over consumer products, at least in terms of the number of times they are mentioned. Quantity data is so limited in these letters that it is not clear whether the value of direct consumer goods was more or less than the value of goods used in manufacture.

The limited supply of consumer goods in the markets of al-Shām was not predicated on a complete lack of consumer demand in those markets. We have already seen Israel b. Natan bemoaning his lack of *qafār* and traveling in search of Damascene paper, as well as the detouring of paper by a Tyrian merchant. Other letters repeat the perceived lack of wares in these lesser markets. For many products there was “none to be found” in the southern Shām. Letters from the region include requests from Jerusalem for medicines, parchment, ink, and small amounts of high-quality cinnamon and anise seed. A merchant in Ascalon similarly requests personal goods from Fustat, while even a merchant in Tripoli al-Shām requests zinc and Socotra frankincense for personal use.⁷⁹ In each of these cases the goods requested for personal consumption fail to appear in lists of items exported not only to that particular city but to any of the cities of al-Shām. The requests for consumer goods in Alexandria and al-Shām are especially striking because all are items sold as regular commodities on the open market elsewhere; they are not commissioned manufactures.⁸⁰ The position of the southern Shām in the marketing chains centered around Fustat gave rise to these lacks.

The types of goods supplied and omitted shows that Geniza merchants not only restricted the variety of consumer goods they brought to this hinterland, but concentrated on the middle of the market, omitting both the high and low ends. Potential Shāmī customers were sent a modest basket of mid-range goods which could be expected to address a fairly broad demand: thus cinnamon was available, sold by the hundred-weight (*qinṭār*) at prices comparable to those of pepper, but Shāmīs in the south got no nutmeg, cardamom, or mace, the pricey condiments typically marketed in two-pound units (*mann*).⁸¹ Much wealth was concentrated in metropolises, so perhaps the omission of high-end

⁷⁹ Parchment: TS 13 J 14.18; cinnamon and anise seed: ULC Or 1080 J 15; special tools: TS 12.331; ink: ULC Or 1080 J 78; zinc and frankincense: Bodl MS Heb d 66.60; personal goods: DK 1 (11)* – lines are broken.

⁸⁰ See the discussion of commissioned items in 4.3 at n. 80 above.

⁸¹ A request for cinnamon for personal use asks for a *qirāt* and a half’s worth (.0625 dinar’s worth): ULC Or 1080 J 15.

products is not surprising. Indeed, we have already seen a letter from Jerusalem that explicitly mentions local poverty as a factor in choice of commodities to distribute: “As for the coral, the market in Jerusalem is weak because it is a weak city.”⁸² Still, the omission means that even local notables and rulers were not provided with high-end luxuries: the merchants of Fustat had a warm relationship with the qadi of Tyre, for instance, but did not bring him or other members of the political elite special goods; by contrast, the demands of the elite, even individual members of it, helped decide what was sent to al-Mahdiyya, Qayrawān, Fustat, or even Alexandria.⁸³

It is even more interesting to see the exclusion of low-end products alongside high-end ones. Nahray’s correspondent mentions supply of coral, for instance, which is one of a great variety of ornaments in which Nahray and his associates traded. In the Mediterranean the products of the ornament market ranged from precious gemstones provided almost exclusively to the ruling circles of the great states to strings of cheap beads that might sell at 2 dirhems (approximately .05 dinar) per thousand.⁸⁴ In this mix, carnelian, twice reported as an import, is within the middle range of goods, as is the coral reported as beyond the reach of Jerusalem residents. Indeed, one of the requests to ship carnelian specifies this desire for the middle range, noting that the writer wants “neither the top nor the lowest quality.”⁸⁵ Not only did Geniza merchants not send gems to the southern Shām, or pearls (which came in many varieties at different price points), but they also failed to send very cheap beads into the region, although they dealt in vast quantities of them. Fustat and the other metropolises monopolized consumption of both the highest and lowest consumer commodities, while it was only worth marketing a limited array of mid-range goods to secondary and tertiary markets in the city’s hinterland.⁸⁶

The contrast between such mid-range supplies and those sent to a central market can be made not only when comparing the lists of goods sent to the southern Shām with those sent west, but even in the one letter that discusses sending goods to the market in Damascus. This letter can tell us little about what sorts of goods Damascus generally acquired from the Fustat market, but the one item it does mention is an order from a Damascus merchant for sixty gold boxes.⁸⁷ This one order for an

⁸² ENA NS 48.15 r 4–5.

⁸³ On the qadi see Gil, 1992: 249–251; Rustow, 2008: 329.

⁸⁴ Selling gemstones to the sultan’s mother: Bodl MS Heb d 65.5 r 13; bead prices: ENA NS 18.24, TS 13 J 26.10, ENA 1822 A.9. Goitein, 1967–1993: I, 337.

⁸⁵ TS 12.279. ⁸⁶ See the discussions of distribution in 9.4 and 10.4 below.

⁸⁷ TS 13 J 15.5 r 11–15.

unusual luxury commodity represents goods of greater value, in greater quantity, than anything mentioned in Geniza letters to the southern Shām. Like the discussions of paper exporting it opens a sudden window onto the consumer market of Damascus, and relates it in type and scale much more closely to the inter-metropolis trade of Geniza merchants with the West.

Many letters attest to another important difference between metropolitan and secondary markets: some distinctions among goods could only be made at central markets.⁸⁸ Many varieties and grades of flax, for instance, are named and differentiated by price on the markets of Fustat, Alexandria, al-Mahdiyya, Qayrawān, and Palermo, but flax sent to al-Shām is just “flax” in the letters, even when it is sold by Fustat-based merchants who made distinctions in other cases.⁸⁹ Similarly, merchants shipping hides from al-Mahdiyya to Fustat tell the recipient about a number of varieties that they are sending, while a merchant in Jerusalem only specifies a degree of processing, requesting “unfinished hides.”⁹⁰ In the paper market of Damascus the work of different manufacturers is noted; paper sold elsewhere is just paper.⁹¹ The concentrated pools of buyers and suppliers in the great metropolises allowed customers to be highly discriminating; consumers in secondary markets took what they could get.⁹² For the merchant as supplier such organization also meant that efforts of discrimination at the point of acquisition could only pay off in these metropolises, an additional complication of business planning.

As we shall see in the next chapter, there was money to be made by extending distribution to serve dispersed retail customers, to distributing past the central markets to eager, under-served consumers in secondary markets – as the *wakīl al-tujjār* in Tyre wished to do with his paper. But such distribution and payment collection required local knowledge and connections, and thus a further investment of business time. Most merchants severely limited such distributional activities, forgoing potential additional profits for the security of the largest market, most likely to

⁸⁸ Such a finding is partially implied by the model in Fujita, 1988.

⁸⁹ On the varieties of flax, Gil, 2004b; Goitein, 1967–1993: I, 224–228; Udovitch, 1999; and some examples in Bodl MS Heb d 65.17 r 31–34, TS 20.127 r 51–54, 52–54; TS 20.76 + TS 10 J 20.10 v 6–12.

⁹⁰ In the West: Bodl MS Heb c 27.82 r 3–9; in Jerusalem: TS 13 J 6.22 v 17–18.

⁹¹ Paper in Damascus: TS 13 J 15.5 r 6–7; paper elsewhere: ENA 1822 A.9 col 3 11, TS 13 J 18.8 v 3, BL Or 5566 D.3 r 10, AIU VII E 5 r 16, where the type of ink is specified but the paper is not. The only distinction we find is in Mosseri IV 18 (L 24) r 16–17, where the writer distinguishes between Shāmī and Andalusi paper, but not by maker’s mark.

⁹² TS 12.243 r 16–19.

collect buyers at every level of the market, close at hand.⁹³ The low product variety provided for consumers of whatever degree also suggests that individuals led different material lives depending on whether they resided inside or outside a metropolis. As will be discussed in the conclusion, the difference appears to be not simply between urban and rural lives, but between life in the metropolis and life in secondary cities.

Business calculations were different when it came to supplying localities with goods needed for manufacturing. We have already seen that the list of commodities supplied by Fustat to the southern Shām tilts toward those used in manufacture, whether in terms of the bulk represented by flax or in terms of price – the most expensive commodities are for the most part special dyestuffs. Thus we find fair quantities of moderately expensive Indian indigo (a different plant entirely from Shāmī indigo) and smaller quantities of brazilwood, which cost a similar amount, and also significant amounts of the quite expensive yellow myrobalan, as well as a request for precious crimson from al-Andalus.⁹⁴

Like every other Mediterranean area documented by the Geniza records, the southern Shām produced high-grade manufactured goods for the great Mediterranean markets in addition to its primary production. The supply from Fustat of flax, wool, and dyestuffs supported Shāmī textile manufacturing; copper and tin supplied Shāmī metalworking, both well-documented regional specialties.⁹⁵ Geniza letters show local merchants themselves organizing the production of yarn in Jerusalem, and then the manufacture of cloth in Tyre using Jerusalem yarn. A document from 1011 details the production of glass in Tyre for the Fustat market.⁹⁶ Geniza correspondence also documents the production of textiles and finished garments in the area around Ascalon, and its attendant thriving market as a supplier of garments and consumer of flax and dyes.⁹⁷ Some goods were undoubtedly produced for local consumption, but it was the Geniza merchants from Fustat who brokered finer Shāmī textile and garment manufactures onto the Mediterranean market.

Localities tried to specialize in production for the Mediterranean market. The activities of the Geniza merchants in al-Shām reveal that

⁹³ See 9.3 and 10.5 below.

⁹⁴ On prices and the difficulties of Geniza price quotes: Goitein, 1967–1993: I, 217–220.

⁹⁵ See Gil, 1992: 236–241; Yusuf, 1985: 54–79.

⁹⁶ Yarn and clothing manufacture: TS Misc 28.199, Mosseri V 363 (2) (L II 39B). Cf. Goitein, 1973: 108. Glass manufacture: TS 13 J 33.5, discussed in Gil, 1992: 238–239.

⁹⁷ DK I (11)*; TS 10 J 16.10; Bodl MS Heb d 75.20; ENA 1822 A.9 col 3, 6–10. TS 13 J 25.14 r 9–11 notes that a great deal of *shash* from Ascalon and from Arsūf of Tyre [sic] was available on the market at Tinnīs, competing with the imported *shash* Nissīm b. Khalafūn was marketing for Nahray b. Nissim.

this specialization was not necessarily based on making use of local agricultural products, but could involve a mixture of imported and local raw materials, or even wholly imported materials. Like the flax sent to Ascalon and the resulting dresses sent to Egypt and to the West, hides exported from al-Mahdiyya to Fustat were sent back to al-Mahdiyya as leather shoes. We also find Nahray b. Nissīm sending saffron he has acquired from the West to Būšīr in order to have some raw flax tinted for export, mixing local and foreign.⁹⁸

This specialization of production and the use of imported goods in manufacturing meant that production demand motivated Geniza merchants to bring various dyes and fibers to the Shāmī market, even quite expensive specialties, even as they restricted their distribution of consumer goods. A particularly clear example of the economics behind such choices is the note by one merchant that there might be a market for five pounds of Andalusī crimson dye in Jerusalem, where yarn was spun, while an almost contemporary letter makes it clear that no one in Jerusalem could afford to buy crimson-dyed fabric.⁹⁹

Purchasing: merchants from Fustat, merchants from al-Shām

Geniza merchants based in Egypt (whether Fustat or Alexandria) were more interested in supplying the southern Shām with products that aided in production than in supplying local customers with consumer goods. Fustat-based merchants also traveled in the southern Shām to secure local yarn, textile, and garment manufactures, the other side of the emphasis on manufacture represented by the products they brought to sell. Mūsā b. Abī 'l-Ḥayy and Nahray b. Nissīm, for instance, traveled to Ascalon to purchase the textiles and the well-known Ascalon and Gaza dresses, while Nissīm b. Khalafūn, something of a specialist in high-end clothes, bought garments from the tailors who made them in Tyre.¹⁰⁰ As manufactures can often be associated with particular cities and their hinterlands, it is clear that Geniza merchants traveled to manufacturing centers – that is, they were purchasing Ascalon and nearby Gaza dresses in Ascalon, garments finished by Tyre tailors in Tyre. No one city in the southern Shām acted as a central market for these manufactures. As discussed above, the few transit goods purchased in the region were also textile manufactures, all but one of which came through Tyre.

⁹⁸ TS Misc 25.19 r 11.

⁹⁹ Import of crimson dye: TS 13 J 6.22 (2 kg). No demand for crimson *shash* in Jerusalem: ENA NS 48.15 r 2–3.

¹⁰⁰ Mūsā: Bodl MS Heb d 75.20, discussed in Udovitch, 1977a; Nissīm: TS 10 J 10.30.

A wider range of Shāmī products was available in Tyre and Ascalon, particularly agricultural nuts, fruits, and lesser spices, and wooden and metal manufactures. Egypt-based merchants rarely bought these goods when they traveled in the region; the major purchases of such production were done, as discussed above, in Tripoli al-Shām or Damascus.¹⁰¹ Purchasing by merchants based in Fustat was very concentrated on manufactures, largely in the textile field.

Merchants in the Nahray network were, however, sent agricultural goods from al-Shām by their southern Shāmī partners. Most important were the dyestuffs gallnuts and sumac, purchased on the markets of Ascalon and Tyre.¹⁰² Members of the Nahray network were also sent small amounts of cotton, oil, and sugar from those cities, largely as a way to return the proceeds on sales of flax.¹⁰³

What is most surprising is how little trading the members of the Nahray network did in the region's most prominent bulk products for the Mediterranean market: oil, soap, paper, sugar, rose products, and cotton. Members of the Nahray network certainly understood al-Shām as being represented by its oil and soap. A merchant letter sent from Fustat to Tyre gives the prices of Shāmī oil and soap on the Fustat market as a matter of course. Local prices for bulk goods from the recipient's region were standard market indicators, and these quotes for oil and soap echo market reports from the West to Egypt that quote Western prices for flax or pepper, or letters sent from Egypt to al-Mahdiyya giving quotes for oil and hides.¹⁰⁴ The important difference is that these quotes elsewhere refer to products in which Geniza merchants were heavily involved. As discussed above, the main products of al-Shām appear in letters principally as being offered by Shāmīs in the markets of Alexandria, Fustat, and the West, rather than as being brokered by Geniza merchants.

Merchants resident in the southern Shām had somewhat different interests – chiefly in the way in which they invested in local production and manufacturing. As we have seen, a few Shāmī merchants organized local manufacturing – as did their associates everywhere upon occasion.¹⁰⁵ Local Shāmī merchants also purchased primary agricultural products near where they were produced. In a letter from Jerusalem

¹⁰¹ I discuss a possible exception below.

¹⁰² Gallnuts: Bodl MS Heb d 66.60, DK 1 (11)*; sumac: DK 1 (11)*, ENA 2805.6 B. For Shāmī indigo: AIU VII E 4. But some of the indigo exported from Fustat to the West was also Shāmī – its origin is rarely clear.

¹⁰³ See in particular DK 1 (11)* v 1–10, where this exchange is explicit.

¹⁰⁴ The letter to the Shām: JNUL 577.3.2 v 5. On western letters see 9.4 at n. 83 below.

¹⁰⁵ TS Misc 28.199; Mosseri V 363 (2) (L II 39B); Mosseri V 363 (L II 39A).

Israel b. Natan reports on an attempt to secure the oil harvest around Ascalon through an association with local Ascalonīs by Ibrāhīm b. al-Talmīd, a merchant who had a home and spent much time in that city – significantly, this is the only large-scale dealing in oil we observe outside Damascus.¹⁰⁶

A more complicated story clarifies the distinction between local and regional merchants. Abūn b. Ṣadaqa, resident of Jerusalem, wrote a letter detailing his problems with an associate who came from Fustat.¹⁰⁷ Together they invested in the grape harvest. Like his counterparts in Fustat who traveled to Būṣīr for flax, Abūn purchased these grapes near the site of production, from the growers. But Abūn, as he mentions in many letters, was a sickly man. His efforts exhausted him; “I fell to my bed,” he writes, and left his partner to bring the grapes to Tyre. While arranging the shipment of the grapes through Tyre to Fustat this partner purchased Shāmī goods on the central market in Tyre – figs, pears, and wooden manufactures – and brought the goods back with him to Jerusalem. Abūn complains about this idiotic behavior and the waste of his money. Abūn’s complaints are interesting, in that they condemn as useless the purchasing of general agricultural products and manufactures from Tyre, the largest market in the area. Indeed, in another of Abūn’s letters he complains bitterly that, owing to his weakness and lack of partners, he was forced to buy just this type of commodity – glue, almonds, and soap – in Jerusalem with a purse of money that would otherwise have lain idle.¹⁰⁸

After his purchases in Tyre Abūn’s associate did propose improving matters by going out into the countryside to buy indigo at one of its production sites, near Zoar. Abūn would not enter into the proposed partnership: “I laughed at his notions and lack of understanding.” After Abūn lent him the money the associate in fact bungled this attempt to secure local primary production, and returned empty-handed after ten days. Abūn’s views seem to have been borne out: it took someone with local knowledge and connections, such as Abūn for the grapes or Ibrāhīm for the oil, to manage such affairs.¹⁰⁹ Abūn’s loquacity only underscores general patterns of behavior: for merchants resident in a market area it was only worthwhile to invest in agricultural goods if they could be acquired further down the supply chain than a main market, preferably close to the production site, and such acquisition required a degree of local knowledge and connections. As we shall see in the next chapter, these distinctions between local, regional, and extra-regional

¹⁰⁶ TS 13 J 26.4. ¹⁰⁷ The incidents are detailed in ENA 4100.8.

¹⁰⁸ Gottheil–Worrell 27. ¹⁰⁹ ENA 4100.8.

players and their roles in the movements of commodities are a key part of the business models that drove this economy.

Mechanisms of monopolization

The Geniza merchants distinguished sharply between manufactures and consumer goods in supplying the southern Shām, and again between manufactures and primary products in their purchasing patterns. It is also clear that the transportation mechanism that merchants used took for granted regional market hierarchies that determined these choices, and that these same mechanisms made such hierarchies hard to overcome. In chapter 4 we saw that the packing and labeling of bales and bundles created a shipping infrastructure making it possible to track the movements of goods, since these were not managed by transport specialists. In chapters 5 and 6 we saw that this system also helped merchants navigate the maze of state institutions that might have an interest in long-distance trade goods: individual port officers and customs officials, central authorities asserting control over customs revenues or supplying themselves. This system also promoted monopolization of high-end luxuries and specialty goods by the metropolises.

As we have seen, the packages sent by Geniza merchants could be highly complicated containers, both in the collection of goods they contained and in the divisions of ownership even when a bale contained a single commodity. Any such package in fact represented a business plan. The mixed bundles of expensive goods upon which Geniza merchants lavished much ink ideally passed intact from metropolis to metropolis; merchants thus planned for these goods to bypass secondary and port markets. Given the complexity of ownership and packing, goods could not be partially sold along the way. Indeed, as we have seen, the opening of a bundle before it reached its destination was considered an outrage,¹¹⁰ while the opening of a package by the agent or owner was a public act signaling willingness to sell. Ya‘qūb b. Yūsuf al-Īrābulusī describes the excitement that broke out in the market in Ascalon when he opened one of Nahray b. Nissīm’s bales of flax: “I opened it in the *ḥalqa*¹¹¹ and there were wild squabbles over it.”¹¹²

Different types of commodity were packed and routed differently to serve different levels of the market. As the mixed bundles or bales of specially graded or tinted flax made their way on ships traveling the coastwise route from Fustat to al-Mahdiyya, merchants in the Nahray

¹¹⁰ As discussed in 5.5 at n. 230 above, referring to the incident described in TS 13 J 17.1 r 8–12.

¹¹¹ Lit. “in the circle,” meaning for an open auction. ¹¹² DK 1 (11)* r rt mar.

generation also unloaded bales of “flax” at Tripoli or Sfax to be sold by local associates.¹¹³ Merchants did not open important bundles in secondary markets, even Alexandria. Mūsā b. Abī ’l-Ḥayy, himself a resident of Alexandria, writes on two different occasions of traveling to Fustat either with or to meet a bundle of his own goods that had come from further afield – in one case from Ascalon, and in the other most likely from the West.¹¹⁴

The ability of merchants to bypass customs inspections at Mediterranean ports, and particularly their ability to avoid unpacking goods, helps explain the limited distribution of long-distance trade goods. It also meant that merchants in Alexandria could lack access to consumer products even as bundles containing these goods passed through their city. With respect to al-Shām, Geniza letters do not record the sending or receiving of complex mixed bundles of goods in any of the cities of the region. In yet another indication of the divide between dispersed market production and concentrated consumption, Geniza merchants did pack expensive bundles of Shāmī manufactures for transport to the central market in Fustat, or even trans-shipment further. A letter from Mūsā b. Abī ’l-Ḥayy indicates that he sent a mixed bundle of garments from Ascalon to Fustat while he himself went to Alexandria. He needed Nahray to attend to its arrival and deal with customs, as well as to open it and begin its sale.¹¹⁵ Similarly, an account by Nahray suggests that he packed a bundle in al-Shām containing sumac, 12 Ascalon dresses, 8 packages of paper, and 104 Gaza dresses, and that the complete bundle was routed west to al-Mahdiyya.¹¹⁶

8.4 Conclusion: regions and market hierarchies, cities and metropolises

Israel b. Natan was an unusual man in his community. His sudden abandonment of a business career to move to Constantinople; his equally abrupt decision to leave Constantinople for Jerusalem; and the financial choices he made during his life in Jerusalem – sometimes begging for assistance, sometimes refusing gifts, sometimes donating large sums in charity to individuals – all set him apart from his friends.¹¹⁷ These were men who planned and accounted in business and charity alike, dealing in hundreds or thousands of dinars but keeping track of each *habba*

¹¹³ TS 13 J 8.5 r 4–6, 17–18 mentions the unloading of flax for sale in Tripoli while other goods simply pass through.

¹¹⁴ ULC Or 1080 J 55; Bodl MS Heb d 75.20. ¹¹⁵ Bodl MS Heb d 75.20.

¹¹⁶ ENA 1822 a.9 r 6–14. ¹¹⁷ See Udovitch, 1989; cf. Gil, 1992: 264–267.

(1/72nd of a dinar) of expenses, choosing carefully how to spread the burden of caring for family orphans or where to put their contributions to charity drives, devoting their time to writing lists of how much bread each person on the community’s donor list should receive.¹¹⁸ Like the difficult Yeshū’ā in chapter 5, or the excitable Abūn b. Šadaqa discussed above, his oddities and problems set him apart from the hundreds of his business colleagues, while also setting into relief the general patterns of trade and the economy for the Geniza merchants. For if Israel was unusually willing to set aside his dignity to demand and beg help from Nahray, the needs he expresses only highlight an economic system that created his predicament.

Israel was relatively poor for a man of his status and in comparison to his former associates, but it was not simply lack of money that denied him the many goods he felt he needed. Most of these items were simply not available in Jerusalem – nor in Ramla, Tyre, or Ascalon. His friends and family, who sustained him and provided help at every turn, and who were the dealers in most of the goods he wanted, took at least nine months to get him his special eye medicine. The delay included the passing of two sailing seasons, the movement of caravans, and even the regular arrival of Jewish pilgrims in the autumn and winter season who might have brought it.¹¹⁹

The movements of commodities across al-Shām show that Israel’s problems were an incidental outcome of a well-defined economic geography. This geography, and its market hierarchies, gave Nahray in Fustat a great deal of economic leverage in conducting his trade, but made it more troublesome than one might expect to supply Israel as he wanted. Movements of commodities show that Israel lived in a southern Shām that was a part of a clearly delineated regional market, one highly oriented toward its central market, Fustat.

Markets, according to social scientists, can integrate local economies in a variety of ways. If a set of markets is integrated horizontally then a group of similar-sized markets principally circulate surpluses among themselves. If it is organized vertically, surpluses not redistributed locally are mainly sent to larger markets that collect goods from several smaller dependent markets; larger markets in turn distribute extra-local products and services back to their dependent markets.¹²⁰

¹¹⁸ See, for instance, Nahray’s careful management of charity to family, orphans, and the synagogues, discussed in Gil, 2004a: 715–716; Udovitch, 1989, including a refusal to contribute a dinar to a different drive in TS 13 J 26.8 r 10–11.

¹¹⁹ Autumn pilgrimage: discussed in Gil, 1992: 627–631, example in Bodl MS Heb d 75.20. Winter pilgrimage (a better fit for business seasons): TS Misc 25.124, in which Salāma b. Mūsā encountered snow at Jerusalem.

¹²⁰ Rank-size order analysis (Paynter, 1982; Gabaix and Ioannides, 2004) has not been considered, in light of theoretical concerns outlined in van de Mierop, 2005 and

Where markets are strongly vertically organized around a single center, players from the center, like Nahray, wield great power. The middle-rank market in a vertically integrated system depends on a single larger market as its buyer and distributor, and in turn it has a set of wholly dependent small markets with no sources of supply or consumers aside from the middle market. The patterns of connections look like spokes radiating out from a center, with each secondary center generating its own set of spokes.¹²¹ The market at the top of this hierarchy is the central market – as the reservoir of goods produced by the whole of its dependent region, the merchants in the top market have the power to determine all intra-regional distribution and reap the profits of monopolizing the export of regional production.

In a more horizontally organized market system, on the other hand, medium-rank markets have connections to multiple larger markets alongside multiple connections to markets of the same order. Any market in this system, and consequently any individual producer, has more power relative to larger markets and their agents, since it has additional sources of supply and more competing markets for its own products. Naturally it also has less power over the smaller markets. Economic theory suggests that the more horizontal connections multiply, the lower the price and supply disparities between different ranks of market. As a result, consumers throughout a market region should experience fewer disparities in patterns of consumption.¹²²

The entire preceding discussion suggests how much the situation of the southern Shām and Fustat matches a vertically integrated market model. It does not match this model perfectly, of course – central place models cannot account for all the vagaries of geography and individual activity, and we have seen that some goods of interior Asia and the central Shām found their way to the southern Shām without the mediation of Fustat. But the fit is surprisingly good: the merchants of Fustat wielded great economic power over the southern Shām, determining its supply and collecting its output. They took most of the profits of marketing: by bringing goods to the southern Shām for local sale, by making the profits of shipping southern Shāmī manufactures to the great markets of Fustat, Ifrīqiyya, and Sicily, and by brokering the supply of necessary imports to create such manufactures. Through the actions

Gabaix and Ioannides, 2004: 2352–2353, some of which are empirically found for Fustat in Goitein, 1967–1993: IV, 1–46, 82–104, 273–296.

¹²¹ See Christaller, 1966; Fujita, Krugman, and Mori, 1999.

¹²² See Abdel-Rahman and Anas, 2004, and the references there, esp. Dixit, 1973 on positive and negative scale effects of city size.

of the merchants in Jerusalem we can see even further the dynamics of the market hierarchy: local merchants operating on a smaller scale purchased, processed, and transported agricultural products; alongside men from Fustat they organized local manufacturing. But these locals operated in partnership with merchants from Fustat or for the Fustat market – products went to the Fustat market or to the Fustat merchants: in the case of Ibrahīm b. al-Talmīd it is a Fustat-based merchant with a second home in Ascalon who partners with the men of Ascalon to organize purchase of local olives. But the power of Fustat did not extend to the entire Shām, even to the entire coastal Shām; there was a separate regional system in the center and north whose merchants brokered other Shāmī products directly onto the Mediterranean markets.

These patterns suggest that regions were a central unit of economic organization in this period, a finding echoed in the following chapters. Despite the availability of ports, ships, and caravans that technologically permitted horizontal markets and multiple connections, the actions of players in the great metropolises imposed a vertical organization. Infrastructure and personnel existed, for instance, to bring expensive transit goods into the region for manufacturing purposes, but merchants were wary of sending many consumer goods into smaller markets with limited and unpredictable demand. The Geniza merchants created and maintained an infrastructure system for parceling goods that planned for merchandise to bypass secondary markets and travel together to the metropolis. Such plans were a response to the risks and rewards created by the prevailing market hierarchy – the centers collected larger numbers of buyers, and more discriminating buyers, lowering the risks of rare and expensive goods remaining unsold¹²³ – but also reinforced those hierarchies even at personal expense.

Even those whose profession gave them privileged access to traded goods, the long-distance traders, were ill-supplied when they ventured outside Fustat into its dependent market, as their complaints show. For the experience of merchants in Tyre, Ascalon, and Jerusalem finds a parallel in the experience of merchants in the port of Alexandria. Writing of “L’énigme de Alexandrie,” Udovitch noted that the merchants in that city requested various specialized goods for their own consumption from Fustat, indicating that these goods were unavailable on the Alexandria market. Combining this evidence with that of price disparities between the two cities, he argues that the port city of Alexandria was essentially a

¹²³ Even if the market in a great city was dead in one year, merchants could either wait out the market, offering the goods in the next season, or take advantage of trunk routes (see 9.2) to move the goods to the next metropolis.

long-distance suburb of Fustat in this period, economically subservient to the metropolis.¹²⁴ A regional examination suggests not simply the special position of Alexandria as a commercial suburb, but that Fustat occupied this position more generally toward the entirety of its dependent hinterland region.

Political power had some role in shaping these hierarchies but, as we will see in the next chapters, it acted not through political fiat or the granting of monopolies, but by the ways in which the state itself and individual state actors participated in the commercial economy and the ways in which private players such as the Geniza merchants managed institutions and power. Indeed, the movement of goods across al-Shām shows that shifts in (or concentrations of) political power could have relatively modest effects on regional economies. Geniza merchants constantly passed through the administrative seat of Ramla in their travels;¹²⁵ we can find the wealthy of Ramla commissioning their fine attire from Geniza merchants; but only once does a Geniza merchant plan to market goods in Ramla, even then on the way to Tyre, while in another letter goods that cannot be sold in Fustat are forwarded to the Tāhīrī brothers, at that time in Ramla, to sell.¹²⁶ Likewise, when the qadi of Tyre made himself independent of his Fatimid overlords he gave *aṣḥābunā* special privileges: a customs exemption for goods passing through the city, and free warehousing in the qadi's warehouse. The qadi even owned ships that shuttled between Tyre and Alexandria, yet despite these advantages there is no evidence that he stimulated the Geniza merchants to direct more goods to his city.¹²⁷

Analysis of trade to and from al-Shām also shows that the great wholesale commerce of the Islamic Mediterranean did not revolve around fairs or periodic emporia, and was little influenced by religious geography – in sharp contrast to the organization of such exchange in Europe in the period of the Champagne fairs.¹²⁸ Only one Mediterranean fair really mattered to Geniza merchants: the convening of the Hajj caravan in Qayrawān, the city that was already the central market of Ifrīqiyya. The Hajj fair of the Hijāz was so important that it appears in two eleventh-century Geniza letters even though Geniza merchants did not deal in the Red Sea markets at all. But even so, this great annual

¹²⁴ Udovitch, 1987.

¹²⁵ Sometimes an administrative necessity, as the main clerk had his official seat there.

¹²⁶ TS Misc 28.225 r 18–20; ULC Or 1080 J 111 r 5–8. ULC Or 1080 J 17 and TS 8 J 19.27 record a merchant considering selling in Ramla after his boat was diverted.

¹²⁷ On the qadi's offer, TS 8 J 22.10 rt and up mar; on his ship see JNUL 577.3.2 r 4; TS 12.335 v 14; ENA 2727.38 r 5.

¹²⁸ Bautier, 1953; Edwards and Ogilvie, 2011.

event that collected people from across the Islamic world had a modest place in Geniza business plans: less than 1 percent of Geniza letters mention any marketing connected to the Hajj, its pilgrims, or its fair.¹²⁹ The minor place of the Hajj, and the economic insignificance of Jerusalem's fairs or pilgrims even to those whose religious convictions made some of them live in the city and more of them come there as pilgrims, show an economic organization centered around permanent markets in great cities, where predictable patterns and seasons of production and transportation between regions defined most business plans. Indeed, chapter 10 will show that the shifting and dislocation of these predictable routines forced major changes in the Geniza merchants' trading activities.

The window of commodity exchange sheds, finally, an interesting light on patterns of urbanism and urban culture in the medieval Islamic Mediterranean. Descriptions of the medieval Islamic world rightly focus on its highly urban character. Cities were the sites of almost all cultural production and imagination; between the ninth and twelfth centuries an essential literary, linguistic, and religious culture became increasingly uniform across a broad swathe of the Mediterranean basin, western and central Asia.¹³⁰ The lens of the Cairo Geniza shows that there existed both similarities and differences in culture, on a material level at least, that were defined not by geographic distance but by the hierarchical difference between the great metropolises and all other cities. The Geniza merchants brought a general basket of goods to the southern Shām that, together with local production, sustained a similar basic pattern of consumption around the Mediterranean: linen garments, fabric-covered couches, essential spices, olive oil. But a different order, variety, and abundance of material life was lived by those in the great metropolises, both rich and poor, while exchange of goods made these metropolises materially similar to one another. Economically the metropolises were megapolises: the Islamic Mediterranean had a top-heavy hierarchy in which there was far more difference between primary and secondary cities than between secondary and tertiary ones.¹³¹

¹²⁹ It is obvious here that religious affiliation helped marginalize Geniza merchants, as did their mainly Mediterranean interests. Still, they could and did participate in the Hajj fair in Qayrawān, but the passing of the Hajj caravan made no impact elsewhere in their Mediterranean business.

¹³⁰ The literature is suitably vast. See in particular von Grunbaum, 1953: 173–174; Marçais, 1928; Lapidus, 2002; Berkey, 2003: 119–123; Bulliet, 1979: esp. 49–54; Bulliet, 1994: 67–79, esp. 76.

¹³¹ See Fujita and Krugman, 1995 on the development of a monocentric system (though the focus here is on manufacturing). See Abdel-Rahman and Fujita, 1993.

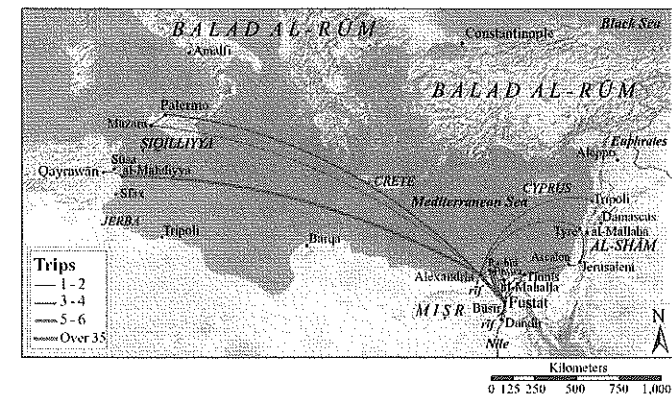
Geniza commercial letters also show the other side of this coin: the degree to which merchants from the great centers sustained secondary and tertiary urbanism throughout the Mediterranean basin by promoting dispersed manufacturing. Merchants brought manufacturing raw and intermediate inputs to secondary and tertiary markets and brokered the output of the manufacturing process back onto the great Mediterranean markets. They made profits at both ends but also sustained manufacturing, one of the economic bases of urbanism, across their entire region.¹³²

Even though the resident of Fustat lived differently from the resident of Ascalon or Ramla, we should not be too quick to regard the metropolis as parasitic or the resident of the little town as deprived. Patterns of migration and local prejudice suggest that residents of small towns could be as resistant to living in the great city as metropolitans were to the *rif* – the undifferentiated countryside. Marriage contracts and marriage disputes show that wives resisted intra-regional moves, and sometimes the stipulation specifically refers to this divide. Thus in one case the complaint of a wife who returned to Fustat clarifies that al-Maḥalla, the central town of one of the Delta districts, counts as *rif* (countryside) to her. But a letter sent to a wife in al-Maḥalla shows that she was equally ill-prepared to consider life in the capital.¹³³ The complaints and requests for goods in the letters that showcase these material differences and suggest deprivation come, after all, from merchants whom we often know were raised in metropolises. Their palates were sensitive enough even in Jerusalem to demand “good, finely ground, red spicy cinnamon,” rather than just the “cinnamon” regularly shipped to the region.¹³⁴ Israel b. Natan’s plight and his constant requests thus must be understood in their context: Israel came originally from Qayrawān, and even in a state of relative penury, even in a chosen life of religious devotion, his needs were those of a cultured metropolis-dweller.

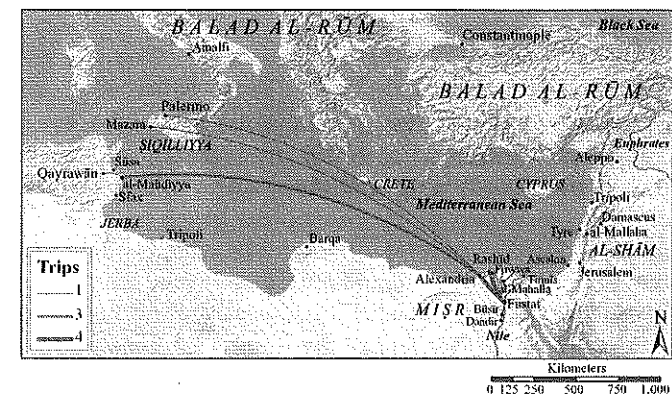
¹³² This is an interesting inversion of the pattern analyzed in Fujita and Krugman, 1995.
¹³³ Generally see Friedman, 1980; Goitein, 1967–1993: III, 177–178, also 188, 198, 202.
¹³⁴ ULC Or 1080 J 15 v 3–4, קדופה גירה דקיקה חמר[ה] חארה.

9 Individual geographies of trade

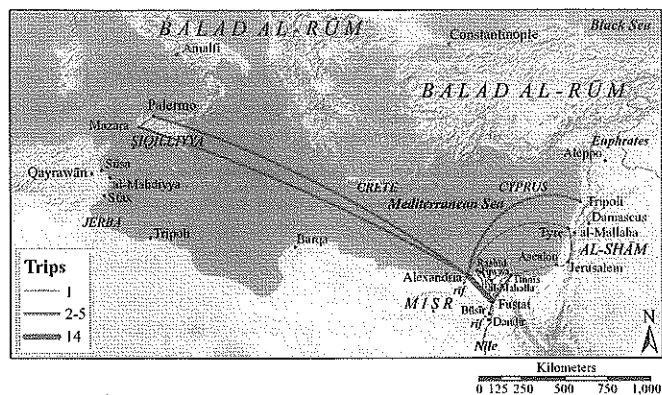
9.1 A life in travel: Abū ‘Imrān Mūsā b. Abī ‘l-Ḥayy Khalīla



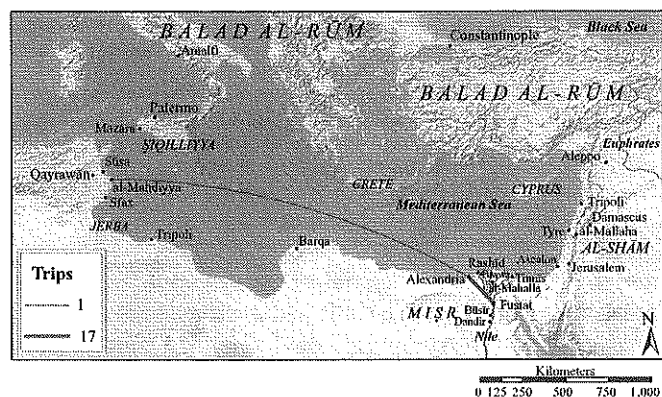
Map 9.1: Mūsā b. Abī 'l-Ḥayy: lifetime travels



Map 9.2: Mūsā: early career



Map 9.3: Mūsā: middle career



Map 9.4: Mūsā: late career

The Alexandrine merchant Abū 'Imrān Mūsā b. Abī 'l-Ḥayy Khalīla – known to his close associates as Mūsā, Abū 'Imrān, or sometimes Ibn Abī 'l-Ḥayy – has already appeared many times in this book. His shipments of indigo were part of the bale on the beach in the introduction; his brother was noted as an apprentice who failed to become a merchant; and we have found him overseeing apprentices in the Būṣīr flax markets, buying garments in Ascalon, and anxiously labeling his shipments to Fustat in his own name “for fear of the times.” In many ways he resembles his slightly younger contemporary Nahray: born in Qayrawān, he migrated as a young man to Alexandria, settling there by 1045 at the latest, married into an Egyptian family, and remained in his adopted city

until his death.¹ Like Nahray he was a pillar of the Egyptian Jewish mercantile and religious community: he was a trusted leader with a dense web of business associates; and he was also an administrative leader of the community in Alexandria who received a title from the Academy later in life.² He outlived Nahray by more than a decade: although the last mercantile documents from him appear to date from the 1090s he was still writing lists of recipients of loaves of bread in 1107.³ Like Nahray, Mūsā was a careful man whose writing betrays little of his personality; as we have seen, he was particularly careful with his shipments, taking care to label them in his own name. He is mentioned traveling or away from his home base of Alexandria on sixty-five occasions, but these documents represent only a small fragment of his own correspondence and thus probably only a fragment of his travels. Since he lived in Alexandria the majority of Mūsā's correspondence probably ended up in the Geniza of that city. Like Nahray he was the model of a successful, thoughtful, trusted merchant. Thus his very long life, documented by a relative wealth of materials, displays rhythms of travel typical both for eleventh-century trade and for the life-cycle of a Geniza merchant.⁴

Between about 1040 and the end of the 1060s (the period covered by maps 9.2 and 9.3), the years in which he established himself and expanded his business, Mūsā made many trips, in keeping with the typical career of a merchant.⁵ As discussed in chapter 5, young merchants traveled to increase their knowledge of people and places, building up their *jāh*. In the earlier part of this period, from about 1040 to the mid-1050s (the period covered by map 9.2), Mūsā traveled a great deal

¹ See TS NS J 388; TS 13 J 29.2; Bodl MS Heb d 65.18; TS Ar. 30.22A; TS Ar. 7.3(2); TS 10 J 9.18; Bodl MS Heb c 28.34; TS 12.402; TS 10 J 6.1 r 9, 19; TS 8 J 22.10; Gottheil–Worrell 3; ULC Or 1080 J 271; Bodl MS Heb d 66.40; TS Misc 25.70; Bodl MS Heb c 28.52; Gottheil–Worrell 33; TS 8 J 26.17.

² The title: *segullat ha-yeshivā* (“treasure of the Academy”).

³ Last commercial letter: ENA 2805.5 A. Charity lists: TS 13 J 8.28 and TS K 3.34, discussed in Goitein, 1967–1993: II, 445 and Cohen, 2005a: 51, 55–63, 83, 154.

⁴ Letters from Mūsā: AIU VII E 193; Bodl MS Heb c 28.34; Bodl MS Heb d 68.108; Bodl MS Heb d 75.20; ENA 2805.26; ENA 2805.6 A; ENA 2805.8 A + ENA 1822 A.28; ENA 4020.20; ENA NS 11.20; Mosseri II 128; TS 10 J 19.2; TS 10 J 19.5; TS 12.373; TS 12.380; TS 12.402; TS 8 J 18.11; TS 8 J 19.26; TS 8 J 21.29; TS 8 J 24.15; TS 8 J 27.12; TS AS 152.7; TS Misc 28.228; ULC Or 1080 J 167; ULC Or 1080 J 37; ULC Or 1080 J 55. Letters to Mūsā: Bodl MS Heb c 28.52; Bodl MS Heb d 66.40; ENA 2747.10; ENA 2805.5 A; Gottheil–Worrell 3; Gottheil–Worrell 33; Mosseri II 171; Mosseri II 190; TS 10 J 9.3; TS 8 J 25.13; TS 8 J 26.17; TS Misc 25.70; TS NS J 137; TS NS J 186; TS NS J 187; ULC Or 1080 3.35; ULC Or 1080 J 271. Mūsā is mentioned in over a hundred additional documents.

⁵ Dating is approximate; most dates for his life depend on dates for Nahray's, and, as discussed in 2.1 above, there are two competing chronologies for Nahray's life.

around Egypt – among its ports, to the flax towns, and to the countryside around Būṣīr and Alexandria – and a fair amount between Egypt and the West. From the mid-1050s to perhaps 1070 (covered by map 9.3) he expanded his trading activity: he continued his intense travels within Egypt, but also traveled a number of times and established connections in the southern Shām, while reducing the number of his trips west. After perhaps 1070 (covered by map 9.4), settled and well established, Mūsā continued to travel frequently, but much less far afield. His travels were mostly between Fustat and Alexandria, with a single trip west recorded in the 1070s, and a voyage to Būṣīr around 1084 to settle difficulties, with the aid of the local qadī, that the Geniza merchants were having that year both with suppliers and laborers.

Each kind of voyage was associated with particular kinds of trade. If Mūsā wrote letters from the West they did not survive in the Cairo Geniza, but the reports on his movements by his colleagues show him engaging in typical activities. In 1049 and 1057 he is named as carrying purses of money between al-Mahdiyya and Fustat, for members of the Tāhīrī clan and for Nahray.⁶ He also accompanied goods east and west, for himself and for others.⁷ A report from the 1050s shows his pattern of activity in greater detail: Mūsā and Barhūn b. Ishāq al-Tāhīrī had both been in Mazara one summer, and Barhūn b. Ishāq reports in the early fall to his cousin Barhūn b. Mūsā that Mūsā had sold sal ammoniac, mastic, and pepper for Barhūn b. Mūsā before he left the city. After his departure Barhūn b. Ishāq got a better price on the remaining ammoniac, and the price of pepper also went up. Mūsā was anxious to complete a round trip from Alexandria to Sicily and back to Alexandria in a single sailing season, leading him to hurry his sales, while Barhūn b. Ishāq, whose home base was in al-Mahdiyya, could afford to wait and make the shorter trip later, or perhaps overwinter in Mazara.⁸ Mūsā generally wintered at home, so he sold some of the goods he brought to the West personally, leaving other goods to be sold by associates who lived nearer the market.

Within Egypt and its hinterland we find Mūsā engaging in different kinds of activity. In the 1050s and 1060s he added the southern Shām to his itinerary, establishing contacts there through the good graces of Nahray b. Nissīm.⁹ He engaged in two kinds of activity in the Shām: selling in smaller markets and purchasing manufactured textiles – principally garments in Ascalon, but also occasionally in Tyre, and perhaps

⁶ TS 20.69 r 34, 54–60; Bodl MS Heb c 28.34; TS K 2.32; DK 230 d + a; TS 16.339; TS Ar. 54.15b v.

⁷ TS 13 J 14.2; TS 10 J 10.27. ⁸ TS 12.366. ⁹ ULC Or 1080 J 167.

once buying rugs and pillows in a small town near Tiberias, just off the main route from Ramla to Tyre.¹⁰ One note, from around 1055, shows him debating whether to sell some goods that had arrived from the West on a retail basis from his shop in Fustat, or to bring them to al-Shām, suggesting that he served al-Shām, as well as Fustat and Alexandria, in selling finished consumer goods.¹¹ He sometimes retailed his Shāmī textiles out of his shop in Fustat, and sometimes bundled them to be sold in the West. Mūsā traveled directly from Alexandria to al-Shām on one occasion, but other letters clarify that he often went by way of Fustat, following his goods: whenever he reports shipments to or from al-Shām they always go by way of Fustat. Once he describes himself as being about to travel to Tripoli al-Shām, but does not say what kind of trading he will be doing at the central Shām's main port.¹²

Mūsā also made long seasonal trips to Būṣīr (recorded primarily in the 1050s), on which he purchased flax, arranged its processing and movement, oversaw the activities of young and apprentice merchants in their purchasing, and, later in life, acted as a negotiator for other Geniza merchants.¹³ He also traveled locally from Būṣīr into the nearby countryside to make direct payments to harvesters and to purchase in smaller centers.¹⁴

The most common travels recorded for Mūsā, however, are trips between Alexandria and Fustat, interspersed in his early and mid career with occasional trips between Fustat and Rashīd, the port east of Alexandria through which much flax was shipped. One interesting letter from Nahray b. Nissīm was written in 1051 from a village near Fuwwa, along the route between Fustat and Rashīd. A number of Geniza merchants happened to meet there at the same time, allowing for some consolidation of efforts and meaning that while Mūsā went to Rashīd to look after the loading of flax Nahray could skip going there and head to Alexandria.¹⁵ Mūsā's travels between Alexandria and Fustat or between Rashīd and Fustat often involve three activities: accompanying shipments of goods – most often flax – that were supposed to travel to the West or those that had arrived from the West; moving money; and making administrative arrangements for transport. Mūsā's role of agent in the port of Alexandria involved not only staying in that city to oversee port arrangements, then, but a great deal of personal movement between

¹⁰ ENA 2805.8 A + ENA 1822 A.28; Bodl MS Heb d 75.20, discussed in detail and translated in Udovitch, 1977a.

¹¹ ULC Or 1080 J 55. ¹² ENA 2805.8 A + ENA 1822 A.28.

¹³ Trips in the 1050s or 1060s: TS 8 J 22.10 v 6–7; Bodl MS Heb d 66.41 v 5; TS 8 J 9.22; TS 10 J 20.12 r rt mar, up mar; TS 12.281 v 4; TS 8 J 7.21 r 2–9; ENA 4020.20.

¹⁴ TS 10 J 12.26. ¹⁵ ULC Or 1080 J 170.

the metropolis and its port. As already mentioned, Mūsā also traveled to Fustat to sell his goods, particularly on a retail basis from his shop. In one letter he asks Nahray to begin the retail selling if possible, but noted that he would soon arrive himself to complete this work.¹⁶ Despite his connections to Nahray and other Fustat-based merchants, Mūsā needed to travel to Fustat to take on the extended work of retail selling personally; by 1055 he was maintaining a shop in the city.

These travels should not obscure Mūsā's activities as a resident of Alexandria, the location in which he is most commonly reported in the letters.¹⁷ In Alexandria he attended to goods arriving from Fustat that needed to be transported to distant markets, or to goods or moneys arriving from these markets that needed to be sent to Fustat, and sent market reports to associates in Fustat as well. He also appeared as a buyer and seller in the markets of Alexandria, as a shopkeeper loaning his premises, as a witness for other merchants, and sometimes as a mediator of their disputes. Alexandria was also his base for more local trips to the *rif* around Alexandria, where like many of his colleagues he went to conduct marketing, collect debts, and possibly arrange for manufacturing.¹⁸

Mūsā's life tells us something about the kinds of trips a Geniza merchant with a particular home base would take. Patterns of business travel reveal the ways in which places were connected by this group of merchants. These patterns were shaped partly by infrastructure and geography, but even more by the nature of market hierarchies and the business strategies these men adopted. Section 9.2 below continues the exploration of economic geography and market hierarchies begun in chapter 8. Section 9.3 shifts focus to individual life travel patterns and the activities associated with particular markets for particular individuals, in order to explore the ways in which individuals were associated with their home bases and with regional markets. Finally, section 9.4 brings together the study of individual itineraries and activities to outline the business model generally pursued by the Geniza merchants, and the possibilities it presented.

The rhythms of Mūsā's travels and the reasons for them demonstrate many aspects of Geniza trading activity. Throughout this chapter these patterns are compared to those of a small collection of fourteen individuals from both the Ibn 'Awkal and the Nahray generations whose

¹⁶ Bodl MS Heb d 75.20.

¹⁷ 55 percent of letters from other merchants in which he can be located with some certainty place him in Alexandria, while 92 percent of his own correspondence is from the city.

¹⁸ TS 12.254 v rt mar 7–10.

economic lives can by chance be documented in more detail, but whose extent and routes of travel differ widely: Nahray b. Nissīm, Yeshū'ā b. Isma'īl al-Makhmūrī, the brothers Barhūn and Yūsuf b. Mūsā al-Tāhīrī, their uncles the brothers Isma'īl and Šāliḥ b. Barhūn al-Tāhīrī, Dā'ūd b. 'Ezrun, Yūsuf b. 'Alī al-Kohen al-Fāsī, Nissīm b. Khalafūn, Ibrahīm b. Farāḥ al-Iskandarī, Farāḥ b. Isma'īl al-Qābisī, Yūsuf b. Ya'qūb Ibn 'Awkal, Labrat b. Mūsā Ibn Sighmār, Salāma b. Mūsā al-Šafaqīsī, and Abū 'Imrān Mūsā b. Abī 'l-Ḥayy Khalīla himself.

9.2 Connectivity: routes and central places

Mūsā's lifetime of travels includes movements at three levels of markets. First, he traveled on *long-distance* routes – inter-regional ones, connecting great metropolises or central markets to one another across the Mediterranean. Second, he traveled on *regional* routes, which tied together a single region dominated by a central market. Finally, he engaged in *local* travels which connected cities of various sizes to the villages and countryside around them. As discussed in the preceding chapter, the connections between markets suggest different kinds of market organization. This market organization in turn has implications for the power of individual central places, and thus the power of the merchants associated with them. In the last chapter we saw that the paths traveled by merchants and commodities across the southern Shām suggested a highly vertical market organization allowing Fustat to dominate the area and control most of its economic relationships with the rest of the Mediterranean – Fustat's merchants supplied most of the imports of the southern Shām and brokered its goods onto the Mediterranean market. A survey of patterns of merchant travel around the Islamic Mediterranean confirms a strongly vertical organization of regional markets around a central metropolis at the beginning of the eleventh century, but also shows that these market hierarchies were not entirely immutable.

Long-distance routes

When Geniza merchants traveled from their home bases to distant metropolises, infrastructure and market organization allowed many different kinds of trip: merchants only chose some of the available routes. Many ships, especially those connected with rulers, had limited itineraries, making round trips from the ruler's port – places such as al-Mahdiyya, Tyre, Palermo, or Alexandria – to the port of the nearest great metropolis and back. But other ships, more often those owned by

private individuals, made longer voyages with a number of stops: we find routes such as al-Andalus–al-Mahdiyya–Alexandria, or al-Mahdiyya–Tripoli–Alexandria–Tyre. Merchants making long-distance trips regularly traveled only a few main trunk routes: Fustat–Qayrawān, Fustat–Palermo, Qayrawān–al-Andalus, Qayrawān–Palermo. The main trunk routes revealed in the Geniza letters are noted in map 9.5. Dotted lines indicate trunk routes that letters clarify existed, but for which we cannot find a merchant in the network deliberately traveling.

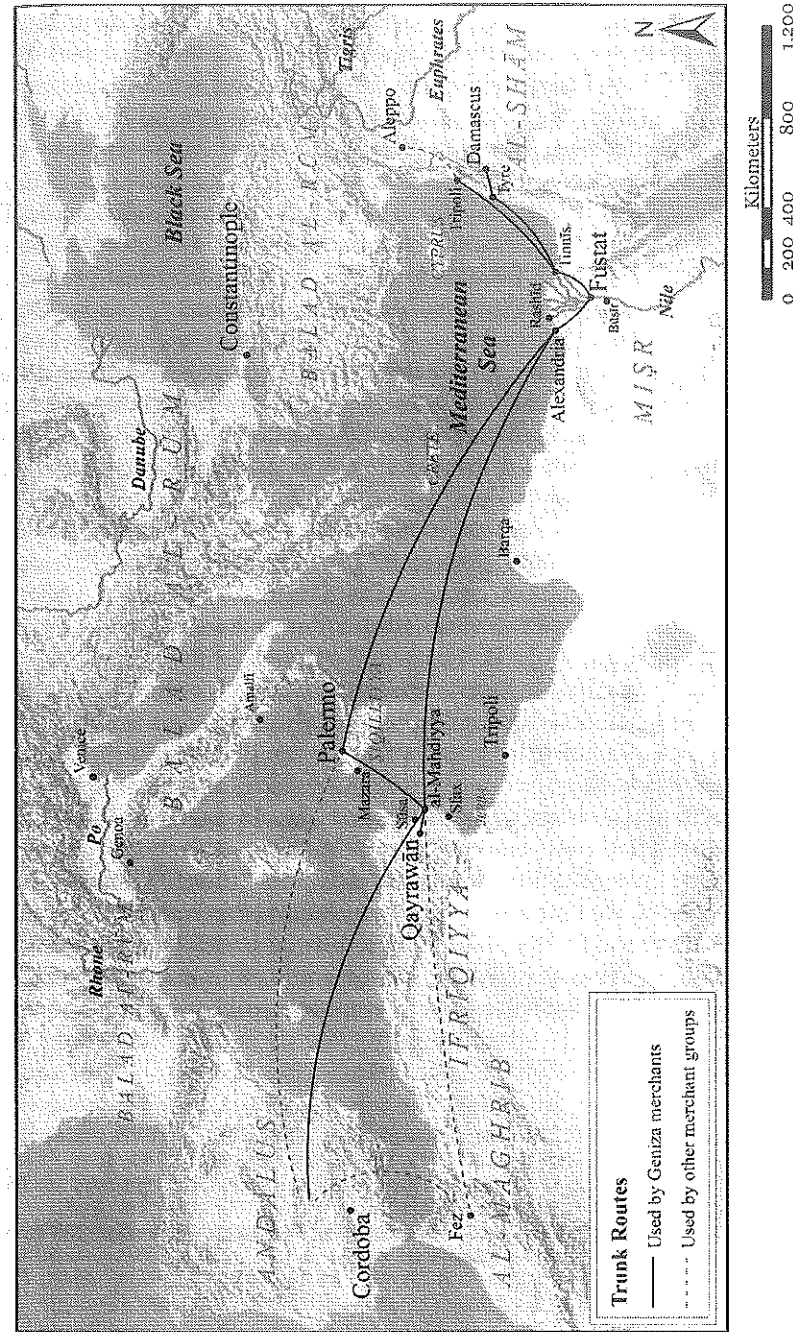
Along any of these routes travelers might start or end at the main port of an inland metropolis rather than traveling the full route: going Alexandria–Qayrawān, Fustat–al-Mahdiyya, or Palermo–Alexandria. Indeed, when they went east the Geniza merchants were using part of the main Fustat–Damascus trunk route, but they usually stopped at Tyre or occasionally at Tripoli al-Shām, the more important port for al-Shām.

As noted in chapter 4, the different seasons and varying times of travel allowed merchants to make several different kinds of long-distance trip. Travelers going between Egypt and the central Mediterranean, for instance, tended to set out with the main spring sailings (mostly going west) and return with the main autumn ones (mostly going east).¹⁹ In midsummer vessels typically plied shorter routes. Thus a merchant who came to Sicily could take the opportunity to do business regionally, stopping in Mazara as well as Palermo. A merchant going to Qayrawān could travel in the season to Sūsa or Sfax. Or one could complete a triangular route in a single season, going from Alexandria to al-Mahdiyya/Qayrawān, then from al-Mahdiyya to Palermo, then back to Alexandria. The logistics of packing, lading, traveling, and selling meant that merchants coming from the east could not make multiple stops in both Ifrīqiyya and Sicily. Merchants could also stop and deal in Tripoli on their way to either Ifrīqiyya or Sicily, rather than simply passing through the city en route to the West.²⁰ Merchants could also overwinter at a destination, to return home in the spring sailing, delaying sales into the off-season when prices sometimes shot up, and including more regional travel. Thus Yūsuf b. Mūsā al-Tāhirtī, Barhūn b. Mūsā’s brother, whose home base was al-Mahdiyya, wintered in Egypt several times and participated in the flax markets of Būšīr.²¹ But we saw that Mūsā hurried his sales in Mazara so as to catch the late summer return sailing, and it is rare to find Egyptians overwintering in the West. On the other hand, a number of merchants from the central Mediterranean overwintered in Egypt, and we also find merchants in Ifrīqiyya overwintering in Sicily and vice versa.

¹⁹ E.g. ENA 4100.29; TS 12.389; ENA 2727.6 B.

²⁰ E.g. TS NS J 12; ENA NS 18.24; TS 13 J 8.5.

²¹ TS 20.180; TS 8 J 16.31.



Map 9.5: Mediterranean trunk routes

There are some distinct differences in the patterns of merchant travel along long-distance routes between the Ibn 'Awkal generation and the Nahray generation. First, in the Ibn 'Awkal period we find network merchants using both the routes that connected the central Mediterranean to Egypt and those that connected the central Mediterranean to al-Andalus. For instance, Dā'ūd b. 'Ezrun, a merchant active from the 1020s to the 1050s, traveled between al-Andalus and al-Mahdiyya and also between Palermo and Fustat.²² Similarly, around 1020 we find one of the older generation of Tahirtīs, Isma'īl b. Barhūn, who was based in Qayrawān, traveling from Fustat to al-Andalus via Bōne.²³ His brother Šāliḥ, also based in Qayrawān, is shown in letters traveling between al-Andalus and Qayrawān, and between Qayrawān/al-Mahdiyya and Fustat (maps 9.7 and 9.8).²⁴ By the 1050s network merchants cannot be found regularly on this route, although, as will be discussed in the next chapter, some Andalusī merchants not in the Ibn 'Awkal network traveled from al-Andalus to Fustat.

In the Ibn 'Awkal period the majority of trips are between either Qayrawān/al-Mahdiyya and Alexandria/Fustat, or between Palermo and Alexandria/Fustat, and occasionally Qayrawān–Palermo, with a relatively small number of triangular routes.²⁵ Merchants based in Egypt almost never included stops in the secondary ports of the central Mediterranean on these trips, and never stopped in Tripoli, even though they sometimes sent mail from that city when their boats made a trading stop and they sometimes unloaded goods there for sale or re-routing.²⁶ In the Nahray generation there are more triangular trips, and these triangles often include itineraries such as Alexandria–Mazara–al-Mahdiyya–Alexandria or Fustat–Alexandria–Tripoli–Palermo–Alexandria. Single-axis routes sometimes included more intra-regional travel.²⁷ Thus in the Ibn 'Awkal period we find a greater concentration of travelers linking just the central markets. In the Nahray period more travel combines long-distance with regional activity, or moves among the central markets. This pattern, as we shall see, was a response to changing economic

²² TS 20.71 r 41; TS 20.127 r 24; Mosseri VII 101 (L 101) r 2–3. ²³ TS 12.261.

²⁴ For the travels of Šāliḥ see TS 12.839; TS 12.410; TS 12.171; ULC Or 1080 J 248; ULC Or 1080 J 154; ULC Or 1080 J 111; Bodl MS Heb d 65.9; ULC Or 1080 J 35; TS 12.261; TS 12.262; TS K 25.250 r; ENA 2 Bv.

²⁵ See TS Ar. 5.1 esp. r 15–17 and Bodl MS Heb c 27.82 for triangle routes; Bodl MS Heb d 65.17 and TS 10 J 29.10 for a single axis.

²⁶ E.g. TS 12.325; TS 8 J 18.18; perhaps ULC Or 1080 J 145 (origin unclear); BL Or 5554 A.53–54; Bodl MS Heb a 3.26.

²⁷ E.g. TS 20.4; TS 16.161 r 16–17, 20; TS 13 J 8.5 r 22, v 3; TS 10 J 19.9 r 8–9.

conditions in the central Mediterranean that changed both market hierarchies and business strategies.

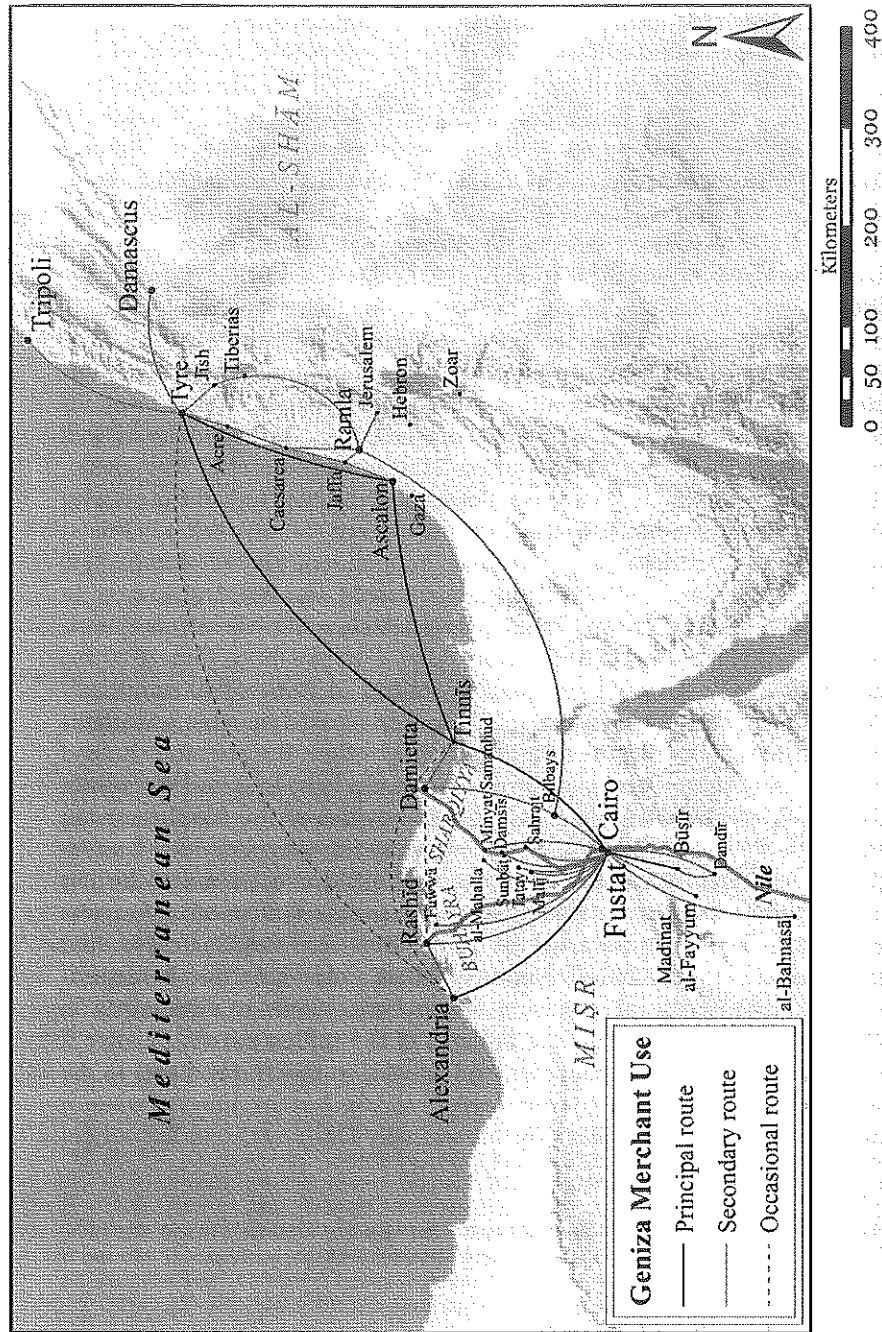
Regional routes

Mūsā's trips included much travel within Fustat's regional hinterland, whether between Fustat and Alexandria, Fustat and Būšīr, or Fustat and al-Shām. Despite his residence in Alexandria, Mūsā's travels demonstrate the most important feature of region discussed in the last chapter: the strongly vertical organization of the market, with a pattern of spokes centering around the hub of Fustat (map 9.6). Fustat was well connected with every significant place in Egypt mentioned in Geniza merchant letters, but few connections existed that bypassed Fustat, even for important cities relatively close to one another. This pattern is well demonstrated by the routes linking Fustat with the Mediterranean. The western or Buḥayra (seaward) branch of the Nile linked Fustat with Alexandria and Rashīd (Rosetta). On the eastern (Sharqiyya) side Fustat was linked to Damietta and to Tinnīs. Complaints from merchants show that even cities as near to each other as Rashīd and Alexandria were in fact poorly connected, to the dismay of Alexandria-based merchants. The letter Nahray sent from near Fuwwa shows how pleased these colleagues were to avoid traveling to Rashīd in favor of Alexandria.²⁸ A letter from Yeshū'ā b. Isma'īl, an Alexandria-based merchant, explains why: he details the horrors of trying to return from Rashīd after the end of the sailing season and his fear that he would have to spend the winter there.²⁹ Merchants depended upon the activities of the Mediterranean sailing fleet to connect these ports, and sometimes experienced frustration even there. When Mūsā's route to Rashīd can be traced he has usually gone there from Fustat, not Alexandria.³⁰ The situation was worse when merchants tried to move between the Sharqiyya and Buḥayra sides of the Nile. A letter of Mūsā's mentions that he experienced "great hardship" in trying to get from Tinnīs to Alexandria in October–November, either the tail-end of the sailing season or after it had finished.³¹ These difficulties explain why so much travel east to the southern Shām originated not in Alexandria but in Fustat, whence merchants traveled to Tinnīs (or occasionally Damietta) and from there

²⁸ ULC Or 1080 J 170. ²⁹ Bodl MS Heb b 3.17 r 3–10.

³⁰ Certainly the case in ULC Or 1080 J 170; ENA 2805.14A. He also notes, in Mosseri II 128 v 17–19, that no one from Alexandria is going to Rashīd, and suggests his correspondent find someone in Fustat to make the trip.

³¹ Bodl MS Heb d 75.20 r 10–11.



Map 9.6: Fustat and regional routes

to Ascalon or Tyre.³² A similar instance of the spoke pattern is found in the Fayyūm. In one letter a merchant in Fustat reports to his son, who is working on buying flax in Būšīr, on the quality and amount of goods arriving from madinat al-Fayyūm.³³ The two cities were near each other, but merchant travels connected them to Fustat and not to each other.

Mūsā's trips do not include regional travels in Sicily (with the possible exception of the report of his activities in Mazara) or in Ifrīqiyya. In general, our evidence from the Fustat Geniza is more limited with respect to either regional or local travel for these places. But letters from merchants based in these cities reveal that these trips were a frequent feature of their own business travels, and indicate a shifting of patterns in the central Mediterranean.³⁴ In the Ibn 'Awkal period western correspondents record relatively less regional travel than in the Nahray period. When they do travel merchants based in al-Mahdiyya and Qayrawān travel between these cities, and to Sfax, Sūsa, and Gabes, while Palermitans do most of their traveling around Sicily.³⁵ To the limited extent that we observe any regional travel, it mirrors the vertical pattern found for the region around Fustat.

In the Nahray period things change. Westerners now connect the cities of the central Mediterranean in almost any order or pairing, whether on axes between Qayrawān and Palermo, Sfax and Mazara, or Sūsa and al-Mahdiyya, or loops connecting a number of these ports. Indeed, the degree of connection is well illustrated by some plans of Ḥayyim b. 'Ammār, the hero of the bale on the beach. In the late 1050s he wrote that he was intending to travel to al-Mahdiyya from Palermo via Mazara and Sūsa, because he thought that the approach to al-Mahdiyya from Sūsa was most likely to be successful.³⁶ In the Nahray period, therefore, instead of two vertically organized regions centered on al-Mahdiyya and Palermo we find shipping and individual movements that described a fully connected network of at least five central Mediterranean regional ports – al-Mahdiyya, Sfax, Sūsa, Palermo, and Mazara – in addition to lesser ports such as Agrigento, Gabes, Ragusa, or even Tripoli, all of which tended now to be included in regional travels. We even find Egyptian merchants traveling directly to what had previously been secondary markets, such as Mazara. Ifrīqiyya and Sicily were much less distinct regions by the late 1050s and, as we shall see in the next chapter,

³² Merchants in Alexandria debated between the two: TS 13 J 19.20; ENA NS 2.12 r 11–12.

³³ TS 10 J 20.12 v 2–4.

³⁴ E.g. ENA NS 18.24; TS 13 J 8.5; TS 20.69; BL Or 5542.9; TS 12.372; Bodl MS Heb d 66.81; ENA NS 18.35; TS 10 J 10.25; TS 20.4; TS 20.9.

³⁵ E.g. TS 13 J 17.3 r 26–29; Mosseri VII 101 r 14–17. ³⁶ ENA NS 2.30.

such shifts in economic organization changed business strategies throughout the Nahray group.

Local travel

Mūsā occasionally traveled to small places whose names were not worth mentioning. He went to villages near Būšīr in pursuit of the flax crop, and to the *rīf* around Alexandria. Other Egyptian merchants mentioned in the Geniza correspondence undertook local travel, using Fustat and Tinnīs as bases. Merchants on such trips were “away in the *rīf*” beyond the reach of letters or the interests of their friends – they never detail their routes in advance or afterwards, as they would for trips to even tertiary cities. Such trips could last for weeks: Nissīm b. Khalafūn writes to Nahray from Tinnīs and warns him, “I inform you that I am leaving for the *rīf* this week. I have twenty days of work there, after which I will return.”³⁷ Recall from chapter 5 that one of Khallūf’s complaints was the amount of time Yeshū‘ā spent in the *rīf*, while we saw in chapter 4 how Faraḥ b. Isma‘īl was warned repeatedly by family and friends about the amount of time he spent in the countryside around Būšīr. In the previous chapter we glimpsed similar kinds of local travel: near Ascalon to acquire oil, near Jerusalem and Zoar to get grapes or indigo.³⁸ Other letters show westerners out in the *rīf* acquiring olives.³⁹ Such trips served many purposes: merchants marketed goods to local consumers and manufacturers and then returned to collect payments; they organized manufacturing in villages in the Delta; they traveled down to villages and estates to get as close as possible to the origin of various primary products.

Taken together, the nature of these routes and the use individual merchants made of them add detail to the geography of market organization discussed in the preceding chapter. In the Ibn ‘Awkal period market organization is very hierarchical everywhere we can trace it: each metropolis dominates a well-defined regional hinterland. Merchants’ travels on long-distance voyages accompany goods that move between the main metropolises, which control supply and distribution. But in the Nahray period two tendencies worked in opposing directions. On the one hand, Palermo and now al-Mahdiyya (after the destruction of Qayrawān) were less inevitable as central Mediterranean destinations for travelers and their goods, losing some of their markets to former secondary centers in Mazara, Sfax, and Sūsa. But at the same time the centrality of Fustat only increased: the southern Shām became part of Fustat’s dependent

³⁷ TS 8 J 39.12. ³⁸ ENA 4100.8; TS 13 J 26.4.

³⁹ Halper 389, discussed in detail in 10.1 below.

hinterland; and merchants from every part of the Mediterranean were increasingly drawn to Fustat, or to Alexandria as its port.

9.3 Individual itineraries

Examining the routes used by our sample individuals, we find just a handful of models. Individual merchants chose strategies and investment patterns that involved different types and amounts of travel, but they chose among a small set of typical patterns. Most of these patterns were defined by the regional market organization I have described, although this organization permitted some merchants to operate across vast distances and in many variegated localities, while others moved within very narrow zones. We should note, however, that two extremes were generally impossible: among the hundreds of merchants whose lives we know something about we can only find one who is wholly sedentary (and the early years of this man seem to be unrecorded), and we can find not a single Geniza merchant who visited every documented trading location.⁴⁰

Most merchants mentioned in the Geniza correspondence based themselves in one of the main metropolises or its port, and most of these men undertook at least some long-distance travel along the trunk routes connecting the great metropolises, accompanying large-scale transfers of goods and money between regions and participating in the great wholesale markets. As with Mūsā, in the cases where we can date these merchants’ letters the first pattern that emerges is temporal: the majority of such travel occurs when these men are in their teens, twenties, and thirties. Although there are some indefatigable travelers who continued to regularly travel the trunk routes for decades beyond this, such as Yūsuf b. ‘Alī al-Kohen al-Fāsī (see map 9.14), most others reduce the frequency of such trips, perhaps only traveling in order to renew partnerships.

The second pattern that emerges relates to the variety and distance of routes. Variety was very individual: some merchants regularly traveled only one route – Qayrawān–Fustat, for instance, or Damascus–Fustat – while others went along several routes; an example is Mūsā, who went variously to al-Mahdiyya, Palermo, and Tripoli al-Shām and Tyre, the ports of Damascus and Aleppo.⁴¹ But distance was very regular: merchants only traveled one metropolis away from their home base. That is,

⁴⁰ Yūsuf ibn ‘Awkal is the sedentary merchant. See Stillman, 1970; Gil, 2004a: 679–684 on dating his correspondence.

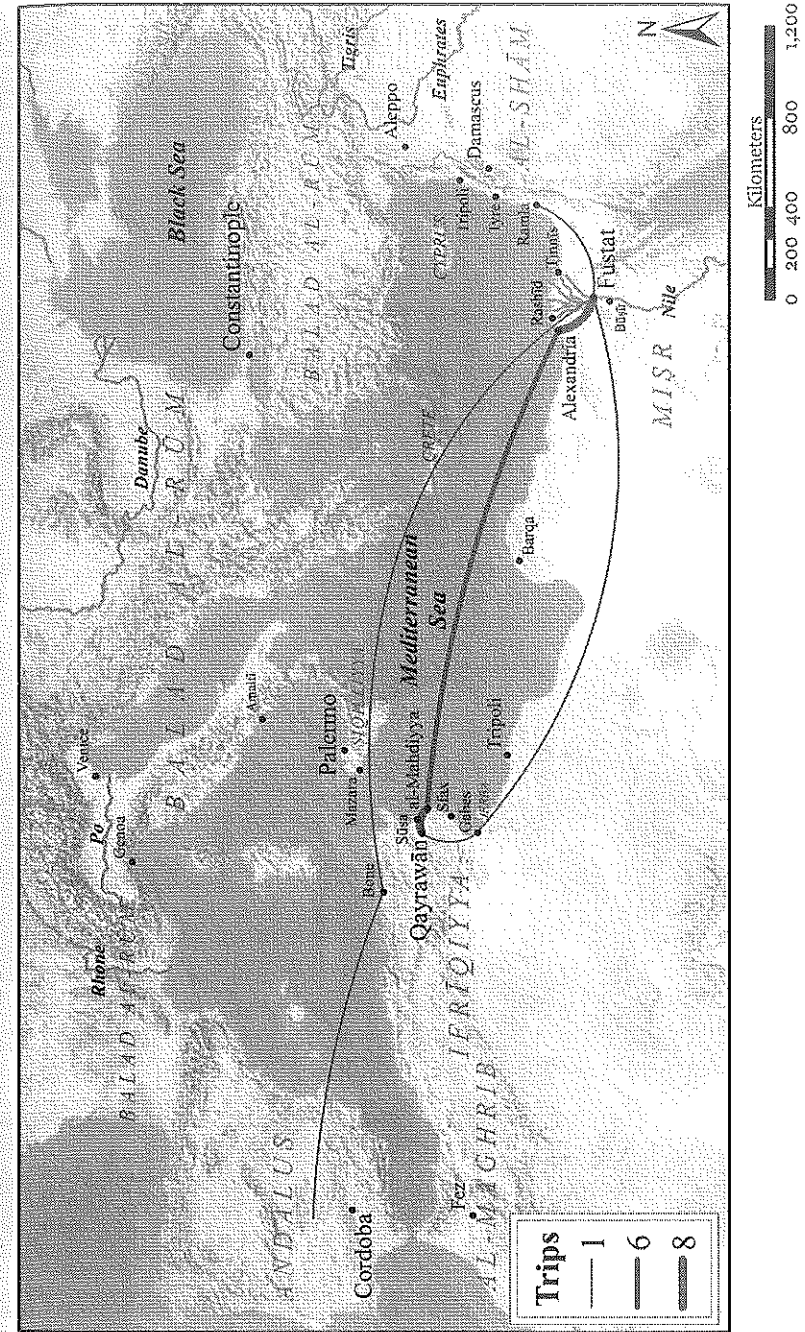
⁴¹ Labrat b. Mūsā Ibn Sighmār: TS 16.179 v 15 mentions his only recorded long-distance trip: it was to Fustat. Mūsā b. Ya‘qūb al-Miṣrī, whose business dealings were discussed in 8.3 above and are discussed further below, only traveled the Damascus–Fustat route.

Barhūn b. Mūsā al-Tāhīrī, who mostly lived in Fustat, traveled to Qayrawān-al-Mahdiyya and Palermo in the west, and Damascus in the east, just as his uncle Šāliḥ, a generation earlier, had connected his home base Qayrawān in the east to Fustat and in the west to al-Andalus (maps 9.8 and 9.9).⁴² Fustat-based merchants are not recorded as regular travelers to al-Andalus, nor are Qayrawān-based merchants recorded in Damascus. Even Isma‘īl b. Barhūn’s unusual trip from Egypt to al-Andalus via Bône, a voyage unique in the records of the Geniza merchants, represents simply a variation on this pattern (map 9.7). He did not stop along the way in Qayrawān, his ostensible home base, but both endpoints were only one metropolis away from that home. Geniza merchants of the eleventh century could be great travelers, but they were not cosmopolitan adventurers, intimately acquainted with the whole of the Mediterranean.

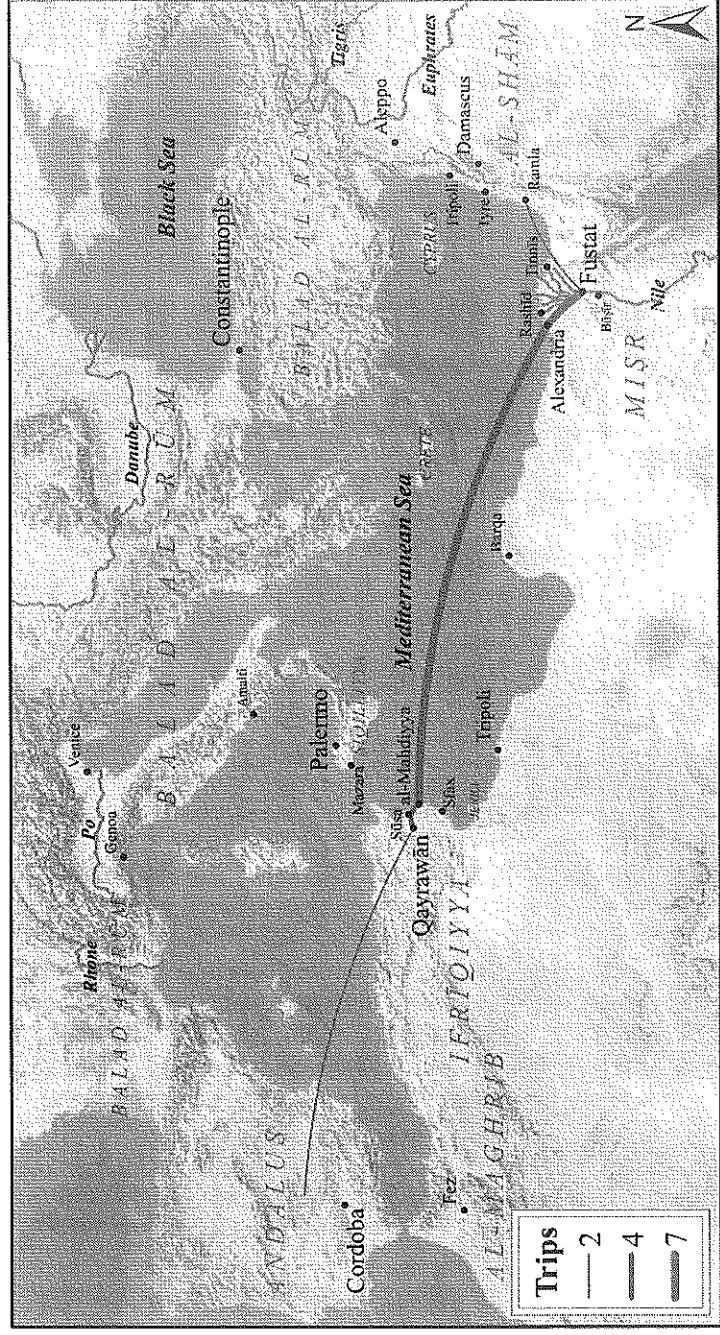
Regional travel was far more frequent than long-distance travel for Mūsā, and it only increased as a proportion of his travel through his life (maps 9.1–9.4). The patterns of Mūsā’s travel resemble those of his well-documented and much more sedentary colleague Nahray b. Nissīm (map 9.10), who essentially stopped making long-distance voyages by the 1050s. Most of the other individuals examined in this chapter reduced the number of their long-distance voyages as their careers progressed, while continuing, or even intensifying, their regional movements.⁴³

Residents of a region undertook much of the intra-regional travel recorded, and their intra-regional travel increased proportionally as they aged. Indeed, these facts help us identify the main regional markets of the period, their number, and their extent. Thus, as we have seen, the prolific records of the intra-regional routes of Fustat-based merchants defined an Egyptian region that included the Fayyūm, the middle Nile, the Delta, and, by the Nahray generation, the southern Shām. Ifriqiyyan merchants defined an Ifriqiyyan region encompassing Qayrawān, al-Mahdiyya, Sūsa, and Sfax, with Gabes as something of a poor cousin. Similarly, a Sicilian region emerges from the activities of the island’s traders, one that takes in the southern and western parts of the island, including Palermo and Mazara as its focal points, but also including Démona (Valdimona), Agrigento, and Trapani. As already mentioned, these distinctions in the central Mediterranean weakened to some extent over the course of the eleventh century, as more merchants from Ifriqiyya can be found traveling among the Sicilian cities, and more

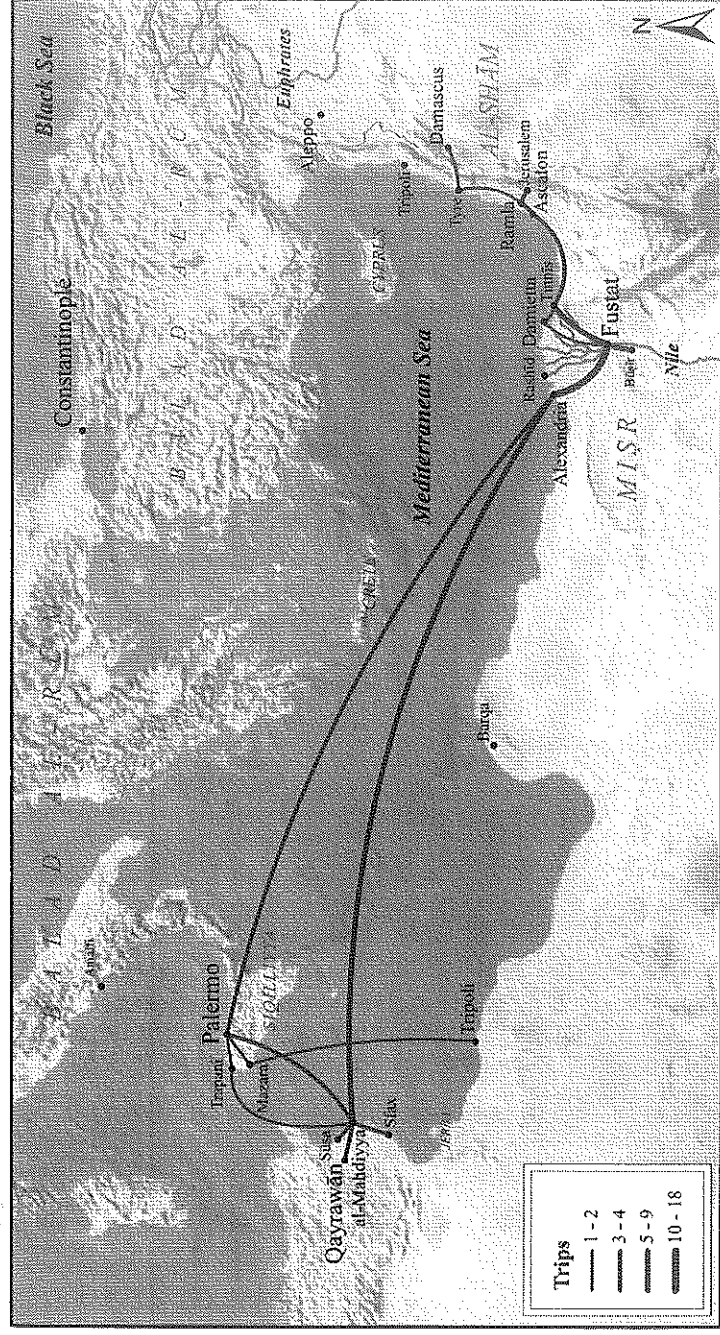
⁴² On travel and residence patterns in the clan see Udovitch, n.d.
⁴³ The only men whose long-distance travel did not perceptibly decline were Tāhīrīs.



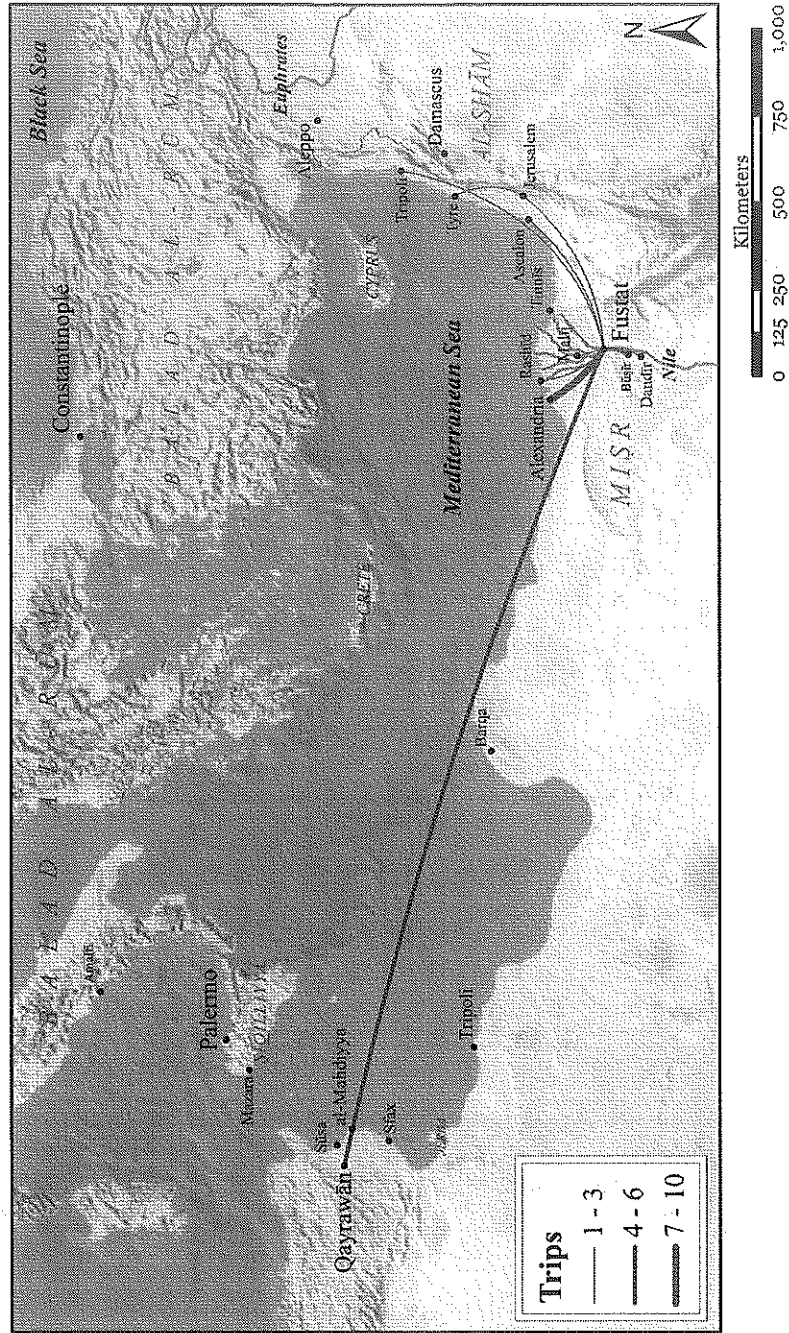
Map 9.7: Isma‘īl b. Barhūn al-Tāhīrī



Map 9.8: Şālih b. Barthūn al-Tāhirī



Map 9.9: Barthūn b. Mūsā al-Tāhirī



Map 9.10: Nahray b. Nissim

Sicilians can be found in places such as Sūsa and Sfax.⁴⁴ Itineraries from al-Shām reveal, albeit faintly, a northern Shām defined by Aleppo, Damascus, and the caravans that linked them to al-Lādhīqiyya, Tripoli al-Shām, and Tyre. Other parts of the Mediterranean were clearly at the edges of the range and consciousness of this group of merchants, as demonstrated likewise by the infrequency of travel recorded, and the vagueness of the references to these areas. Thus, rather than naming specific cities, Geniza letters refer to these areas variously as simply al-Andalus or, even more vaguely, “the West,” in addition to the general *balad al-Rūm*, land of the Romans.⁴⁵

Even within a region individuals might specialize. Mūsā covered all the major regional routes linking Fustat with the Fayyūm, the middle Nile, the eastern and western streams of the Nile, the central Delta towns, and the southern Shām.⁴⁶ But Salāma b. Nissim al-Barqī (map 9.15), a resident of Fustat, traveled to Būṣīr numerous times, and also to Alexandria, but not within the Delta or to other Mediterranean ports.⁴⁷ Mūsā b. Ya‘qūb al-Miṣrī (map 9.11) traveled around the ports, the southern Shām, and in the Delta, but never to Būṣīr or the middle Nile.⁴⁸

The majority of the individuals studied traveled a great deal in the region in which they made their home base, but in other regions usually only to the metropolis or its port. Travels around another region were possible, but most of our sample individuals undertook such trips rarely. Geniza merchants from Egypt made triangular trips among the metropolises: they occasionally wrote from Qayrawān or Palermo that the market in one metropolis was not good, leading them to move to the other.⁴⁹ More often, however, such reports came from local agents who forwarded goods to agents in the alternative city, accompanied by another associate from the central Mediterranean.⁵⁰ Mūsā made a great number of voyages covering various parts of the intra-regional network around Egypt, but we only find him once in a secondary western city, Mazara, and in that case it is not clear whether he went to Palermo at all. Salāma b. Mūsā al-Ṣafāqīsī, based initially in Sfax and later in Mazara,

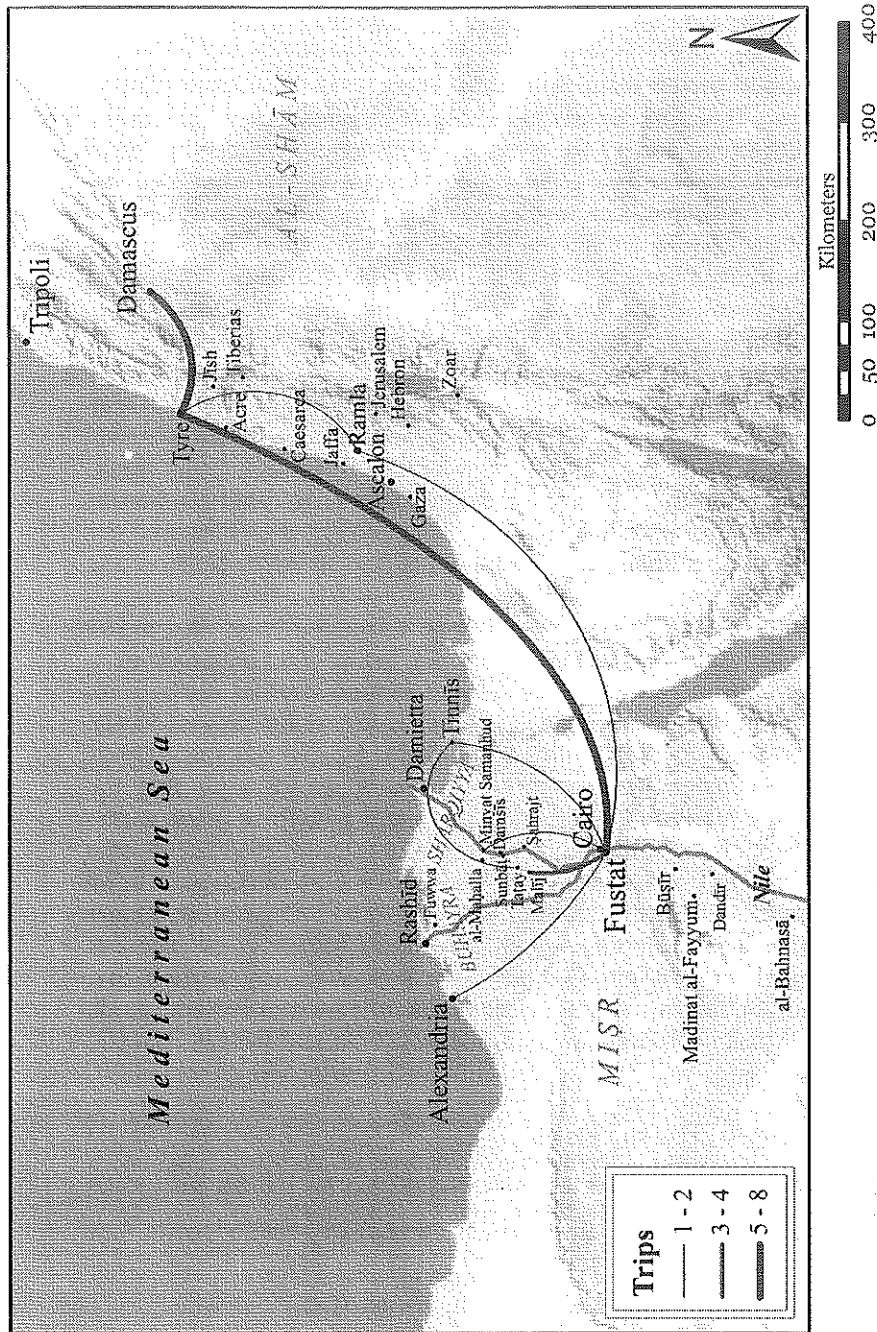
⁴⁴ See 10.4 below. ⁴⁵ See 10.3 below.

⁴⁶ Some of the same pattern can be found in the Ifrīqiyyan sources (a separation between those who traveled to Sūsa and those who went to Sfax), but the data is not robust enough to suggest sub-regional divisions.

⁴⁷ TS Misc 25.19; TS 12.793; Bodl MS Heb c 28.63; Mosseri V a 9; TS 13 J 27.18; TS 8 J 22.8.

⁴⁸ TS 13 J 23.6; TS NS J 463; TS 13 J 23.16; TS 13 J 18.16; ENA NS 50.20; TS 8 J 19.12; TS 13 J 15.5; TS 13 J 17.6; TS 13 J 14.17; ULC Or 1080 J 42.

⁴⁹ TS Ar. 5.1 r 7–19; Bodl MS Heb c 27.82 r 9–10. ⁵⁰ E.g. TS 12.794 r 12–13.



Map 9.11: Mūsā b. Ya'qūb al-Miṣri

traveled between the West and Alexandria/Fustat several times, but never attempted intra-regional trading in Egypt or al-Shām.⁵¹

There were, however, some important exceptions, men who followed a second pattern. A minority of merchants were associated with more than one region, often including maintaining a second home, and frequently traveled intra-regionally in two or more regions. Some members of the al-Tāhirti clan are good examples. Barhūn b. Mūsā, a native of Qayrawān who lived mostly in Egypt,⁵² for example, engaged in one year with the secondary markets in Sicily and with transfers through Tripoli (map 9.9).⁵³ In another he traveled around the Sharqiyya Delta and al-Shām, trading in Damascus, Tyre, Ramla, Tinnīs, and Damietta.⁵⁴ Similarly, his brother Yūsuf b. Mūsā, who maintained his residence in al-Mahdiyya, was active around the Ifriqiyyan markets in one season, while another letter indicates his knowledge of the flax-purchasing dynamics of Būṣīr.⁵⁵ Records of the Tāhirtīs also demonstrate that this degree of engagement required a secondary residence and extended stays. This is attested by letters in winter seasons from Tāhirtīs far from home, and by the unusual presence of letters sent by female members of the family complaining about their absence.⁵⁶

At the other end of the spectrum were merchants who chose to limit themselves to their own region. Ibrāhīm b. Farāḥ al-Iskandarī, the representative of the merchants in Alexandria, is rarely found away from that city. He only traveled as far as Fustat, and to the *rif* around Alexandria.⁵⁷ Nissīm b. Khalafūn (map 9.12) traveled regionally and locally for the most part, essentially covering the routes from Fustat along the Sharqiyya branches of the Nile, traveling locally among the minor cities of the Delta, traveling into the countryside from his secondary base of Tinnīs, and going north to Tyre.⁵⁸ The Alexandrine Farāḥ b. Isma'īl al-Qābisī (map 9.16), whose family came from Gabes and whose father and uncle were very active on the routes between Egypt and the central Mediterranean, appears almost exclusively on the routes between Alexandria and

⁵¹ See TS 10 J 4.2; ENA NS 2 (1).13; Mosseri IV 36a; TS 12.270; TS Misc 25.124.

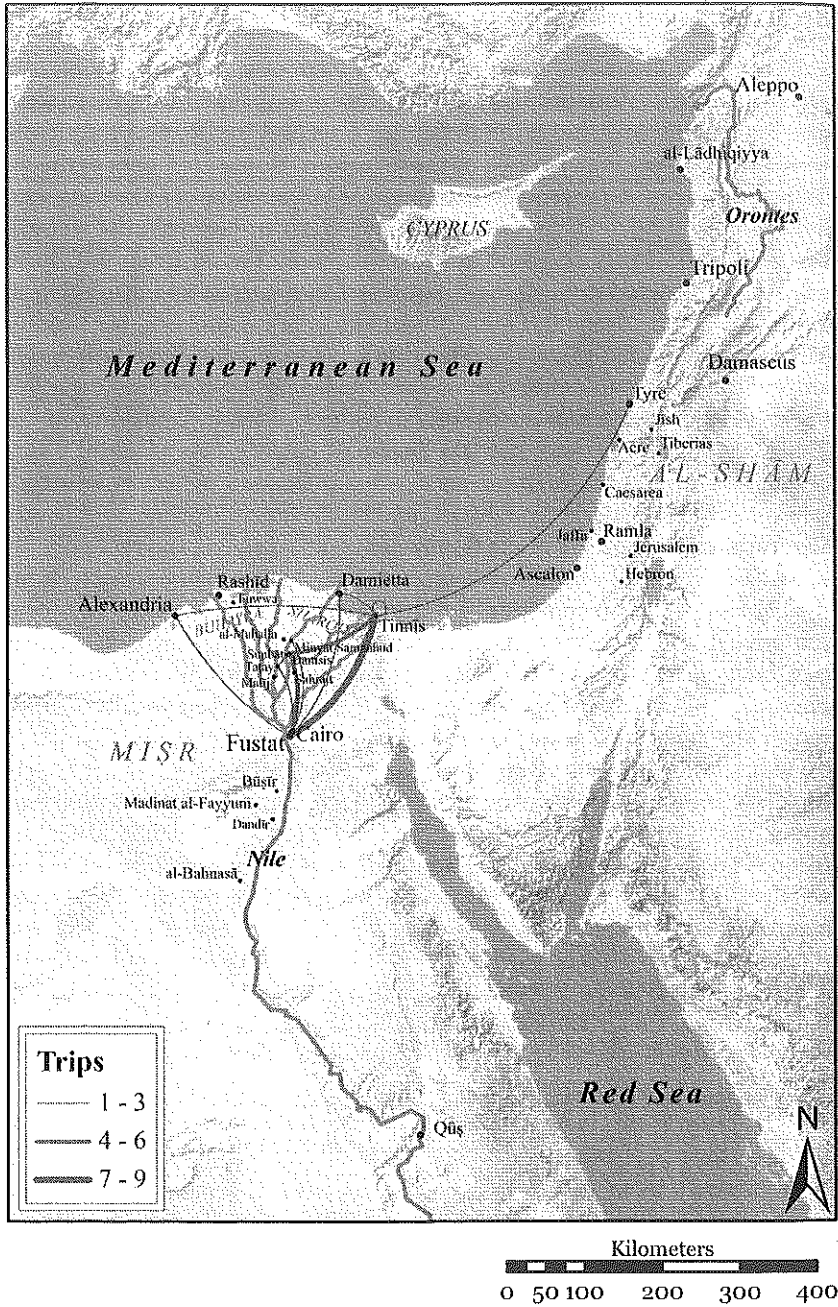
⁵² See Udovitch, n.d.; cf. Gil, 2004a: 703–704. ⁵³ ENA NS 18.24.

⁵⁴ TS Misc 28.225. ⁵⁵ TS 20.69 r 24–28.

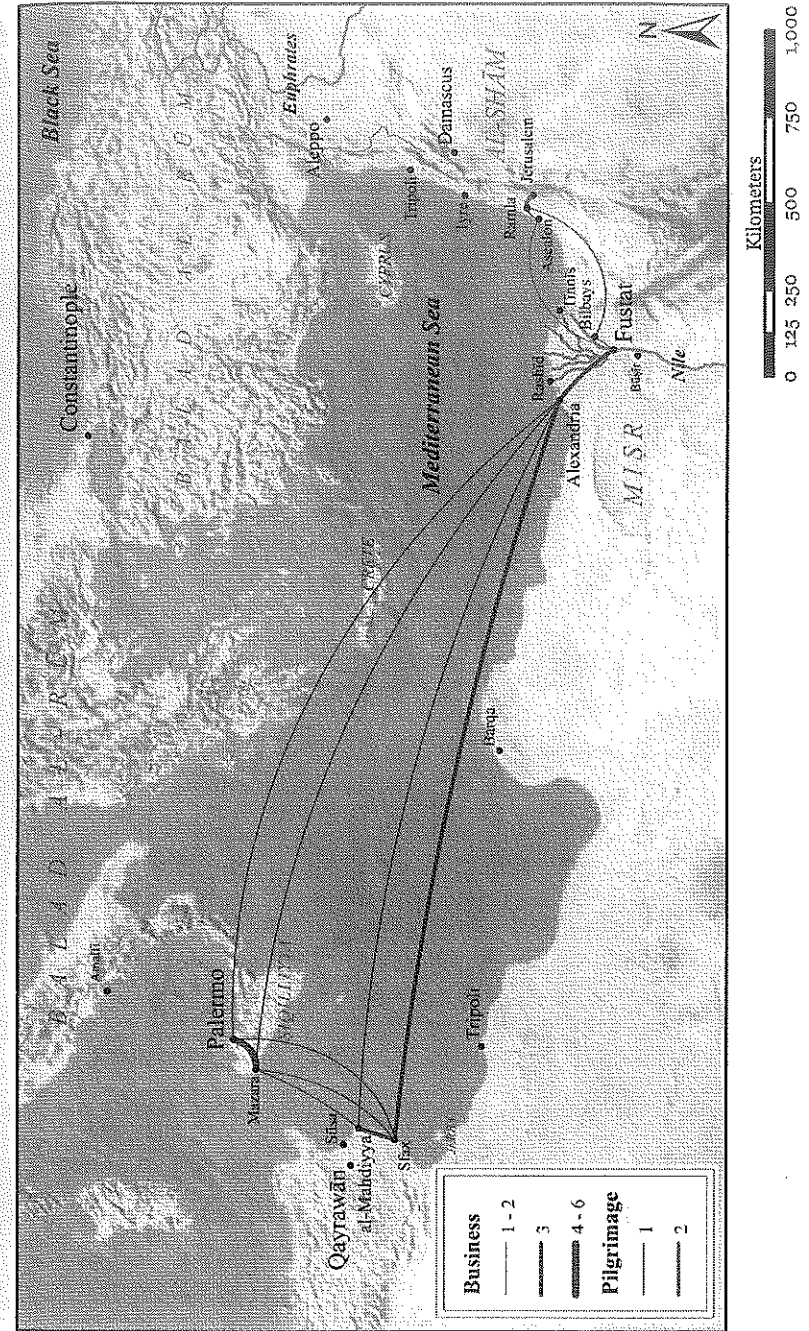
⁵⁶ TS 12.261; TS 12.262; TS K 25.250.

⁵⁷ BL Or 5566 D.7; Bodl MS Heb d 66.81; ENA 2805.17 B; ENA NS 19.25; ENA NS 22.1; Mosseri V 342 (2); Mosseri VII 153; Mosseri VII 179; PER H 130; TS 10 J 11.9; TS 10 J 19.3; TS 10 J 31.8; TS 12.524; TS 13 J 15.9; TS 13 J 17.15; TS 13 J 26.8; TS 8 J 18.10; TS 8 J 18.13.

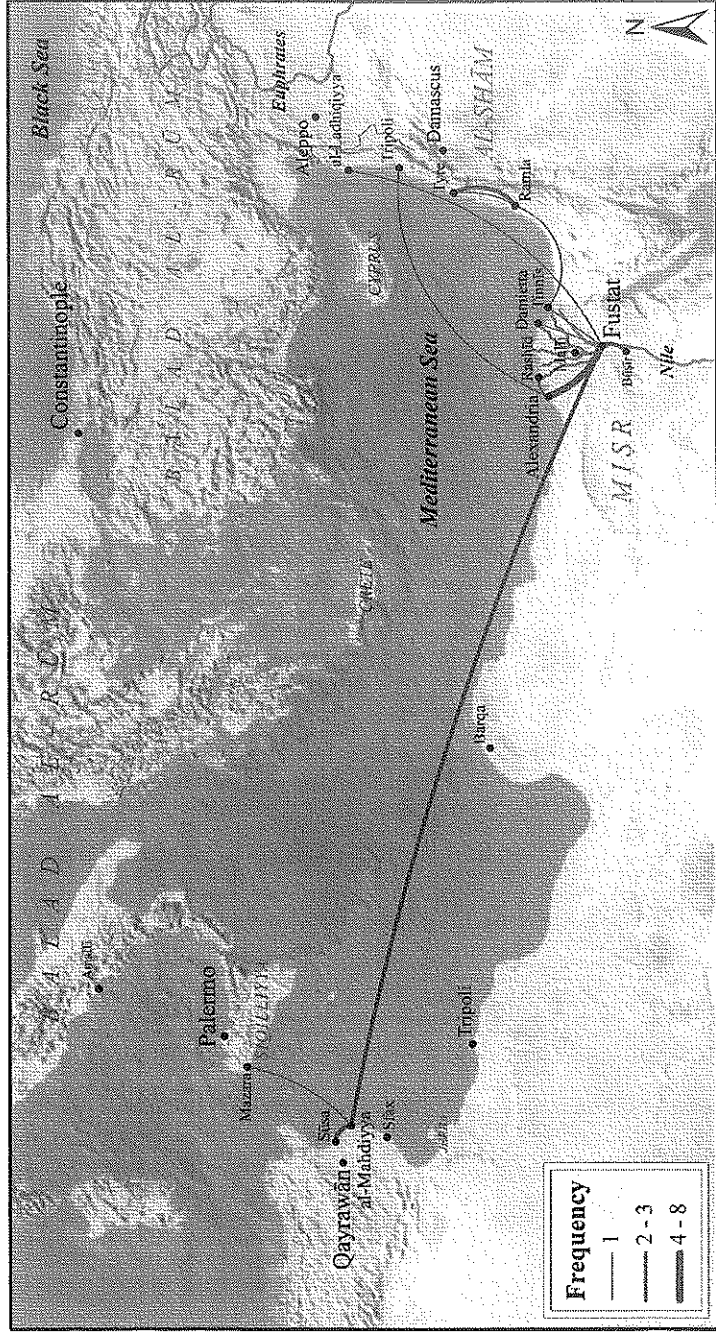
⁵⁸ BL Or 5566 B.20; Bodl MS Heb b 3.22; Bodl MS Heb e 98.74; DK 238 k; ENA 2805.6 B; ENA NS 22.15; Halper 385; Mosseri IV 37a; TS 10 J 10.29; TS 10 J 10.30; TS 10 J 12.20; TS 10 J 20.16; TS 10 J 6.2; TS 12.243; TS 12.246; TS 12.368; TS 13 J 25.14; TS 13 J 28.6; TS 20.38; TS 8.18; TS 8 J 18.33; TS 8 J 19.11; TS 8 J 39.12; TS 8 J 40.3; TS Misc 25.68; TS Misc 8.62; TS NS J 13; ULC Or 1080 J 166; Westminster College Misc 100.



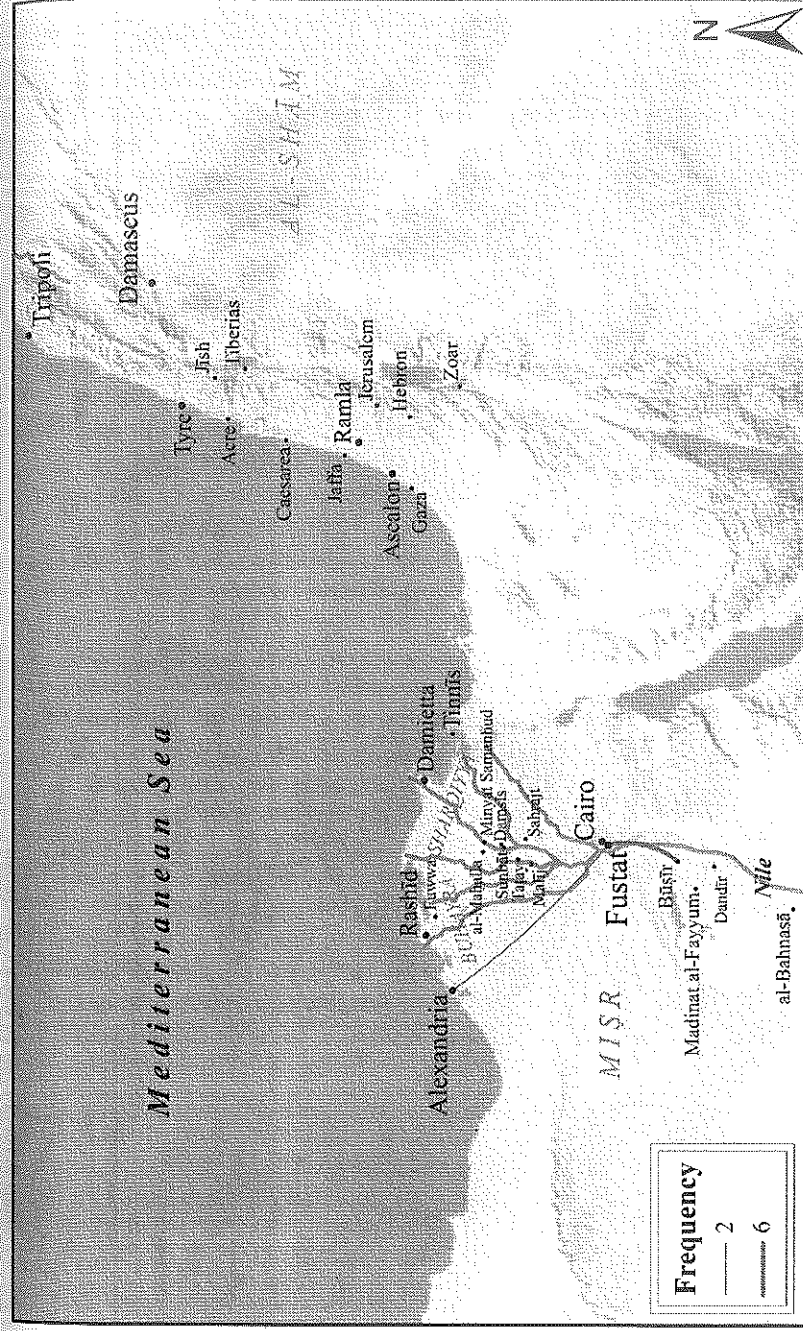
Map 9.12: Nissim b. Khalafun



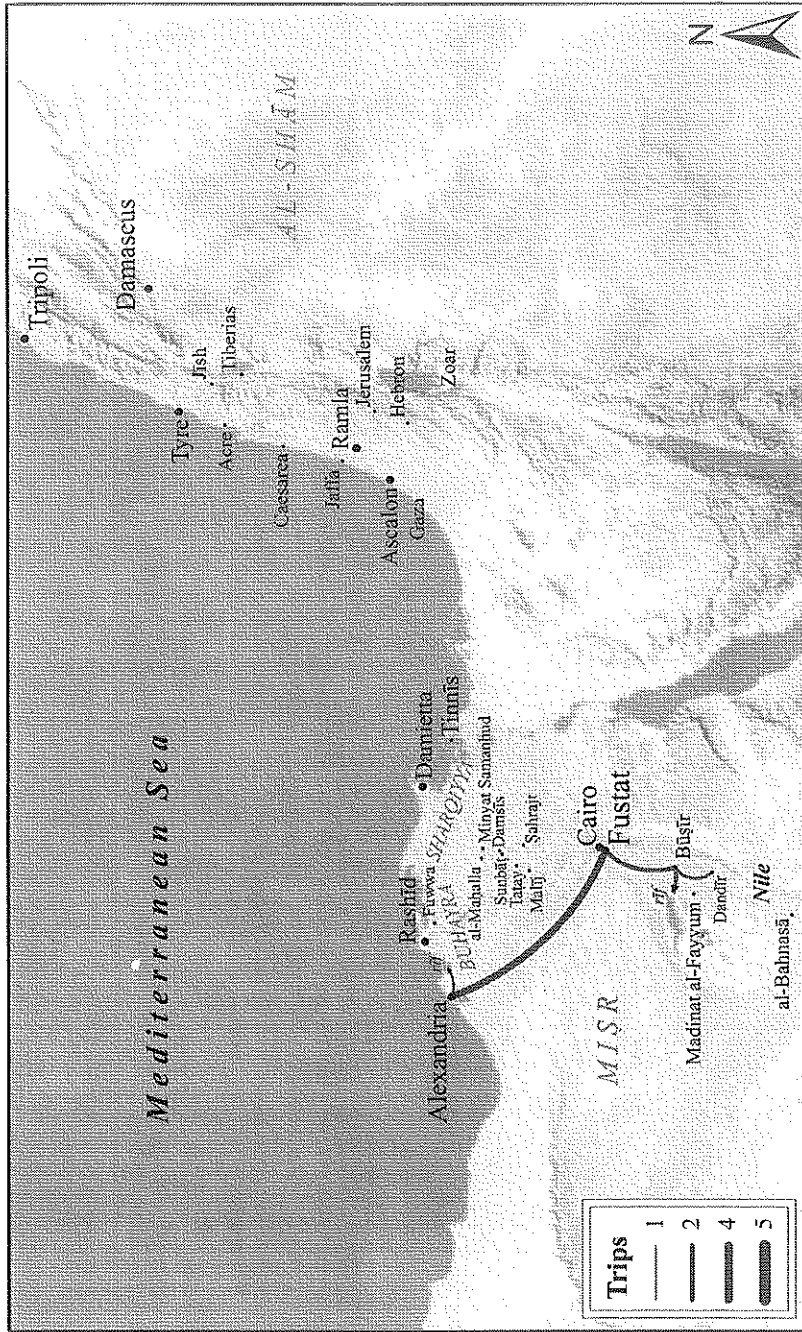
Map 9.13: Salama b. Musa al-Safaqisi



Map 9.14: Yūsuf b. 'Alī al-Kohen al-Fāsī



Map 9.15: Salāma b. Nissīm al-Barqī



Map 9.16: Farah b. Isma'il al-Qābisī

Fustat, between Fustat and flax towns, especially Būṣīr, and engaging in intense local activity from Būṣīr into the countryside, much like his Fustat-based colleague Salāma b. Nissīm al-Barqī (map 9.15).⁵⁹

Local travels like those of Farah – trips to tertiary markets or into the *rif* – were the preserve of the men who maintained a single regional base. Salāma b. Mūsā al-Ṣafāqīsī (of Sfax) (map 9.13) can be found on a local purchasing venture in the countryside around Sfax, and is observed in other letters on intra-regional trips connecting various pairs of ports in Sicily and Ifrīqiyya, but he is never mentioned in local markets of Sicily.⁶⁰ Merchants based in Egypt never undertook local trading in the western markets, and their intra-regional trips among the western ports were much more limited than those of the western merchants. These patterns again show the demarcations of the regional markets in the Islamic Mediterranean, and the market hierarchies that restricted the range and depth of each merchant’s activity.

The life histories of merchants such as Mūsā and the nature of the merchant apprentice system reveal that for most merchants intense travel in one’s youth and early career developed one’s ties both with players in the great Mediterranean metropolises and with a particular region. For most individuals, after long-distance connections had been established in one’s early career it was the connections with one’s region that became central. Mūsā b. Abī ’l-Ḥayy represents the most common pattern: moderate but declining long-distance travels, rich and ramified connections and activities in the regional market, and some local travel both around his home in Alexandria and in the countryside around Būṣīr. There was range and choice within this basic pattern: some individuals maintained greater geographic range, brokering at both primary and secondary markets in more than one region, and some much less, restricting themselves to their own region. But all these men firmly belonged to the business community and participated in many kinds of trading activity. But there were inevitable trade-offs: maintaining a greater geographic range reduced one’s ability to venture further into the secondary and tertiary markets of a region, whether for purchase, production, or

⁵⁹ BL Or 5542.9; Bodl MS Heb b 3.21; Bodl MS Heb d 66.91; DK 230 d + a; ENA 1822 A.67; ENA 2727.38; ENA 4020.43; ENA NS 1.7 (L 43); TS 10 J 12.26; TS 10 J 15.15; TS 10 J 15.4; TS 10 J 20.12; TS 10 J 32.10; TS 10 J 9.2; TS 12.246; TS 12.281; TS 12.335; TS 12.372; TS 13 J 16.19; TS 13 J 17.2; TS 13 J 19.9; TS 18 J 3.13; TS 8.255; TS 8.26; TS 8 J 20.2; TS 8 J 20.9; TS 8 J 21.2; TS 8 J 22.10; TS 8 J 27.22; TS NS 338.95; TS NS J 198; Westminster College Ar.a 1.31.

⁶⁰ Bodl MS Heb a 2.20; ENA NS 2 (I).13; ENA NS 22.1 v 16; Halper 389; Halper 414; INA D 55.14; Mosseri IV 36a; TS 10 J 4.2; TS 12.270; TS 13 J 29.8 r 11; TS Misc 25.124.

marketing. The Tāhīrītīs, whose regional and intra-regional connections are the most extensive in the Geniza group, were not active in the local markets. Nissīm b. Khalafūn, on the other hand, whose local trading connections emerge as extremely rich, does not appear as a long-distance trader, and even his regional networks in Egypt were limited.

9.4 A Geniza business model

Geniza merchants chose their bases, developed different sets of connections with places and people, and ended up conducting trade involving different amounts and kinds of travel. Despite these differences we can see that their activities and choices fit into a broad business model that most of them individually pursued and that was sustained by the intense connections among them – the connections of partnership and reciprocal agency, connections developed and renewed by travel.

Patterns of individual travel were associated with the varied lines of business activity described in chapter 4. Thus, when we combine an examination of individual movements with an understanding of market organization and hierarchy developed in this chapter and the preceding one, and an examination of the accounts and transaction data for these same individuals, we can draw a tentative picture of the business model that motivated Geniza merchant travel in the eleventh century. Patterns of investment in different commodities, together with patterns of movement associated with purchasing, processing, and selling, suggest seasonal, yearly, and multi-year business plans.

Regional production was central to the business plans of all these men. Although the lack of surviving account books means we must seek our evidence indirectly, every line of it points to this conclusion. In chapter 4 we saw how substantial a role regional acquisition activities played in the Geniza merchant correspondence. The overwhelming place of flax in the merchant correspondence addressed to recipients in Fustat, the detailed picture reconstructed for the southern Shām, and supporting evidence from Sicily and Ifrīqiyya all show that the export of regional primary products dominated the Geniza merchants' interests. Thus 11 percent of all correspondence from the Nahray generation, for instance, consists of letters to or from merchants active in flax-growing centers; if we limit our attention to letters written from Egypt, more than 35 percent of all the transaction material in the texts deals just with flax.⁶¹ Although word

⁶¹ This statistic comes from the typological sample discussed in chapter 3; 85 percent of the exposition in these letters from flax-growing areas involves arrangements for purchase, processing, or transport of flax. In addition, arrangements for transport of

frequency is not as good a measure of product importance, mentions of flax are three times more frequent than any other product, followed by silk and oil, which are in turn four times more frequent than third-tier items such as pepper, indigo, pearls, lac, wax, and saffron. Perhaps more visible an indicator of the overwhelming importance of flax for the Geniza merchants is the use of the word "bale" in the letters: on its own it universally means "bale of flax," just as "skin" on its own means "skin of olive oil."⁶² In letters of instruction on purchasing sent from the West to Egypt, flax is the most common item to be listed first in purchase orders; in many cases any other commodity is merely filler: "If you have anything left . . . buy with it what you like, (such as) good spices."⁶³ Orders from Egypt to the West are more mixed: staples often predominate (olive oil products followed by hides), but sometimes textile manufactures are at the center of interest.⁶⁴

Examination of composite accounts and transactions for individual merchants suggests that not only their time and thought but the majority of the Geniza merchants' money was sunk in exporting the chief agricultural and husbandry staples, processed in varying degrees.⁶⁵ Stillman's tables of all recorded transactions from the Ibn 'Awkal correspondence shows the degree to which flax predominates: the value of his shipments of flax dwarf by an order of magnitude the second item of export, silver, and by two orders of magnitude his dealings in trans-shipped goods from the Indian Ocean or Interior Asia.⁶⁶ As discussed in chapter 3, the contextual writing of transaction material makes aggregation difficult. But compilation of transaction data for several of our sample travelers – Yūsuf b. 'Alī al-Kohen al-Fāsī, Nissīm b. Khalafūn, Ibrahīm b. Farāḥ al-Iskandarī, Farāḥ b. Isma'īl al-Qābisī, Salāma b. Mūsā al-Ṣafāqīsī – shows a

flax appear in the majority of letters between Alexandria and Fustat, while sales of flax are reported in letters from throughout the Geniza merchant network. See also the mentions of prices in Gil, 2002; Gil, 2004b.

⁶² Stillman, 1970: 86. ⁶³ TS 20.69 r 11–12. ⁶⁴ Bodl MS Heb a 3.26.

⁶⁵ Cf. Goitein, 1970: 56; Goitein, 1973: 25.

⁶⁶ There are more than five hundred bales numbered in his letters (a deep underestimate as several large shipments are noted without numbers of bales) – even if we use the low average of 7 dinars per *qinār*, this represents 17,500 dinars worth of flax. His letters record three shipments of silver (one recorded as worth 1,230 dinars, one as large, and one without comment). The next list of important commodities includes two loads of transit trade pepper (worth about twice as much per bale as flax, 80–105 dinars per load, one of which is in partnership), at most three small bales of indigo (no amount worth more than 60 dinars for any shipment recorded, some of it Indian and some Shāmī), one large shipment of transit trade brazilwood (at least two bales, worth 125 dinars), 100 dinars' worth of pearls (from the Red Sea), one purse of gems (value unspecified). See Stillman, 1970: 128–160.

related disproportion: bulk commodities exceed transit goods in value by at least an order of magnitude in all cases, and in all but one also exceed manufactured goods in value by an order of magnitude.⁶⁷ In addition, primary production makes up the vast majority of cargo by weight in those few instances in which we get shipping reports of a seasonal loading for an individual merchant or an aggregate yearly account.⁶⁸

The central role of regional travel in the Nahray generation, and its important secondary role after long-distance travel in the Ibn 'Awkal period, can be explained by the fact that the majority of such travel was in the service of capturing regional production of raw and processed primary products – whether crops, hides, wax, copper, tin, silk, olives, olive oil, or soap. As we saw in the preceding chapter, regional travel also promoted and captured local manufacturing. Dealings in transit goods – whether spices or extra-Mediterranean manufactures – could be an important part of a merchant's business (probably more important than manufactures for Egyptian merchants, but probably less important for their colleagues in Ifriqiyya and Sicily); but it was the trader's icing on the cake of deals in regional production.

The trade in expensive luxuries involved wildly fluctuating prices and highly inconsistent demand; and the ability to engage in such trade rested upon a base of participation in more predictable staple markets. This becomes visible in two ways: first, although we can find merchants who dealt only in local and regional production, with minimal or no involvement with transit goods, the opposite is not true.⁶⁹ All the individuals studied in this chapter who dealt in transit goods were also deeply involved in primary-product exporting, as we see from the Ibn 'Awkal accounts. Another example is provided by the four members of the Tāhirtī clan whose travels are documented in this chapter. The Tāhirtīs, as we have seen, were most active in the inter-regional and regional markets, and their trade in transit goods was very rich. Still,

⁶⁷ Transaction data for Nahray b. Nissīm, Yeshū'ā b. Isma'īl, and Mūsā b. Abī 'l-Hayy proved far too unwieldy to attempt; Dā'ūd b. 'Ezrun and Labrat b. Mūsā Ibn Sighmār too sparse. Nissīm b. Khalafūn is the exception – his deals in manufactured goods were as great as in bulk commodities.

⁶⁸ Seasonal shipping reports: Bodl MS Heb d 3.26; ULC Or 1080 J 104; Bodl MS Heb d 66.15. Aggregate seasonal accounts and instructions: ULC Or 1080 J 291; TS 12.15.

⁶⁹ Nissīm b. Khalafūn dealt largely in agricultural products and manufactures of the eastern Delta and southern Shām, and sometimes with textiles from Ifriqiyya, but he occasionally sold manufacturing goods such as lac and brazilwood to local manufacturers (lac is mentioned several times, brazilwood appears in a single account). See the documents in n. 58 above.

their trade was dominated by primary agricultural goods and regional manufactures.⁷⁰ Dazzled by gold, gems, and spices, medieval and modern chroniclers alike seem to have been unaware of the economic relationship between luxuries and staples. Thus the most important merchants known from the Geniza correspondence, the Tustarīs, were known in literary sources only as dealers in rare gems and objets d'art, but the value of their shipments of flax dwarf by two orders of magnitude the value of their second most important item of export, high-quality textiles.⁷¹

The analysis of individual travels and the activities associated with them reveals that Geniza merchants rarely sold regional production in their own central market to extra-regional buyers, although the existence of such markets can be documented. They instead maintained ownership of these commodities through transit to a central regional market at least one region away – much of the long-distance travel involved merchants accompanying and selling primary products and manufactures (often together with transit goods), or organizing such shipments and leaving their resident associates in the target metropolis to do some of the selling. Most commonly Geniza merchants were content to sell primary products in the great wholesale markets of the metropolises or the port emporia, places which collected both the major regional players and cosmopolitan buyers. They usually chose to forgo the higher prices they might have charged by selling retail in these markets or by

⁷⁰ A very rough estimation is made from ENA NS 1.79; TS 10 J 11.23; TS 12.224; TS 12.282; TS 12.410; TS 16.266; ULC Or 1080 J 111; ULC Or 1080 J 154; ULC Or 1080 J 248; ULC Or 1080 J 291; ULC Or 1080 J 35 for the elder generation, and AIU VII E 18; Bodl MS Heb d 74.46; ENA NS 17.33; ENA NS 18.24; Mosseri IV 28 (1); Mosseri IV 79; PER H 136 (1121); TS 10 J 12.26; TS 10 J 9.18; TS 12.321; TS 12.339; TS 12.366; TS 12.402; TS 12.524; TS 12.794; TS 13 J 18.8; TS 13 J 20.19; TS 16.161; TS 13 J 25.9; TS 13 J 8.5; TS 16.163 (1); TS 16.264; TS 16.339; TS 20.71; TS 8 J 16.31; TS 8 J 18.33; TS 8 J 19.1; TS 8 J 22.1; TS 8 J 24.10 + TS 16.263; TS 8 J 36.4; TS Ar. 30.74 (also fragmentary); TS Ar. 53.51; TS AS 145.81 + TS 13 J 23.18; TS AS 147.30; TS Misc 28.225; TS K 2.32 (incomplete but important and agreeing with Gil's assignment); TS K 25.265; TS NS J 129; TS NS J 394; ULC Or 1080 J 36 for the younger. The difficulties in accounting for this family's business remain formidable.

⁷¹ The approximate value of shipped flax is 30,000 dinars, the other shipments are pepper worth 400 dinars, lac worth 200, and myrobalan worth 45; a bundle of expensive textiles is not specified; another letter details only shipments of commissioned textiles sent from Fustat to Qayrawān – eight robes or outfits, worth somewhere between 235 and 260 dinars in total (this is surely more than the textiles in the bundle, which had been packed on speculation, whereas the most expensive textiles were commissioned items), but there are so few (and perhaps they are not representative, for reasons discussed in chapter 10 below) that I hesitate to claim that this represents their overall business. See Bodl MS Heb d 66.15, discussed in Goitein, 1973: 306–311.

maintaining ownership through secondary distribution in other regions, although the nature of their business relationships made this possible.

Production and export

As usual, the flax market provides the widest window from which to view the process of exporting, although the patterns exposed are echoed by the views from al-Shām, Sicily, and Ifrīqiyya. Indeed, an early letter to Nahray suggesting the formation of a *ṣuḥba*, discussed in chapter 5, also clarifies the equivalency of merchant services in flax in Egypt and merchant services on olive products in Ifrīqiyya:

I ask you . . . that your hand be as his hand, your business his business. If you go to Būṣīr, deal with his needs and he will deal with the *soap, oil, and other matters*. If you stay on (in Ifrīqiyya), manage his affairs for him, and he will go and make purchases for you and for himself, since he is an expert on *flax and other things*, I will be very pleased if you enter into *ṣuḥba* with him.⁷²

As we have seen, Fustat-based merchants collected flax in two basic ways: they traveled to the flax-producing areas, and they purchased at the central flax bourse in Fustat, the *Qālūs*. Goitein's collection of sale and price data for flax, combined with accounts that list the entire collection of costs associated with purchase, processing, and transport, tend to suggest there was an assured profit in buying flax in Egypt and selling it in the central Mediterranean, but both the number of varieties of flax and quality differentiation mean that these data do not reveal how much profit came from the transfer between the countryside and Fustat and how much in the trade from Fustat onward.⁷³ In the Nahray generation at least, purchases at the *Qālūs* seem to have been aimed at diversifying the varieties exported – merchants record buying Asyūṭī flax at the *Qālūs*, for example, and never mention travel to the middle Egyptian city of Asyūṭ.⁷⁴

Perhaps the more interesting thing to note about the bourse is that it was the merchants of Fustat rather than foreigners who were most active there.⁷⁵ In fact, when Nissīm, a young man from Sfax, did a favor for Salāma b. Mūsā by changing his travel plans and accompanying Salāma's goods from Palermo to Fustat, Salāma asked that his former partner Yahūda give Nissīm the opportunity to make purchases in Fustat; and in

⁷² TS 20.69 r 24–28.

⁷³ Goitein, 1967–1993: I, 228, 339–45. TS 13 J 17.3 r 1, 9; ULC Or 1080 J 258; TS 12.290 r 11.

⁷⁴ Goitein, 1967–1993: I, 228. TS 20.69 r rt mar.

⁷⁵ Mosseri VIII, 476 r 10–11; TS 20.69 r rt mar; TS 13 J 29.9 v 12.

particular he desired Yahūda to assist Nissīm in buying flax on the *Qālūs*.⁷⁶ This and other similar requests suggest that the bourses for flax and other goods were largely the preserve of locals – whether because making purchases required special knowledge, or because one needed connections and introductions in order not to get cheated (a problem mentioned on a number of occasions).⁷⁷

Letters mentioning foreign merchants' demand for flax in the Fustat and Alexandria markets make it clear that locals' advantages in access to the bourses and markets did not mean they enjoyed a monopoly. Rather, it was an aspect of the general business strategy among Geniza merchants that we began to observe when we compared the activities of Egyptians and Shāmīs in making purchases in al-Shām. Local Geniza merchants did not control primary products; some of them were certainly sold to foreigners at central markets – whether flax in Fustat or fruit in Tyre.⁷⁸ But resident merchants, whether part of the Geniza group or outside it, seem to have had the lion's share of the trade, and a great deal of their own time and effort was devoted to securing the staple and exporting it, not selling it to the foreigners who arrived. In only one instance do we find a suggestion in a letter that any Geniza merchant's flax be sold to foreigners in Fustat – an instance in which Nahray b. Nissīm suggests to Yūsuf b. 'Alī al-Kohen al-Fāsī in Tyre (map 9.14) that if he has sent flax to al-Shām, he anticipates that demand in Fustat will be so great (due to a low Nile) that he might consider sending it back.⁷⁹

One of the key advantages of association and partnership in the Ibn 'Awkal and Nahray network was that merchants could participate in the marketing of agricultural staples from more than one region. Merchants used their network ties to invest in exporting other regions' goods through the purchasing and shipping of locals; only the extent of their mutual commercial service obligations and extended partnerships limited the degree to which foreigners could participate in exporting local products. Such investments were not necessarily undertaken to import the goods to one's home base, but to participate in the general profits of staple export. Thus, when Salāma in Mazara wrote to his partner Yahūda in Fustat he mentioned that he was shipping oil and lead to Fustat, but also that he had decided to sell copper in al-Mahdiyya

⁷⁶ Halper 389 v 55–65. ⁷⁷ TS 13 J 29.9 v 12; TS 20.127 r 54–57.

⁷⁸ Cf. Gil, 2004b. See TS 8 J 19.32 r up mar on competition between Jewish and Muslim flax dealers for boat space.

⁷⁹ JNUL 577.3.2 r rt mar.

and would forward the proceeds to Yahūda.⁸⁰ Merchants based in al-Mahdiyya could similarly share in the profits of exporting flax from Egypt to Palermo.⁸¹ Although partnerships were often used in the export of staples, extra-regional merchants could also use *ṣuḥba* obligations to have such goods purchased on their private accounts. Thus, as we have seen, in the year in which Salāma b. Mūsā al-Ṣafāqīsī went on pilgrimage to Jerusalem he had Nahray acquire flax for him while he was away.⁸²

Price information shows the same emphasis on exporting. It is most often merchants from al-Mahdiyya or Palermo who quote flax prices for their associates – not merchants in Alexandria, from whom the greatest number of market reports survive. Likewise, letters from al-Mahdiyya are less concerned with local commodities such as oil, textiles, or hides, but they do supplement reports on flax with prices for other imported goods such as pepper and other spices.⁸³

The exporting of staple goods patterned trade in particular ways. Sales in foreign ports meant cash proceeds, or at least a credit balance. One might expect that the traveling merchant who sold his exports would buy goods to return with. This is sometimes the case, although in many cases the purchasing may have been done with the help of local associates, sometimes by explicit request.⁸⁴ Return goods come more often in the form of local products when it is a local associate who has done either the selling or the collecting of payment.⁸⁵ What is more surprising is how often money was returned, not just by the traveling merchant, but even when the goods were being sold by local associates who would have had access to local commodities.⁸⁶

⁸⁰ Halper 389 v 55–56.

⁸¹ E.g. Yūsuf b. Mūsā al-Tāhīrtī's share of flax business in TS 20.71 r 47–52, rt mar, up mar, v 1–8.

⁸² TS Misc 25.124.

⁸³ E.g. Bodl MS Heb d 65.17 r 14–18; TS 13 J 19.29 v 3–11; Bodl MS Heb c 27.82 r up mar; TS 12.251 v 18; TS 20.76 + TS 10 J 20.10 v 6–12. Prices for local staples are sometimes given, alongside prices for grain, as general market indicators.

⁸⁴ E.g. TS 8 J 19.24 r 18–23; TS 12.224 r 10–14.

⁸⁵ Halper 389; Halper 414; INA D 55.14; Mosseri IV 36a are especially rich on details.

⁸⁶ Of course, money is a commodity of its own in this period. Letter writers themselves distinguish between mere return of proceeds versus investing coins as a commodity by specifying types of coins when they regard these as an investment, thus clarifying the distinction between return on investment and reinvestment. Examples in which cash is returned: TS 10 J 6.1 v 25–26; TS 12.124 v 11–16; TS 10 J 19.19 r rt mar 13–15. In TS 20.127 r 6–7 the request to return the sale in money rather than goods is specific. TS 12.15 r 15–20 orders half of the return for one year's flax invested in goods, and half returned in money, while all the money for the previous year's flax is to be returned in money.

The Geniza merchants sold most of these staple goods wholesale in central markets.⁸⁷ Sales of flax are usually listed by the full or half bale (a bale weighed between 375 and 500 Egyptian pounds [*raṭls*]) or by *qinṭār* (units of a hundred *raṭls*, or approximately 45 kg): both bale and *qinṭār* are wholesale units. Fustat merchants who brought flax to the regional markets of the southern Shām sold in the two largest markets – Tyre and Ascalon – in the same units. Yet flax sent across the Mediterranean was distributed for local weaving away from the central markets – a process concerning which we get a few indications from letters of the Shāmī merchants. From the large ports flax was bundled into smaller bags, *shikāra*, for inland sale.⁸⁸ The fact that such distribution is never mentioned by Fustat merchants active in overseas markets, and that sales by their correspondents in central markets only mention bulk weight sales, shows that their distribution model stopped at the wholesale level.

Two considerations were at work in the Geniza merchants' willingness to forgo the additional profits to be gained either through reinvestment for import or through sales outside the central market when dealing in primary production: the timing of market cycles and the services of associates. A letter to Nahray b. Nissīm in Fustat from Yūsuf b. Mūsā al-Tāhīrtī in al-Mahdiyya explains the first issue: he wants to speed up sales so that he can acquire flax, leading him to have his goods sold in Tripoli and the money sent to Nahray:

I received a letter from master Abū 'l-Ḥasan, the son of my master and mentor Abū 'l-Surūr, from Tripoli, in which he mentions that he received the carnelian and the beads. I thanked the Lord. I hope they will be sold in Tripoli; then you will get the price of 2 bales of flax of medium quality. When the men first came the price of flax had been falling from 9 to less than 4, but lately it has gone up again, comparatively speaking. I asked for them (the goods in Tripoli) to be sold and to pay you the proceeds, for I was afraid the boats might sail before I could collect the money, and I would be left without flax or money.⁸⁹

Yūsuf thus has manufactured goods and ornaments sold closer to Fustat so that the money will arrive in that city before the end of the season. The last sentence suggests a change in his first plan, to sell in the more lively market of al-Mahdiyya, because he is not sure of getting the money in time for the last seasonal sailing to the east. If that happened Nahray would not have cash for the seasonal flax purchase and Yūsuf would miss out on the seasonal staple trade.

Flax purchases (generally made between August and November) required hard cash; local producers, the *dīwāns* that controlled some

⁸⁷ See the discussion of markets in 8.4 above.

⁸⁸ TS Misc 28.199 r 10–11; Mosseri V 363 (L II 39A).

⁸⁹ TS 20.71 r 13–18.

estates, and the workers who processed the flax were unwilling to accept the two-month deferment between purchase and payment that merchants allowed among themselves, nor did they participate in the banking and credit systems used by the important merchants, both Jews and Muslims.⁹⁰ Letters from Salāma b. Mūsā demonstrate the same dynamics among olive producers in Ifriqiyya, who had to be paid a great deal of earnest money even before the harvest.⁹¹ Thus delay in acquiring goods at a distant market, delay in selling the imported goods back at home, or delay in collecting the proceeds (late payment was a perennial problem) might mean inability to participate in a full season of primary production, since purchasing and processing agricultural products was a highly seasonal activity.

Complaining about the failure of some associates to sell flax in Palermo over the winter as ordered, Salāma b. Mūsā noted: "It doesn't work to take a holiday because the boats are late, then (after they come) sell the flax and expect to buy something with the proceeds and ship it."⁹² This is an especially interesting complaint, for it testifies to the importance of seasonal planning for primary product sales and to the clear distinction between the dynamics of selling bulk goods and those of selling more expensive spices and manufactures – bulk including most primary agricultural commodities, but also some bulk transit goods (especially pepper). In the case of mixed bundles of expensive goods, merchants were much more likely to wait to sell, sometimes delaying opening by more than a year – more anxious to get a good rate of return than to keep their capital working.⁹³ The yearly need for ready money in exporting the key primary products meant that merchants had to carefully balance plans and investments in different types of goods and different cycles of exchange.⁹⁴ Producers' demand for ready money and merchants' reluctance to accept low profit margins or losses on volatile luxuries helped determine the pattern of investment: the majority of Geniza merchant capital went into staples with predictable demand, giving a merchant more predictable returns and enough liquidity to keep his yearly trade running and maintain his position in the great regional production market. Such a base, and a good set of associates across the Mediterranean, made it possible to gamble in musk and indigo, or engage in long-drawn-out deals in fine garments. As Yūsuf's letter shows, the urgency of getting money to finance exports of primary

⁹⁰ Udovitch, 1999. ⁹¹ Halper 389 r 57–61. ⁹² Halper 389 r 28.

⁹³ E.g. the arguments in Bodl MS Heb a 3.13; TS 12.389; ENA 2727.6 B.

⁹⁴ See the interesting plan to divide capital between Fustat and Sfax and mixed results of Salāma and Yahūda's large partnership, esp. INA D 55.14 v 11–16; Halper 389 r 28–29.

products weighed heavily in the mind of the merchant: he would take lesser returns on his mid-range carnelian and beads so as to be sure of not missing the flax season.⁹⁵

This question of timely return of money to finance one's trade in staples created an incentive to sell goods at the central market rather than having associates in that market distribute them further. It also motivated Geniza merchants to sell wholesale rather than retail, although in home markets they sometimes engaged in retailing their own goods in order to add to their profits. Another important consideration was the allocation of the valuable commercial services of one's associates. Selling goods retail, or bringing them to secondary markets and local purchasers, required someone with local connections, and involved a great deal more time and effort on the part of the seller. We saw that Mūsā b. Abī 'l-Ḥayy traveled himself to make retail sales in Fustat rather than having one of his associates there take care of the matter.⁹⁶ To have a long-distance associate undertake local distribution would consume time and favors that were not worth the additional profits. A combination of these two considerations seems to be at work in Khallūf b. Mūsā's dispute with Yeshū'ā b. Isma'īl. Khallūf disputed that Yeshū'ā had done worthwhile commercial services for him, and it is significant that Yeshū'ā had traveled into the countryside to sell his goods, taking much trouble and time, a strategy for which Khallūf had no patience:

In your letter you complain about how much trouble you had in the *rif*. This [irritated] me no end, for this is not something I chose for you. You have my letters from the beginning of my partnership with you; [. . .] that you were not to sell for me in the *rif*, not even goods worth a *ḥabba* (penny) . . . from this blessed undertaking of yours I got only losses, namely, that my shipments remained unsold year after year.⁹⁷

Here Khallūf makes it clear that, as a Palermo merchant, he does not want goods in the partnership sold retail in the countryside even though his partner is a local, because of how much time it would involve. By spending so much time on selling their partnership goods in the *rif* Yeshū'ā neglected Khallūf's personal goods, which were definitely not going to the *rif* but instead were lying unsold in the city.

⁹⁵ Occasional pairs of notes or letters suggest merchants balancing these interests differently. Compare the plans in the note above to TS 8 J 22.8 r 8–14.

⁹⁶ In both letters that report this activity he asked a local associate to collect the goods for him, thus making clear that his associates were present and available for some labor services. In his letter to Nahray b. Nissīm he does ask that Nahray begin the sale, but assures him that he is on his way: ULC Or 1080 J 55, Bodl MS Heb d 75.20.

⁹⁷ Bodl MS Heb a 3.13 r 8–12.

These clearly visible mechanisms among the merchants of Egypt help us to discern similar patterns of regional exporting by other groups of merchants. It makes sense, then, that the bulk agricultural and manufacturing products of al-Shām – the oil, soap, cotton, and paper – were only occasionally purchased by members of the Nahray group, most of whom did not have associates in al-Shām's great cities. Shāmī products appeared more often on the markets of Egypt and Ifrīqiyya, often explicitly mentioned as sold by Shāmīs, while the merchants of the Nahray network dealt principally in the manufactures (and to some extent the spices) of the southern Shām.⁹⁸ But the merchants connected with the Nahray group who had homes in Jerusalem or Ascalon arranged the same kinds of primary product purchases in the countryside on a modest scale – for grapes, indigo, and olive oil.

Vertical integration

As discussed earlier, the Geniza merchants had enormous opportunities to exercise vertical control over production and distribution of commodities produced in the Islamic Mediterranean. They could begin with even pre-harvest crops and had the organizational ability to control some commodities from harvest through processing, packaging, transporting, manufacturing, and re-transporting, all the way down to even retail selling in extra-regional markets. But, as already revealed in the previous section, they chose to invest in only certain kinds of vertical integration.

In the staple and manufacturing sectors we can trace general tendencies throughout the period, but also shifting strategies between the Ibn 'Awkal and Nahray generations. In both periods we find Geniza merchants deeply interested in one side of this vertical integration: they worked and coordinated efforts as a group to participate in staple production far down the supply chain. In the case of flax, Geniza merchants bought a great deal in the market of Būšīr, and to a lesser extent in flax-producing towns along the middle Nile and in the Delta. As we have seen, many Geniza merchants were not content with that: they also went out to the villages, hamlets, and estates around Būšīr, and off into the *rīf* in the Delta. Some of these village purchases may have been at local producers' markets, but in traveling to hamlets and estates the Geniza merchants bypassed even the most local of markets and bought directly from producers.⁹⁹ Each step down the vertical range of markets gave the

⁹⁸ E.g. TS 13 J 19.27 r 20; TS 20.71 r 8.

⁹⁹ P Heid. Heb 17 shows a standard downpayment to a set of individual farmers. See Gil, 2004a: 712.

merchants more control over the product in its transformation into a processed commodity, and cut out the transaction profits of the small dealers.¹⁰⁰

These activities are documented in enormous detail in the Geniza letters precisely because participation earlier in the process required coordination among many merchants traveling up and down Egypt, engaging in each stage of operations: the securing and processing of flax in the villages and estates; the warehousing, amalgamation of bundles, and packing of bales in Būšīr or the Delta towns; the negotiation of bales from Būšīr to Fustat, then Fustat to Alexandria and Rashīd; the re-packing, negotiation, and stowing for long-distance transit at the ports; and the accompanying and selling of the bales in the central markets. No doubt if a Qayrawān Geniza were ever found, the local work of organizing the olive harvest and processing olive products for export would emerge in similar detail.¹⁰¹

As we have seen, vertical integration of primary production existed alongside other patterns of organization: both petty and major brokers operated side by side, but only in Būšīr; some big flax dealers dealt out of the *Qālūs* but they did not engage in exporting. Geniza merchants could choose to either use or cut out these middlemen. Thus in the Ibn 'Awkal generation the same merchant, Mūsā b. Ishāq b. Ḥisdā, can be found complaining about the difficulties of securing flax in the countryside in one letter to his uncle Ibn 'Awkal, and in another writing about his efforts to sell goods in Qayrawān, cutting out any of the middlemen operating between the field and that city.¹⁰² But, as suggested by the travel patterns of the Nahray generation (analyzed in chapter 10), it was in the later eleventh century that Geniza merchants made more intense efforts at vertical integration, and did so in more fields of endeavor.¹⁰³ In addition to collecting harvests in lesser markets or at the point of production, merchants in the Nahray generation began increasingly to travel to secondary markets in the region to collect local manufactures rather than waiting for middlemen to bring such products to Fustat; they also reported more efforts to organize manufacture themselves, and traveled more frequently into secondary markets and the *rīf* to sell.

There were limits on how much local activity a merchant could engage in while still retaining his connection to the main arteries of long-distance

¹⁰⁰ See also Gil, 2004b.

¹⁰¹ As it is, some details of oil mechanics in Halper 389; Halper 414; INA D 55.14; Bodl MS Heb a 2.20, of soap business in TS 10 J 9.3.

¹⁰² Bodl MS Heb c 27.82; TS NS 308.119; AIU VII E 130; TS 12.227.

¹⁰³ See Maps 10.1 and 10.2 below.

trade. Nahray b. Nissīm dabbled in local trips in the neighborhood of Fustat, and in manufacturing, while still maintaining his role as one of the more substantial brokers between different metropolises. Mūsā b. Abī 'l-Ḥayy combined his activities in the great flax-exporting cycle and the Red Sea transit trade with marketing goods and purchasing textiles in the southern Shām. Nissīm b. Khalafūn, on the other hand, who was based in Fustat but deeply engaged in textile production in the eastern Delta, never traveled further than the markets of Tyre; he participated in the primary product trade with Sicily and Ifrīqiyya, but was not a major player and did not invest heavily in the inter-regional transit trade.¹⁰⁴ He was, however, able to maintain a level of participation in these activities that kept him in the ranks of the important traders. As we saw in chapter 8, merchants choosing to reside permanently in the smaller market of Jerusalem could not say the same. They might dabble in local production and manufacturing, but were essentially small-timers without sufficient resources or connections to manage serious affairs. The geography of production and consumption was not infinitely malleable, and letters from Jerusalem make these limits clear. Yet most importantly, a full mercantile life in the eleventh century permitted – indeed, required – making choices in investment, travel, profit expectations, and risk, as individuals could combine varying degrees of local, regional, and long-distance travel, varying degrees of involvement in production processes as opposed to transport, and tradeoffs between the steady investment in bulk regional production and the rewarding but unpredictable investment in luxuries – whether of Mediterranean or extra-Mediterranean production.

9.5 Conclusions

Each Geniza merchant chose the kind of professional life he would lead. He could select his professional home base, and the range of his activities and investments. These choices were shaped by resources, family connections, and training, but men of very similar background chose differently, as the life histories and travel patterns of Mūsā b. Abī 'l-Ḥayy and Nahray b. Nissīm suggest. The choice of a base shaped a business life in crucial ways, but the same cities housed men whose traveling lives varied dramatically. Fustat was the base of both Nahray b. Nissīm, who traveled relatively little after his early career, and Yūsuf b. 'Alī al-Kohen al-Fāsī (map 9.14) and Nissīm b. Khalafūn (map 9.12), who traveled

¹⁰⁴ See his letters at n. 58 above.

extensively, although the former frequently traveled to Ifrīqiyya and al-Shām while the latter restricted himself largely to one part of the Delta. In Alexandria, likewise, Mūsā was a great traveler who frequented most of the trunk routes of the Nahray generation, but Farāḥ b. Ibrahīm al-Qābisī traveled only within Egypt, and Ibrahīm b. Farāḥ barely traveled except to Fustat. Each man's combination of investments and activities determined his pattern of travel, periods of absence, and requirements for a second home.¹⁰⁵

Looking at both the travels and the activities of some major Geniza merchants shows that each individual traveled in the service of a slightly different pattern of investment and trade, but that each man's activity fitted into a general business model that revolved around the strong regional organization of the economy. The Geniza merchants engaged intensely with their regional market, exporting its processed primary products and manufactures, supplying the manufacturing sector with imported products. They bolstered this trade with a steady flow of key transit goods going both east and west that enjoyed steady demand from consumers, manufacturers, and merchants: things such as pepper, silk, silver, and gold. Associations both of intra-regional and of inter-regional merchants allowed regional merchants to sell their goods in extra-regional markets on a predictable seasonal cycle, and to manage the systems of credit that lubricated this trade and preserved limited supplies of money for the agricultural producers who were in a position to demand it. Merchants with a solid base in these activities were able to speculate in more volatile luxuries – consumer products with extremely small markets or manufacturing inputs for specialty textiles and perfumes. Goods such as gemstones, musk, mace, rare Persian textiles, brazilwood, myrobalan, crimson, or Indian indigo might take years to sell, pushed from one market to another or stored for several seasons in the same metropolis until the market generated an acceptable price. While individual merchants differed in their balance of investments across sectors, everyone relied on regional production – which usually meant processed primary production. Greater wealth and political connections did not lead merchants to abandon such regional production for transit goods or high-end luxuries – the two wealthiest families' records in fact show the greatest proportional investment in flax.

¹⁰⁵ Even the Tāhirtī clan, which contained some of the most cosmopolitan players in the group, had members such as Nissīm b. Ishāq, who traveled mostly within Ifrīqiyya after some early travels east: ENA NS 22.25v + ENA NS 8.4v; TS 10 J 19.9; TS 10 J 9.3; TS 13 J 8.13; TS 16.174.

Merchants in different home bases had itineraries that managed different parts of this trade – sustaining their different roles and the different value placed on their commercial services in the community of *aṣḥābunā*. Nahray, for instance, developed such a strong and diversified knowledge of the flax business that he served in Fustat as a linchpin for flax purchasing by *aṣḥābunā* not only in Būṣīr but in various parts of the Delta, negotiating the tangle of official payments involving in buying and moving flax, maintaining a special relationship with an amir in Alexandria, and managing some of the banking required to get money to the farmers. Nissīm b. Khalafūn, on the other hand, developed an expertise in textile production: he too participated in the flax market through the aid of Nahray and other associates, but he invested much of his capital in the manufacturing and exporting of fine garments and had much of his capital returned to him from the West in the form of western textiles (largely personal rather than partnership investments). His travels also served to supply intra-regional markets and producers in the Delta with dyes and fixatives, and enabled him to provide services to his fellow merchants not only by marketing these products in the important regional center of Tinnīs but also by selling otherwise unmarketable grades of goods such as lac to purchasers in the *rīf*. A port-based merchant such as Mūsā played a critical role in negotiating goods into and out of the western ports of Alexandria and Rashīd for himself and his associates – not only negotiating the processes of the port (loading and positioning goods, paying officials and workers), but also accompanying goods to the western market for selling, receiving, warehousing, and sending goods to Fustat, serving as a witness for transactions, and sometimes mediating disputes. Mūsā combined these activities with purchasing flax in some years (for himself and *aṣḥābunā*) and with purchasing Shāmī manufactures locally (entirely a personal investment) in others.

The locations of these men's home bases and their travels out from them confirm our understanding of the general structure of the commercial economy described in the relationship between Fustat and al-Shām in the preceding chapter. Merchants based themselves either in the dominant metropolises, in the chief ports of these metropolises, or in secondary cities at the heart of crucial agricultural (Sfax) or manufacturing (Sūsa) production regions. These men's plans and movements took advantage of a pattern of regions that were vertically organized around great metropolises; and the merchants themselves were important agents in integrating these regions and sustaining inter-regional exchange of both processed and manufactured goods.

It is important to note that these men were primarily brokers in the private commercial economy, one that operated largely without direct government involvement. Only a modest share of the flax that the Geniza merchants purchased, for instance, came from government estates; and, as we have seen, most of these merchants did not deal in strategic commodities or take on positions as government purveyors.¹⁰⁶ Governments sequestered some goods from the commercial economy, and members of the ruling elite – whether courtiers, members of the royal family, or provincial officers – individually participated in the commercial economy, but neither the state nor its officers were dominant as purchasers or competing traders.¹⁰⁷

The operations of the state influenced and reinforced market hierarchies but did not of itself impose them. Without being agents of government or being granted monopolies, local merchants used their privileged connections with farmers, with officials, and with bourses to invest in the most important bulk commodities that their regions produced for the Mediterranean market. They added to the profits of this strand of trade by obtaining these commodities near the sites of production and organizing both regional and inter-regional transport to ensure that they got the profits of selling wholesale in export markets. Within this system agricultural output was so important that even small-scale agricultural producers had enough power to demand ready money. Although agricultural crops could be sold to foreign as well as local buyers, men from the regional metropolis for their part dominated the process through ad hoc but often effective group organization: coordination of capital, timing of purchasing, management of officials, and control of information. In the one instance in which we find the flax producers around Būṣīr trying to hold out for the arrival of Maghribī buyers, for instance, Yūsuf b 'Alī al-Kohen al-Fāsī assured Nahray that they would fail – he and the other local buyers would starve them out by not agreeing to

¹⁰⁶ As discussed in 5.5 above.

¹⁰⁷ Sequestration is reported in less than 1 percent of transactions, however hard individual cases sometimes hit. Merchants reporting on the state of the market mention ships owned by rulers or officers all the time, but only occasionally a ruler or official's investments. Indeed, we can find instances in accounts where a local governor, for instance, is a modest investor (45 dinars) in flax with Nahray b. Nissīm, and a local qadi one of the sellers (the account only lists a downpayment). The amir with whom Nahray had the most dealings is recorded as investing sums of 100 and 150 dinars, on a par with regular sums in Nahray's own investments. See Gil, 2004a: 712, referring to P Heid. Heb 17 r 14, 18; Udovitch, 1988: 60–65. Cf. Frantz-Murphy, 1981; Brett, 2001: 255–266, 334–339; Udovitch, 1978: 548–49 (Ashtor's reply).

advance payments, because they had the power of already knowing that the Maghribi market was weak.¹⁰⁸

These patterns demonstrate two key facts about this trade and these merchants: the centrality of regions and the output of such regions in medieval long-distance commerce; and the importance of regional identity for most merchants – facts that depend on the organization of political power and regional economies. The importance of regional production is unsurprising in broad terms: it confirms what scholars studying particular regions in the medieval Islamic economy have found concerning commercial investment and production, and fits with the dominant role of agriculture in most premodern economies.¹⁰⁹ The regional focus of long-distance trade is only surprising in the context of assumptions frequently made in previous historiography on the nature of long-distance medieval trade, the trade of the Islamic world, or the special character of Jewish merchants.

Narratives of medieval long-distance trade often see it as revolving around elite consumption of luxuries, separated from intra-regional trade and mass consumption in both routes and personnel.¹¹⁰ There were geographic limits on the profitable export of staples in the Mediterranean, but, more importantly, the merchants who managed luxury trade and transit goods were also personally involved in the regional bulk economy. Most of their investments were in bulk goods, which comprised the majority of long-distance trade. The reach of the merchants was not felt everywhere in the economy: the bulk goods in which they dealt were not the everyday products of the broad mass of the peasantry, but they were the “everyday luxuries” that artisans could afford: the olive oil, soap, and linen garments of urban civilization.

Just as gold and spices have been characterized as the main objects of medieval long-distance commerce, Jews have been regarded as the typical agents of “cross-cultural” trade, as cosmopolitan foreigners who used their far-flung religious connections to profit from the arbitrage of the transit trade across vast swathes of territory.¹¹¹ Thus, it is surprising to discover how deeply the Geniza merchants depended for success on their embeddedness in the local economy and society.

The patterns of individual movements suggest that for most Geniza merchants association with a particular region was central to business

¹⁰⁸ See TS 8 J 16.22.

¹⁰⁹ See the discussion at 1.4 above (esp. at n. 63) and 11.1 below.

¹¹⁰ As discussed in 1.4 especially at n. 54 above, and see the discussion of Horden and Purcell, 2000 in 11.1 below.

¹¹¹ See the discussion in 1.4 and 2.5 above.

plans and business identity, and became even more important as one’s business life progressed. Throughout the book we have seen the ways in which Geniza merchants traded on their position as privileged locals, people tied into power and patronage relationships with political, legal, and market players. In this chapter and the preceding one the feature of this identity that loomed largest was the ability to access the chief regional agricultural commodities. Egyptian Geniza merchants acquired flax directly at the harvest and had privileged access to the bourses in Fustat – not from official favors, but through the local knowledge, connections to producers and officials, and pull in patronage networks that was a large part of a merchant’s *jāh*. In the preceding chapter we saw that nothing prevented Abūn’s Fustat colleague from attempting to buy indigo from producers in al-Shām – he just didn’t have the specific skills and connections to manage the transactions involved.

As we saw in chapter 5 it was this knowledge and *jāh*, alongside one’s diligence and effort, that Geniza merchants recognized and rewarded in their colleagues. Local standing and reputation also made a merchant part of the legal and credit community of a particular city. As we have seen, Islamic law takes for granted such local standing as the prerequisite for any kind of business, and the witnessing that guaranteed the majority of the Geniza merchants’ trade needed to be done by someone “whose writing is recognized.” It was largely locals who maintained the relationships in ports and way-stations that allowed goods to move long distances unmolested and uninspected; it was largely locals who negotiated over sequestered goods, made retail sales, kept track of credit obligations in their market, collected from debtors, hired workers for processing and manufacturing, and oversaw their labors. For most Geniza merchants one’s power in the business world and value to one’s associates rested in large part on local knowledge and local *jāh*.

But although regional identity was central in many ways to Geniza merchants, it is only half the story of their success. Geniza merchants made their living based not just on local identity and power, but on the ability to trade on two kinds of identity: belonging to the local economy, with a local reputation, local connections, and personal customs privileges; and belonging to the cosmopolitan group represented by the Ibn ‘Awkal or Nahray group: *aṣḥābunā*. Relationships with *aṣḥāb* gave each individual merchant access to many local privileges for his goods in foreign markets through the services of a local associate; it also occasionally gave participants in this web of association special trade privileges, as when “the situation of the registration was resolved for *aṣḥābunā* by the abolishing of the *‘ushr* of Sicily through the offices of master Abū ‘I-Ḥasan b. Ḥayyim,

may God reward him.”¹¹² Relationships with *aṣḥāb* made a merchant part of an independent institutional network that managed long-distance transporting of trade wares – allowing him to disperse his shipments, manage information about them (while keeping it secret from government officers where desired), and have a safety net when ships went off course.

For any given Geniza merchant his economic position and trading opportunities rested on a balance of these standings: his place and connections in the regional economy, his standing in his local merchant community, his reputation for skill and knowledge, the number and depth of his ties across the *aṣḥābunā* network, and his relative wealth compared to other merchants. For someone such as Nissīm b. Khalafūn his position revolved around his special connections in the textile industry in the Delta and al-Shām. For Barhūn b. Mūsā al-Tāhīrtī local ties were less important – the numbers and power of the Tāhīrtī clan in the network and their wealth compared to other merchants permitted him access to many markets through a plethora of associates.

It is now clear why an identification of these merchants as “Maghribī” in the economics literature is misapplied – not because origins were unimportant to these men, or because many of them were not of Ifrīqiyyan origin in this or previous generations, but more fundamentally because the identities that mattered to them most were those they built up in their own lifetimes, the complex mix of geographic, family, and interpersonal belonging they could call on in different situations. Nahray b. Nissīm’s business identity was thus centered on Fustat, not his native Qayrawān. His geographic identity was crucial: it was in Fustat that Nahray was revered as an “expert on flax,” and could issue orders of payment that would be respected up and down the Nile (but not beyond). In Egypt Nahray was an authority who could mediate disputes of merchants from outside Egypt; from Sicily, by contrast, he might receive notes that his orders constituted unacceptable practice “under the rules of business and correspondence.”¹¹³ In the case of Abūn b. Ṣadaqa in Jerusalem, in chapter 8, we have seen him complaining that there was no one to partner with locally, leaving him at a loss with his investments. He indeed tried on several occasions to lay claim to a “Maghribī” identity, signing his letters as al-Maghribī even as he attached the same label to his letter’s recipient, and sending greetings to “*maghāriba*.” These efforts were of no avail, but Abūn did benefit from another vector of shared identity. A merchant from his hometown of Gabes (resident in Alexandria) requested that Nahray help Abūn for

¹¹² TS 10 J 12.26 r 19–20. ¹¹³ DK 230 d v 5–11.

the sake of Abūn’s father, in honor of the memory of *his* standing and importance in the Gabes community.¹¹⁴ Salāma b. Mūsā, a native and merchant of Sfax, relied on the layers of connection he had in that city: family standing, political connections to the local ruler, dense ties with the Muslim merchants of Sfax.¹¹⁵

Collective identity was also crucial to trade, being a part of the “us,” the *aṣḥābunā*. But this “us” was not a “natural group” – defined by family, locality, religion, or ethnicity. It connected people who did share a religious identity as Jews, but it had to be supplemented by face-to-face interaction, by the building of trust and reputation relationships. And although it was thus expandable, we shall see that over the course of the eleventh century it only connected a subset of Jewish merchants in some markets of the Mediterranean. Individual Jews were not rootless cosmopolitans, and neither were the networks to which they belonged. It was these deep ties, both to particular places and to one another, that defined the Geniza merchants’ power, and determined the ways in which they could – and could not – respond as economic conditions changed in the Nahray generation.

¹¹⁴ See the addresses of his letters: TS 13 J 25.12; TS 12.279; TS 8 J 19.23; TS 10 J 5.10 + TS 10 J 11.13; Gottheil-Worrell 27; TS 8.257. The colleague who helps him, Yūsuf b. Farah al-Qābisī, refers to him instead as al-Qābisī (of Gabes): ULC Or 1080 J 13 v 1–8. Abūn’s particular attempts to manipulate claims to identity are discussed in Goldberg, 2005: 77–78, 245–246, 417–418.

¹¹⁵ See 10.1 and 10.6 below for his ties and his claims.

10 The contracting geography of the eleventh-century merchant network

10.1 Salāma b. Mūsā's disastrous year

Sometime in late August or early September 1064 Salāma b. Mūsā al-Ṣafāqīsī sat in his office in Mazara to write a long letter to his partner in Fustat. The result was by a good measure the longest mercantile letter in the Geniza: at around 3,700 words, it takes up not only almost all of both sides of a 64.7 × 22.2 cm sheet of paper, but has the unique distinction of continuing on a small inserted sheet.¹

In essence, the long letter had a single purpose: to convince Yahūda b. Sighmār, Salāma's partner, not to dissolve the relationship between them. Not only had Yahūda stated this intention to end their partnership in a previous letter, but he had every reason to give up on the *ṣuḥba*, whether in response to Salāma's recent performance or because of his current circumstances. Salāma's letter is a novella, a compendium of almost every misfortune that could befall a Geniza merchant in the later eleventh century, and, like most tales of woe, reveals far more details about the workings of trade than letters reporting success: this book has discussed many of the adventures recounted in this letter to illustrate the mechanisms of long-distance trade.²

Salāma was quite an important merchant, one of the wealthier men of the Nahray generation, as was his partner Yahūda. Until just before the writing of this letter he had been based, like his father (in 1064 still alive and active) in Sfax, the central city of the olive-producing zone of Ifrīqiyya. The first of Salāma's disasters revolved around a particularly big plan for olives, one that unfolded at least a year before this letter was written. As mentioned in chapter 5, Salāma had close ties to the *qā'id* (who had made himself the independent ruler of Sfax), and in consequence was appointed to collect the taxes in the region of Yanunash,

right in the olive zone.³ He planned to take advantage of his position to secure an enormous amount of the unharvested crop of the area's olives – a complex deal for himself, for Yahūda, for partners in Palermo (both Muslims and Jews), and for associates in Tripoli and al-Mahdiyya. Such a plan naturally involved outlays in cash: Salāma distributed money both to the owners of the olive crops and to the local Bedouin.⁴ He actually had to pay out his own money because it was too early for purses from his associates to arrive, but he insisted to Yahūda that such an endeavor was not beyond him: "I handled the affair well." Unfortunately for Salāma political events overturned his project: before the harvest the Sultan in al-Mahdiyya (Tamīm b. al-Mu'izz), the *qā'id*'s ostensible overlord, took his army to the area around Sfax. The Sultan didn't manage to take back Sfax itself, but his army did crush the *qā'id*'s army, took over most of the coastal forts, and, most unfortunately for Salāma, captured most of the territory containing the trees on which Salāma's olives still hung. According to Salāma the Sultan then took an unusual step, although one well calculated to strike at economic loyalties in Sfax: he proclaimed that anyone who gave a Sfaxī so much as a *qafiz* (1 liter) of oil would be liable for both his money and his blood. In his letter Salāma retains the hope that he might eventually recover either the money or the oil, but at this point he had neither, although he mentions that there are individuals under the Sultan's rule who owe him up to 100 dinars or 5,000 *qafiz*.

Even as these military movements were taking place Salāma traveled back to Sfax from Yanunash to make some particularly excellent sales of bales of flax for the partnership, and found a letter from Yahūda waiting for him. It told him that Yahūda had invested some of their Fustat profits in a bale of indigo worth at least 200 dinars. Yahūda had sent the bale to al-Mahdiyya. This was a perfectly reasonable choice, al-Mahdiyya having replaced the largely ruined Qayrawān as the Sultan's commercial capital, but one can imagine Salāma finding it upsetting that a large chunk of investment was now sitting there. He complains twice about this: at the outset of the letter he insists that he wouldn't have traveled to al-Mahdiyya at all except for the sake of Yahūda's business; the second time he complains that Yahūda really shouldn't have sent things to al-Mahdiyya, because Salāma didn't ask him to – though he notes in the next sentence that of course they are both allowed to buy and send whatever they think best for the partnership.

¹ The two documents are Halper 389 and Halper 414.

² It is likewise the most cited letter in the first volume of Goitein's *Mediterranean Society*: see Goitein, 1967–1993: I, 39.

³ The *qā'id* retained his power for decades, beginning in 1059. See Gil, 2004a: 741.

⁴ The latter most likely protection money; similar outlays are described for unstable regions in Upper Egypt.

Salāma's sense of outrage had no doubt been shaped by the actual disaster of the trip he reluctantly but responsibly took to al-Mahdiyya when he got the letter. In that city, as noted in chapter 5, this indigo was denounced to the "Sultan's men" by another merchant, "envious of his blessings." As a result Salāma ended up bound and facing the executioner's sword a number of times (either four or five, the flaked ink of the letter makes it hard to discern). Salāma went around the rest of his associates in al-Mahdiyya, trying to find someone who would hide the bale, but no one would take it. As Salāma noted with disgust, the very first people to refuse were Yahūda's brother, Yahūda's uncle, and Yahūda's cousin. In the end Salāma's solution was to ship the indigo further west, even though he himself was going to Palermo – there was no way he could risk bringing any goods at all on the ship on which he traveled; he had to sneak aboard himself to get out of town alive. Unfortunately for Yahūda back in Fustat it looks as if the indigo was a dead loss: "God the exalted decreed for it," Salāma resignedly noted.

Having escaped the frying-pan of al-Mahdiyya, Salāma found something of a fire in Sicily. None of his transactions went well: Yahūda had sent him ginger to Palermo that Salāma insisted was of unsaleable quality: he had to try to get it sold in *balad al-Rūm* and suffered a loss. The oil Salāma had shipped to Palermo was first delayed by ships surrounding the walls and later, when finally sent out, part was diverted to Sciacca to be sold at a loss by a Muslim agent, while another shipment was captured en route from Sfax by the ships of the Sultan and some of it was confiscated. In such circumstances it was hard to distinguish between bad judgment and bad luck on either side, but it is not surprising to hear Salāma conclude, agreeing to end the partnership, "I got your letters this year, and you swore that you wanted to dissolve. I want this to happen even more than you do. If the partnership continues there will be discord . . . Now we no longer feel as we used to, when we relied on each other."⁵ Indeed, Salāma himself adds, "I made myself a solemn promise not to enter a partnership this year."⁶

Salāma was in a hard place: given the Sultan's war on Sfax, and Salāma's relations with the Sultan which prevented him from entering al-Mahdiyya or Sūsa, he realized that there was no future for him in "Ifriqiyya," and decided not only to buy a house in Mazara but to send for his family to settle there. But he found himself attacked by business associates in Sicily too: not only did the associate in Palermo with whom he had left the partnership's bales of flax fail to sell them, but he was

⁵ Halper 389 v 4–5, 30. ⁶ Halper 389 v 44.

slandered by more "envious" *aṣḥābunā* in Palermo, jealous of him and his big house (worth 300 dinars). They too informed against him to the "king," tried to get him fined by the market officer, and stirred up a conflict between him and another Palermitan. Salāma was so pinned down trying to resolve things on the island that he couldn't fulfill his obligation to travel to Fustat, so instead he sent a new junior associate, Nissim. Would it be possible for Yahūda to give him a hand – help him get some flax from the bourse? Indeed, despite the end of their partnership, wouldn't Yahūda like to also send him some goods in agency, so as to maintain the tie of *ṣuḥba* between them?

As we have seen, Geniza merchants had many ways of managing risk, whether that risk arose from the fragility of boats, from uncertain demand for high-value goods, from shifts in political power, from warfare, or from the persons of pirates, Bedouin, or military gangs. *Rizq* in Arabic (from which the English word risk derives) does not mean uncertainty: rather, it generally means the sustenance or profit provided by God. But who can predict what God will provide? The word occurs most commonly in the Geniza correspondence when merchants ask their associates to sell immediately, without waiting to time the market or ensure a particular price. In those circumstances, they urged selling "*bi'l qism wa'l rizq*" – for the portion and profit God allots. This phrase becomes more frequent in the letters of the Nahray generation.⁷ This chapter explores how merchants of this generation responded to an environment in which the variety and intensity of risk was increasing. What was Salāma to do when so few of his goods ended up where he had planned for them to go, and when the power he had accumulated through ties to merchants all over Ifriqiyya and Sicily seemed of little avail? His choice to remain in Sicily and his struggle to keep his relationship with Yahūda intact show how personal history, relationships, and the nature of the group to which he felt he belonged all shaped his responses, just as it shaped the choices of his colleagues.

This chapter documents the changing boundaries of business travel and activity between the Ibn 'Awkal and Nahray groups. The more restrictive geography of trade in the Nahray period, it shows, was partly a response to increased political instability in the central Mediterranean, but this response was mediated by the business practices common to the

⁷ The shorthand *bi'l-qism wa'l-rizq* (sometimes *fi'l qism wa'l-rizq*) for *bi-qism allāh wa-rizqihī*, discussed in Goitein, 1967–1993: I, 185–186, 445. The mercantile meaning of this phrase is "sell now for ready money" i.e. to the buyer and at the price granted by God, rather than trying to get a better or set price with normal deferred payment. This phrase is often misunderstood, through the use of the word *qism*, as "division of the profits": Gil, 2003: 293–295.

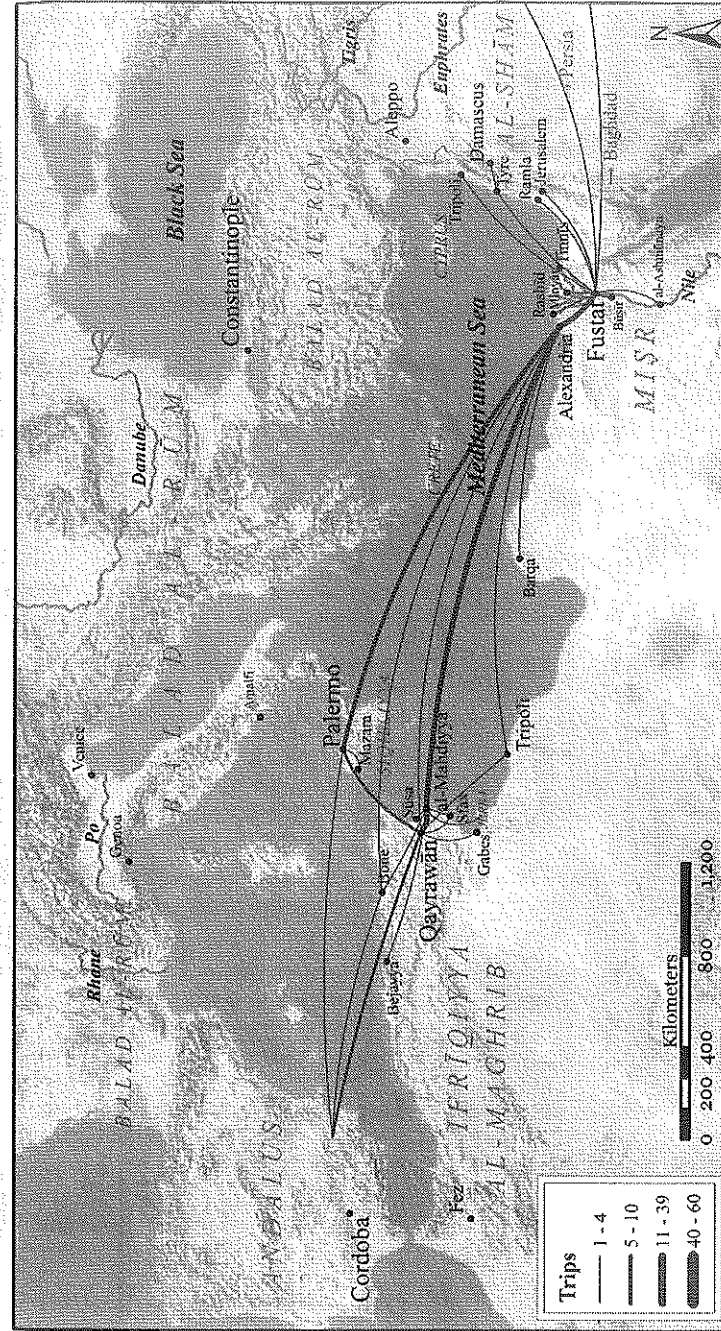
Geniza traders, the nature of their networks, and the ability of merchants in each generation to change their business activities.

10.2 Two maps: comparing the Nahray generation with other generations of Geniza merchants

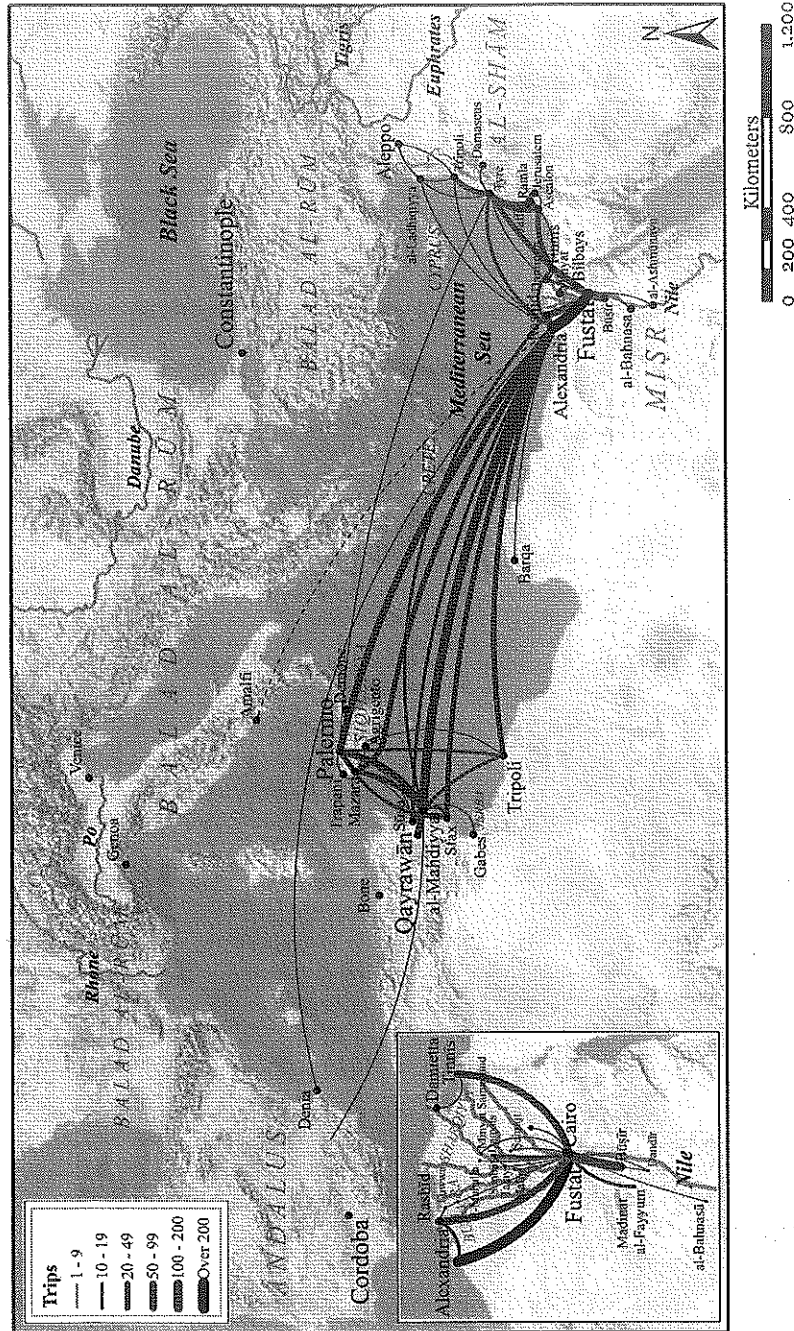
A look at the aggregate travels of the Ibn 'Awkal and Nahray networks of merchants reveals the overall geography of business activities and the changes in this geography over the course of the eleventh century. The center of activity for the Geniza merchants throughout the period remained the great routes connecting Egypt, Sicily, and Ifriqiyya; but the geographic extent of the trading network collapsed in the later part of the eleventh century. Not only were the boundaries of network activity encompassed by a smaller area, but more trading activity was concentrated in intra-regional rather than long-distance travel. While the later eleventh-century network is impressive in extent considering the amount of time required for movement, it is fairly limited within the contemporary context of the shipping and commodity networks of the Mediterranean.

In chapter 7 we saw that the shifting geography of Geniza merchant correspondence suggested changes in the range of merchant travels, just as it indicated to some degree the extent of travel to and from cities that were nodes in the postal network. Chapter 9 showed both how merchant movements organized a trade based primarily on regional production and how patterns in individual travels suggested a greater emphasis on integrating regional production in the Nahray period. Maps 10.1 and 10.2 show the overall patterns of business travel recorded in Geniza merchant letters, first for the Ibn 'Awkal group and then for the Nahray group. The amount of travel is indicated by the weight of the line on the map. Arcs indicate a merchant movement connecting two places, not the route used. If a route was traveled unintentionally (a boat blown or chased off course by weather or a chase) it is indicated with a dotted line.

Although they are broadly similar, a number of important differences distinguish the two maps. First, the boundaries of the network change both in extent and in direction. By the later eleventh century connections to al-Andalus have nearly disappeared, while many more travels to the southern Shām can be observed, as well as the limited connections to Aleppo and Damascus discussed in chapter 8. At the same time, the very faint connections linking Egypt to Iran and Iraq have disappeared, making the web of connections not only more eastern, but circumscribed within a smaller area. The northern and southern frontiers of



Map 10.1: The early eleventh century: travels in the Ibn 'Awkal group



Map 10.2: The later eleventh century: travels in the Nahray group

activity remain much the same: *balad al-Rūm* is notable by its absence, as is travel to Upper Egypt, the Red Sea ports, and the Indian Ocean.

The balance between long-distance, regional, and local travel also shifts, as does the number of places that appear on the maps at all. Thus within the eastern basin of the Mediterranean we see a greater dispersion of activities in the Nahray generation, in two respects. First, more ports are represented in both Ifriqiyya and Sicily, as mentioned in chapter 9. Rather than long-distance travels dominated by Qayrawān/al-Mahdiyya and Palermo, in Sicily we see Mazara emerging as an important direct stop, and connections even materialize with Agrigento, Ragusa, and Trapani. On the Ifriqiyyan side, travels to Sfax, Sūsa, Gabes, and Tripoli all either emerge or increase in frequency, while trips to al-Mahdiyya decline proportionally. There is a substantial increase in the proportion of travel recorded within Egypt as opposed to long-distance travel, and to a greater number of different Egyptian locations.

Both maps show in different ways a basic reality of the late eleventh-century Nahray network: it was limited in extent but had great density along its main strands. The extent of movement does not reflect the boundaries of either the transport or the postal infrastructure. Transport infrastructure did undergo important changes as the eleventh century progressed. Regular caravan traffic between Ifriqiyya and Egypt dried up in the fifth decade of the eleventh century, and did not emerge again until the 1080s. The Geniza merchants had previously used caravans and traded at the fairs that accompanied the seasonal assembling of the caravans in Qayrawān. Caravans had provided not just an alternative transportation route for goods, but a route that operated outside the fixed sailing seasons (March to October). One of the last extant letters to mention using caravans (sent in 1049) makes clear the perceived advantages of this additional transport option. Barhūn b. Ishāq, writing from al-Mahdiyya near the end of the sailing season, looks forward to supplying a military group with a particularly costly spice through caravan movement. He advises a young Nahray b. Nissīm:

*Tabashir*⁸ is short, it fetches 45 dirhems the *mann*: the commander ‘Anbar and his group of Ṣanhāja⁹ began to consume it like children and want it very very much. I am buying the best quality for the commander at 70 dirhems the *mann*. If you have a chance of getting some, buy it at any price, because if it is short at your

⁸ Unidentified commodity; Gil, 1997, doc. 380 suggests bamboo canes.

⁹ Interestingly, this is the only use of the term in the commercial corpus; literary use of the label also coincides with their emergence as a political power in general in the eleventh century under the Zirids, Ḥammadids, and Almoravids (Rouïghi, personal communication, 2009). For a conventional account see *EP*², “Ṣanhāja.”

place and has gone up in price, it is bound to go up over here likewise, as there is a shortage. So look out for the best quality, and if you manage to get hold of some, then ship it with the caravan. I shall sell it for you at a good price.¹⁰

But the decline of caravan traffic, if regrettable with regard to making profits off the insatiable demand of Berber armies in the off-season, does not provide a sufficient explanation for the contraction of travel networks among the Geniza merchants.

For even if merchants were now denied use of one of the principal overland routes there seems to have been at least as much seaborne movement, and perhaps even a concomitant expansion of trans-Mediterranean shipping. Letters in the Nahray period more frequently mention ships moving between al-Andalus and Alexandria and, for the first time, the ships of the Rūm (both from the Byzantine empire and Italy) as trading rather than enemy vessels.¹¹ Correspondents sometimes report on ships that traveled in one season the entire length of the Mediterranean from eastern al-Andalus to Tyre.¹² The Nahray group did not take advantage of the full extent of this shipping; they did not embark either themselves or their goods along these routes. Merchant letters from Ifrīqiyya mention the arrival of ships from al-Shām but again without any indication that members of the business group traveled on them.¹³

Meanwhile, the postal infrastructure underwent no discernible changes over the course of the eleventh century. As we saw in chapter 7, the possibility of regular communication did structure trade in certain ways. But in both periods merchants did not engage in trade in some areas with excellent communication, while they extended their trading activities beyond the reach of letters in other areas. Direct communication between al-Andalus and Egypt was absent throughout the period, but merchants in the Ibn 'Awkal period frequently traveled to al-Andalus. Regular commercial mail traveled between Damascus and Fustat; most Geniza merchants did not. In both cases we see that external infrastructure represented a set of supports and constraints, but that merchants' choices were not determined by these structures, just as they were not determined by the momentary locations of political boundaries.

¹⁰ TS 20.69 r 18–20.

¹¹ Rūmī ships as enemies: ENA 3786.1 r 24–28; TS 8.265; TS 12.133. Rūmī ships as commercial: TS 13 J 17.2 r 26–27; BL Or 5542.27 r 10; Mosseri VII 141 v 1–2; TS 12.229 r 6; TS 10 J 16.17 r 18–23; TS 10 J 16.2 r 5–8.

¹² Ships traveling al-Andalus–Alexandria: TS 13 J 19.20; TS 10 J 16.17; TS 8 J 41.12; TS 13 J 16.19; Bodl MS Heb d 66.42; ENA NS 2 (I).13; ENA 4100.5; ENA NS 1.15; TS 16.163 (II). Almeria to Tyre: Bodl MS Heb d 66.42.

¹³ TS 20.71 r 8; TS 16.163 (I) r rt and up mar.

Without straying too far from our subject, for the later eleventh century the most interesting comparison is actually with the “long twelfth century” (actually beginning in the 1080s). Compared to the eleventh century in general, and to its latter part (c. 1040–1080) in particular, the long twelfth century saw a vast expansion of the geographic range of trading activities by the Geniza merchants. Goitein was the first to call attention to the shift of trading activity in the Geniza group from the Mediterranean to the Indian Ocean. But it is important to note that twelfth-century Geniza merchants who engaged in the India trade were often active in the Mediterranean as well.¹⁴ Thus in the twelfth century traders such as Khalafūn b. Nethanel undertook multiple business trips to both al-Andalus and India; business partners in Alexandria noted that they were shipping goods to al-Andalus in letters sent to partners setting off for Aden; correspondents arriving in Alexandria from al-Andalus would ask for services to be done in Fustat for their associates in Fez.¹⁵ The geographic range of individual merchants' activities took a breathtaking leap in extent beginning in this long twelfth century.

Looking at the boundaries of each network reveals generational shifts in merchants' practice, how and why places came to be inside or outside the network of trade and merchants. Changes in the internal structure of trading movements within the central regions of the eastern Mediterranean basins, on the other hand, shows how the Geniza merchants changed their strategies in response to business conditions – both in the way they covered markets in the central Mediterranean and in the way they balanced time and investment between regional and long-distance activities.

10.3 Edges

As we analyze the boundaries of business travel, as well as the kinds of people and activities that crossed those boundaries, we can see what it meant to be part of *aṣḥābunā*, the practical advantages and limits of this collective identity, and the changing composition and connections of the group. Examining the edges of the Ibn 'Awkal and Nahray groups also points more sharply to the existence of constellations of merchants, even Jewish merchants, who were not part of these groups, but who connected other regions of the Mediterranean. Finally, we will see that

¹⁴ Goitein, 1967–1993: I, 148–149.

¹⁵ See Goitein, n.d.; Goitein, 1967–1993: I, 213–214; Goitein, 1973: 49–51, 259–268; Margariti, 2007 (Khalafūn is mentioned at 189, 195); and Goitein and Friedman, 2008.

individual merchants were not wholly constrained by acting within the network: they could choose to shift their primary or secondary base, or their set of associations; on the other hand, as Salāma's experiences suggest, such shifts were difficult.

Looking north and south: edges of knowledge and connections

The eleventh-century Geniza does not record a single profitable trading venture to the north, within the frontiers of the large area known undifferentiatedly as *balad al-Rūm* – that is, the land of the Romans. To the Geniza merchants the people of these regions were Rūm, Romans – regardless of whether they were from the Northern Italian maritime republics, Byzantine Italy, Greece, or Asia Minor. In fact, the role of the Rūm in the trading landscape of the Geniza merchants of this period was so similar and so modest that there was no need to distinguish different groups among them. Trickle of Rūm arrived in the markets of North Africa in the eleventh century, and their numbers were on the rise, but records of travel, planned travel, or planned transactions in the *balad al-Rūm* are tiny: there are only four in the entire corpus, one undatable, the rest in the Nahray period. This strikingly indicates the complete separation of these territories from the realm of the Geniza merchant network's economic knowledge and associations. But it also reveals, however faintly, that interest in the "land of the Romans" and its commercial possibilities was growing, and that there were merchants outside the Nahray network who may have had business contacts in those territories.

Part of the life history of Nahray b. Nissīm's cousin Israel, whose troubles in Jerusalem we saw at the beginning of chapter 8, demonstrates the degree of economic separation between the northern and southern spheres of Geniza merchant geography.¹⁶ As a young merchant, Israel's letters written in the 1040s showed him engaged in trade between Egypt and Qayrawān, involved in various partnerships with his cousin, with the Tāhīrūt, and with other central members of the Nahray network.¹⁷ He then disappeared from the records. In the 1050s Israel wrote two letters to Nahray detailing ten years of his life spent in Constantinople.¹⁸ The first of these two letters describes his twenty-month odyssey from Constantinople to Jerusalem, copying books and selling clothes to finance each step of the journey. His first move on arriving in Jerusalem

¹⁶ See Udovitch, 1989.

¹⁷ TS 13 J 29.7; Bodl MS Heb a 2.18; TS 12.362; TS K 15.55.

¹⁸ TS 13 J 16.4; TS 13 J 16.7.

was to work through Nahray to contact former business partners in order to settle up those ten- or twelve-year-old accounts that he had left hanging when he disappeared, and to collect on them as well as on his inheritance.¹⁹ From Jerusalem, letters written by Israel in the 1050s and 1060s show that although he couldn't always get the fancy goods he wanted he was sufficiently connected to networks of Geniza trading activity to get this old business done. In Constantinople, on the other hand, he had not existed to his friends: he could not obtain any money to help him on his travels; he had done no business there for or with associates in the Nahray group.²⁰ In similar fashion, when a boat that sailed from Palermo heading for Mazara had to detour to *balad al-Rūm* it passed out of all knowledge by the Geniza merchants and was feared lost until it returned to Mazara.²¹ In Geniza documents *balad al-Rūm* is a blank: it exists outside the realm of interpersonal associations, and thus outside knowledge and activity. This blankness was complete even for Constantinople, despite the possibility of personal travel, despite marriages to Jews in these areas, despite learned contacts, and despite the arrival of ships, goods, and merchants from that city in al-Shām and Alexandria.²²

Salāma b. Mūsā's attempt to sell ginger in *balad al-Rūm*, in this case almost certainly southern Italy, displays a similar lack of connection and knowledge, although it also points to the Geniza merchants' sense of the area as a potential market for low-quality goods. Salāma had no associate in the area to whom he could send the goods; he had to arrange a *qirād* partnership, promising his traveling partner half the profits for the sake of the extraordinary effort he would be putting forward. Salāma did not name this partner, although he described him as one of *aṣḥābunā*, suggesting that he was not well known in the Egyptian Nahray network, but rather part of the Sicilian business community. Salāma regarded the whole episode as a hardship, and the venture did not succeed: the goods were ultimately sold at a loss, perhaps mere chance but perhaps an indication of both partners' lack of experience and connections.²³

In another letter we find a merchant definitely in the Nahray network, Mūsāllam the teacher, considering a business trip from Alexandria to *balad al-Rūm*, probably going north via al-Shām, because he returned

¹⁹ TS 13 J 16.4 r 12–13. The letter reveals that he had begun writing and receiving letters in Tyre, the last leg of his journey and a port very much inside the circuit of business activity.

²⁰ TS 16.339 v 9; TS 16.264 v 24; TS 12.794 v 21; TS 13 J 25.9 r 25–28 and rt mar; ENA NS 18.35 r rt mar all record associates writing to Nahray to resolve his accounts, sell property in Ifrīqiyya, and send him his settlements.

²¹ TS 13 J 6.22 r 14. ²² E.g. TS 12.114, translated in Goitein, 1973: 39–42.

²³ Halper 389 v 6–9.

after a few days and decided to go to “Tripoli of the west” instead. Unfortunately, because he changed his mind and because the narrative is weak on details, it is not clear whether he might have been asked to take some of Nahray b. Nissim’s goods north, whether he refused to take them, or whether he was not given them because he was going north.²⁴ But this episode shows, like that of Salāma’s ginger, that such travels were regarded as possible in the Nahray period, even if they were almost never undertaken, whereas in the Ibn ‘Awkal period they do not appear at all.

The final case is the most interesting and ambiguous. The Geniza preserves a single example of a business letter sent from Amalfi, and unfortunately the top portion of the paper, containing the address, is torn away; the document is assigned to the eleventh century based on the handwriting.²⁵ The ship on which the merchant was traveling was chased off course by either a pirate or an enemy ship and arrived in Amalfi after more than seventy days at sea, having begun its voyage in Alexandria. The merchant complains that nothing could be sold in Amalfi; he and his colleagues were storing everything in warehouses. In a postscript, however, he adds that he has gone to see Yuḥanna (John, an exclusively Christian name in the period)²⁶ several times on behalf of Abū ‘l-Faḍl b. Salmān, and has showed him a letter, apparently regarding a debt Yuḥanna owed. This postscript implies that Amalfi might have been the intended destination of the merchant; his ability to store his goods and his dealing with Yuḥanna point at least to his having connections in the town. This letter thus gives the most interesting and tantalizing surviving evidence of the existence of other merchant networks in the Mediterranean that connected merchants of Ifriqiyya and those of Amalfi, perhaps independent and perhaps overlapping with the networks of the Nahray or Ibn ‘Awkal groups. Unfortunately this Amalfi letter is devoid of any details to place the writer or the recipient, so the connection between the writer and either group of Geniza merchants remains unknown.

These few letters show a general lack of ties between the Geniza merchants and the north in the eleventh century, although they do hint at the existence of other networks that connected some groups of Geniza merchants to associates in that region. A single letter from beyond the southern edge of the Ibn ‘Awkal network, written around 1038, does the same. In it, Natan b. Avraham, a member of a Palestinian gaonic clan who

²⁴ TS 10 J 10.27 r 2–5, discussed in 5.2 at n. 55 above and in Udovitch, n.d.

²⁵ TS 8 J a 1.5. See Citarella, 1968; Goitein, 1973: 42–45. ²⁶ Goitein, 1973: 43.

was then living in Fustat, wrote to an Egyptian merchant in Qūṣ – a major trade center of Upper Egypt, on the route of both the India trade and the Hajj caravan – giving him price quotes but mostly communal news. His associate El‘azar b. Isma‘īl was an Egyptian merchant and member of the Fustat community, but he was not connected in trade to the Ibn ‘Awkal network, nor does any of his commercial correspondence survive.²⁷ This document shows native Egyptian merchants active in Upper Egypt in the early eleventh century, but again reveals how networks of Jewish merchants even in Egypt were not necessarily connected with one another. We explore this phenomenon further as we look at the eastern borders of the Ibn ‘Awkal and Nahray networks.

*The east: changing generations, changing associations,
and new strategies*

The evidence from the east shows a disappearance of connections to Iraq and Iran, a great increase in travels to the southern Shām, and limited contact with Damascus and Aleppo. These findings indicate that some contraction in the geographic scope of Geniza trading activity was related to shifts in the personnel of these groups across the two generations, both in wealth and in status. The expansion in Geniza merchant travel to the southern Shām also shows the development of connections between older Egyptian families and new arrivals. It confirms that there was still incomplete network coordination among the merchants in Egypt in the Nahray period, but an increase in family and business ties connecting immigrant and Egyptian merchant families. It also provides our first evidence for shifting strategies in commercial investment between the two generations of Geniza merchants.

Both the appearance and the disappearance of mercantile connections with Iraq and Iran raises the question of the wealth and power of different Geniza merchants and its consequences for the geography of individual trading activity. Connections with Iran and Iraq come very early in the corpus, and uniquely from the papers of the two great houses of the Ibn ‘Awkal family and the Tustarī brothers. Both families, as discussed in the preceding chapter, were involved in commercial dealings of far greater monetary value, by an order of magnitude, than those of the other merchants of this generation.

The Tustarī family originated in Ahwāz, in southwestern Iran, and the one letter we have from that city shows the family attempting to sell off

²⁷ He signed a will in Fustat in 1034: TS 13 J 1.8. See Goitein, 1967–1993: I, 387. See the discussion of different deposit practices at n. 38 below.

its remaining assets there in the 1020s. Muslim sources record the family as important in the trade between Iraq and Egypt; a letter from Ṭabaristān (in northern Iran) to the Tustarī indicates that they had banking agents in Baghdad, Takrīt, Aleppo, Damascus, and Tyre.²⁸ Only a few letters of the Tustarīs are extant in the Geniza, for the excellent reason that the family were Qaraites who would have had little reason to deposit their papers in the synagogue of a Rabbanite congregation.²⁹ But documentary and literary sources alike indicate the family's strong connections toward the east. One letter mentions the arrival of high-value textiles, perhaps of eastern origin,³⁰ while Maqrīzī provides an interesting description of their economic interests:

In the days of al-Hākīm, two Jewish brothers achieved greatness: one of them dealt with merchandise and the other with money exchange and marketing import merchandise from Iraq ... They became famous for marketing, and promptly paying the secret deposits of merchants near and far. They were thus famous in all the countries and grew from strength to strength until the caliph, al-Zāhir ... accepted Ibrahīm b. Sahl al-Tustarī into his service, to be in charge of the purchasing of luxury goods.³¹

As Gil notes, the Geniza confirms details of the Tustarīs' banking activities, which extended to holding deposits for wealthy residents of Tiberias and Tyre, despite a lack of commercial interests in those cities, and it is interesting that Maqrīzī's sources distinguish between trade in "merchandise," perhaps meaning the Egyptian products in which the family invested so heavily, and "import merchandise."³²

The Ibn 'Awkal family, by contrast, left many papers in the Geniza. They had family connections to Ifrīqiyya, and Yūsuf Ibn 'Awkal, whose correspondence comprises the majority of the surviving records of the family, directed all his business efforts towards trade with the territories west of Egypt.³³ His father Ya'qūb, however, had studied at the Pumbedita Academy, located at that time in Baghdad.³⁴ The one letter we have from southwestern Iran involving shipments of goods is addressed to Ya'qūb and Yūsuf in Baghdad.³⁵

²⁸ Meunier 10.

²⁹ See Rustow, 2008, *passim* but esp. xix–xxix on the nature of the documents.

³⁰ TS 12.133. See the discussion in Goitein, 1973: 73–78. ³¹ Maqrīzī, 1911: II, 279.

³² Gil, 2004a: 673–675 on their activities and the banking documents DK 333 v and TS 12.374 v.

³³ See Stillman, 1970: 50, discussing Goitein's account of ENA 2738.10, since lost, our only documentation of these connections. The document now labeled with that shelf number is not the document discussed.

³⁴ Stillman, 1970: 50. ³⁵ TS Ar. 42.176.

In both cases ties with the east were related to the history of the family, but also to the fact that merchants of unusual importance had connections extending to metropolises well beyond the networks available to contemporaries of more modest means. The wealth of these two great families, and their connections with communal and political elites, made their names more widely known and gave merchants further afield reasons to try to associate with them, to do favors in hopes of further connection. As discussed in the preceding chapter, the travels of the Ṭāhīrī clan seem to display the same phenomenon on a more limited scale – their *jāh* emerged from the strength, numbers, and unity of the clan along with their substantial but not quite so enormous financial resources.³⁶ Such connections suggest again the power of scale in determining the networking abilities of Geniza merchants, as already emerged in chapter 9.

Interestingly, however, in neither case was much of this potential activated. Ibn 'Awkal did not trade in Iraq, and neither family traded with al-Shām, an absence that is typical for the Ibn 'Awkal generation. In Yūsuf's case this lack of commercial involvement with Iraq and al-Shām was only the more striking in that he maintained a relationship with the Palestinian Academy, and thus we have communal correspondence for him with Jerusalem.³⁷ By contrast, the more geographically extensive twelfth-century trading activity was not founded upon such massive degrees of wealth and importance. Traders in the twelfth-century Geniza generations occupied much the same social stratum as the great majority of traders in the Ibn 'Awkal and Nahray generations.

But family connections also seem to be at work in the development of trade with al-Shām in the Nahray generation. In both generations, as we have seen, the greatest share of documents comes from individuals whose families had been based in Ifrīqiyya at the turn of the eleventh century, people whose Geniza practices seem to have been more comprehensive.³⁸ But as more Ifrīqiyyans, and indeed merchants from all over the Mediterranean and the east, settled in Egypt and married into Egyptian clans, new associations led to an expansion of geographic connections for both sides – Egyptian and Maghribī, just as some

³⁶ They are described as "one band, united by one spirit," by a business rival in TS 12.128 r 11–12, as discussed and translated in Goitein, 1967–1993: I, 181.

³⁷ See Gil, 2004a: 163–164.

³⁸ As Goitein has noted, the disproportionate weight of documents from westerners in the eleventh-century Geniza stems from two factors: political maneuvers that resulted in westerners associating themselves with the Palestinian rather than Babylonian Academies (*yeshivot*); and cultural norms in Geniza use that Goitein associates particularly with the influential scholars of Qayrawān. Goitein, 1967–1993: I, 20–22.

penetration of Maghribī cultural norms led to more deposit of papers from “Egyptian” merchants in the Geniza. More merchants from unambiguously Egyptian families traveled and traded in the West – men such as Nahray’s brother-in-law Yūsuf b. ‘Alī al-Kohen al-Fāsi.³⁹ Nahray, whose wife was a member of this al-Kohen family and whose sister married another Egyptian, became intimately connected with certain families whose members we find traveling and trading in al-Shām, such as Yūsuf. We know that Nahray’s connections, in turn, were extended to other Maghribīs who had settled in Egypt. Thus Mūsā b. Abī ‘l-Hayy asked Nahray to write to merchants who would take care of him when he undertook his first trip east.⁴⁰ When we consider the merchants active in Shāmī trade in the Nahray network we find a mix of families of various origins and bases: Egyptian, Ifrīqiyyan, Sicilian, and Andalusī. For those not of Egyptian families we can trace new lines of connection – an Egyptian wife, a brother or cousin settled in al-Shām. These factors suggest that extension of trade into new areas such as al-Shām may have depended both on the proximity of a home base in Egypt and on increased connections with locals with ties in the region. It also points to the slow expansion of network ties between groups of Jewish merchants, as mere commonality of religion and profession did not make for automatic association among merchants. Likewise, since most of the Geniza merchants’ business travel is concentrated in the southern Shām, which was part of Fustat’s regional hinterland, it also provides evidence of a strategy of increased regional travel for the Nahray generation, which will be discussed in greater detail below.

Evidence from al-Shām also shows that integration among different Jewish merchant networks in Fustat was not complete in the Nahray generation. Mūsā b. Ya‘qūb al-Miṣrī⁴¹ is the one merchant in the Nahray generation whose letters document his major and consistent trade with Damascus, and his connections with merchant circles there. He was a native Egyptian, and so was the partner in Fustat to whom he wrote all his correspondence.⁴² These two men had some limited dealings with Nahray, but did not have close associations with him or other members of the Nahray network.⁴³ Even in the Nahray generation the Geniza network remains one with a strong western orientation. Even more than

³⁹ Al-Fāsi, a family *nisba*, refers to Fez in Morocco, and is fairly common in the corpus. Like many family *nisbas* it is unclear for how many generations the family had carried the name.

⁴⁰ ULC Or 1080 J 167.

⁴¹ “Egyptian” or “from Fustat.”

⁴² ENA NS 50.20; TS 13 J 14.17; TS 13 J 15.5; TS 13 J 17.6; TS 13 J 18.16; TS 13 J 23.16; TS 13 J 23.6; TS 8 J 19.12; TS NS J 463; ULC Or 1080 J 42.

⁴³ See Bodl MS Heb d 66.60 r 4, v 3; TS 12.22 r 31.

emerged from ‘analyzing the Geniza merchants’ northward and southward contacts, examining their eastward activities shows that there was no single Jewish network of trade. Neither Jewishness nor geography of origin was sufficient to unite groups of merchants. Instead, we observe multiple constellations of merchants integrating different regions, and making different connections between inter-regional markets, based on their individual and family histories.

Looking west: the changing status of al-Andalus

Perhaps the most important finding to emerge from examining the shifting edges of Geniza trade was the great contraction of the network shown by the decline of travel to al-Andalus. Travel to that region is poorly documented, a reflection of the location of the Geniza in Fustat and the patterns of individual movement discussed in the preceding chapter, in which Geniza merchants traveled only one metropolis away from home. But there is an enormous proportional decline in travels to al-Andalus among members of the two generational groups. Between the Ibn ‘Awkal period and the Nahray era we see a decline of more than 85 percent in network members’ recorded trips to al-Andalus. It is not merely the decline in numbers of trips that shows the changing relationship with al-Andalus, but the context in which they took place. Over the course of the eleventh century the status of al-Andalus changed: it was inside the Ibn ‘Awkal group’s realm of regular activity, but outside that of the Nahray group. This difference is revealed both by the proportion of long-distance travel made up by trips to al-Andalus and also by the way in which travel to the area is discussed and planned.

In the Ibn ‘Awkal generation Qayrawānese merchants were at the center of networks that connected them both eastwards and westwards, and Fustat-based merchants often had partners in the network who traveled to al-Andalus. At the same time, an important aspect of the geographic perceptions of eastern merchants was that in their business dealings al-Andalus appears as an undifferentiated unit: very rarely do merchants find it worthwhile mentioning particular places or markets. Merchants will speak of the prevailing opinion that brazilwood, for instance, will fetch a higher price in al-Andalus, but they will never quote a particular price in Denia, Almeria, or Cordoba.⁴⁴ The language used by Geniza merchants of this generation shows both that a regional market existed in their minds and that it was not worth making

⁴⁴ DK 327 a–d.

distinctions internally to the region, a pattern we shall see repeated below, and one that reflects the relationships of most individuals, as we have seen, with regions other than that of their home base.

In terms of personnel, central members of the Ibn 'Awkal network traveled to al-Andalus. Thus members of the al-Tāhīrī clan made trips to both Egypt and al-Andalus from the family base in Qayrawān.⁴⁵ As discussed in the preceding chapter, Isma'īl b. Barhūn al-Tāhīrī once traveled from Fustat to al-Andalus via Bōne without even stopping in Qayrawān.⁴⁶ Members of the Tāhīrī family also report or are asked to report from Qayrawān on the travels of other partners to al-Andalus.⁴⁷ But while the Tāhīrīs remain active correspondents in the trading network until late in the Nahray period (c. 1075) the last mention of personal travel to al-Andalus by a Tāhīrī is around 1045.

In the Ibn 'Awkal generation letters not only attest to coverage of al-Andalus by network merchants traveling there, but more importantly that the region occupied a standard and familiar place in merchants' business plans. This appears most strongly in one of the earliest letters sent to Ibn 'Awkal, probably written in Qayrawān in the first decade of the eleventh century. The letter concerns a disagreement over which consignments of goods despatched from Fustat had been sent to al-Andalus and who had made the profit on them. Samhūn b. Dā'ūd's justification of his actions to Yūsuf Ibn 'Awkal reveals how both men thought about the region:

You said (in your letters) . . . that I received the brazilwood and sent it on to al-Andalus. I did not take it for myself, nor did I make any profit on it. . . . your shipment was sent in Iyyar and mine was sent to you in Av. Could your shipment have come from al-Andalus, making the trip in two months? And even if it were possible, would you not have acted similarly?⁴⁸

Samhūn himself had deep and abiding ties with associates in al-Andalus; Goitein noted that Samhūn's sons sometimes acted as his agents in al-Andalus and Alexandria.⁴⁹ In the Ibn 'Awkal period choosing between selling goods sent from Fustat in Qayrawān or forwarding them to al-Andalus in search of a better market was a strategy everyone took for granted. Other letters that do not discuss travel attest to these same calculations.⁵⁰

This quotation from Samhūn also shows the way in which merchants from Fustat thought about al-Andalus. It was an indistinguishable

⁴⁵ TS 12.261; TS K 25.265; TS 13 J 28.9; Bodl MS Heb d 65.9. ⁴⁶ TS 12.261 r 4–6.

⁴⁷ See ULC Or 1080 J 248 r 7; TS 12.103 r 4. ⁴⁸ DK 327 a–d r 4–9.

⁴⁹ Goitein, 1973: 28. ⁵⁰ E.g. TS 8.12 r 6.

whole, but it also seemed so close to Qayrawān from the perspective of Fustat that Yūsuf Ibn 'Awkal could make the mistake of underestimating the distance between the center and the west and thus the time required for a seasonal sale.⁵¹ A similar forgetfulness of the distance separating Qayrawān from al-Andalus appears in a letter from early in the century, when Ibrahīm b. Barūk had to remind his debtor in Fustat that since he needed his capital for a trip to al-Andalus, being kept in Qayrawān by this late payment had actually been a serious business impediment – indeed, he had missed a season; he wrote at the end of the sailing season, trying now to obtain the capital before the next spring sailing.⁵²

In terms of business strategy al-Andalus as a regular alternative market for the goods of Geniza traders faded in the later eleventh century. Merchants in Ifriqiyya no longer regularly pondered sending goods westward and no longer wrote of the activities of their agents in al-Andalus. But economic connections between the eastern and western basins of the Mediterranean had not been altogether severed. Andalusī goods and markets remained important, but now the merchants of the Nahray group awaited the arrival of the Andalusīs. Andalusīs sold their goods in Egypt itself, as well as in Sicily and Ifriqiyya.⁵³ But these Andalusīs are usually referred to as a group of their own, not as partners and associates of merchants of the Nahray group. Thus we might hear what “the Andalusīs” brought or were willing to buy, or hear about what came in the Andalusī ships, rather than, as before, about Dā'ūd b. 'Ezrun or a Tāhīrī.⁵⁴

The few travels of known merchants to al-Andalus in the later eleventh century reveal the extent to which network connections with that region had been broken. In a letter from the mid-1060s Ya'qūb b. Isma'īl al-Andalusī writes on behalf of Abū 'l-Faḍl, son of the *dayyan* (Jewish judge), who “had a chance to travel to Andalus.”⁵⁵ The purpose of this part of the letter was to settle all the outstanding accounts in Abū 'l-Faḍl's partnerships, both with the recipient and with others. For the one matter Abū 'l-Faḍl would not be able to settle before

⁵¹ One might say that Ibn 'Awkal's Fustat vision of the Mediterranean resembled the New Yorker's vision of the United States captured in Saul Steinberg's famous magazine cover (*New Yorker*, March 29, 1976).

⁵² TS 13 J 29.1 v 1–9.

⁵³ TS Ar. 30.123 v 5; Bodl MS Heb b 3.19–20 v 21; TS NS J 274v + TS 6 J 5.6v 21; TS 10 J 9.5 r 13; ENA NS 18.24 v 15; TS 10 J 20.12 v 12; TS 13 J 16.19 r 23; Mosseri II 133 (L 135) v 7; TS 12.794 r 9; TS 16.179 v 39; TS 12.229 r 6; TS 13 J 19.20 r 9–10; TS 10 J 16.17 r 18–23; ENA 4100.5 v 11; ENA NS 1.15 r 9; ENA NS 2 (J).13 v 5; TS 16.163 (II); TS 8 J 41.12 r 5, 8; Gottheil–Worrell 27 r 40–41.

⁵⁴ TS 12.794 r 9; TS 10 J 16.17 r 18–23; TS 13 J 16.19 r 23.

⁵⁵ Bodl MS Heb c 28.61 r 21.

departure, he appointed an agent to complete it and to send the final proceeds to the recipient of the letter. Of course it was common practice to appoint an agent in one's place whenever traveling; what is striking here is that Abū 'l-Faḍl does not order any further trade, but plans simply to let his capital sit with the recipient until he returns, an unheard-of choice for an active merchant.⁵⁶ In another case a merchant trying to enlist the help of an important merchant in getting a recalcitrant debtor to settle up tells the intended recipient that the matter is now urgent because he has heard that the debtor is planning to travel to al-Andalus. He must get the money before the debtor leaves, as he is worried that such a trip will put the debtor out of range in collecting the payment.⁵⁷ This contrasts with debt collection within the network: Yeshū'ā b. Isma'īl in Alexandria, for instance, could ask his partner in Sicily to collect money from his debtor Ya'qūb b. Azhar when Ya'qūb decamped from Fustat without paying up.⁵⁸

The decision or anxiety to settle outstanding business before travel to al-Andalus in the Nahray period demonstrates not so much that travel to the region was difficult, but rather that such travel now meant leaving the network of the Geniza merchants. Merchants traveling inside the network simultaneously managed ongoing deals in various locations. While on a business trip in al-Shām, for instance, Yūsuf b. 'Alī al-Kohen received letters keeping him apprised of the progress of his activities in Alexandria, including the arrival of purses from the West and the progress of his associate Faraḥ b. Isma'īl in purchasing flax for him in Būṣīr.⁵⁹ Indeed, as we have seen, it is precisely the coordination of activities across various ports via association with other members of the group that allowed the Geniza merchants to pursue their export model of investment and diversified profit making.

Business trips to al-Andalus were certainly possible for traders in the later eleventh century, but travel there meant pulling oneself out of the network – winding up activities and partnership accounts. Rather than traveling for the sake of multiple ventures for multiple associations alongside one's own individual business, when Abū 'l-Faḍl, son of the *dayyan*, traveled to al-Andalus he was making the venture for himself with his own capital, not for associates and partners; the letter in which he settles accounts mentions no trade for the recipient, an associate of his, in al-Andalus.

⁵⁶ Bodl MS Heb c 28.61 r 21–36. As the letter makes clear, the settling of the account leaves a balance in favor of the merchant traveling to Spain.

⁵⁷ TS NS J 271 r 10–15. ⁵⁸ TS 12.389 r rt mar.

⁵⁹ TS 13 J 16.19; Bodl MS Heb d 66.42; TS 8 J 22.10 r 8, up mar.

Of course, Abū 'l-Faḍl might well have expected to form connections in al-Andalus, and may already have had potential connections that he intended to activate.⁶⁰ Again, there were geographically distinct networks of Andalusī Jewish merchants, commercially unconnected to the Nahray group. Thus we find a trickle of “*aṣḥābunā andalusīyyin*” (our Andalusī colleagues) who arrive in Alexandria, who are named for introduction in letters to Fustat colleagues, but who cannot be traced through cross-referencing anywhere else in the Geniza letters.⁶¹ There were also individuals and even families of Andalusīs who settled in the center and in the east and who formed part of the Nahray group, but had to give up their business connections with al-Andalus in order to do so.⁶² They may have been the eastward-moving counterparts of Abū 'l-Faḍl – rather than traveling to integrate an area geographically on behalf of a network their travels point to movement out of one network and into another.

Leaving the network was a feasible strategy for a Geniza merchant, but the paucity of examples shows that it was not a preferred one. As we have seen, one's knowledge and connections were built up primarily within one's own region; moving outside that region meant giving up a great deal of *jāh* as well as access to associate services. In most cases named members of the network did not travel outside the geographic limits of the network. Yet at the same time we have already seen attempts to make ventures outside the network, to *balad al-Rūm*, and one compelling reason to do so: to get rid of goods that were for whatever reason unsaleable. After 1050 al-Andalus joined these “outside” regions. An example of this appears in a letter sent from al-Mahdiyya around 1063 by Yūsuf b. Mūsā al-Tāhīrī. He gives Nahray b. Nissīm some requested news on the sale of a load of indigo – that ever-troublesome commodity – that had to be forwarded to “the West” for sale. This might seem similar to earlier examples of such forwarding except for the fact that, rather

⁶⁰ We see plenty of evidence of such transfers on the eastern side of the Mediterranean. Indeed, the father of the writer of the letter, Ya'qūb b. Isma'īl al-Andalusī, came from al-Andalus and settled in Palermo, while his brother settled in Fustat: Goitein, 1973: 111–112. More of the connections of this family are discussed in Constable, 1994a: 91–92. See also next note.

⁶¹ TS 10 J 16.17 r 18–23. Sometimes a merchant will note that one of these arrivals has a relative who is a known associate. Thus in TS 13 J 19.20 r 9–10 Yeshū'ā b. Isma'īl informs Nahray b. Nissīm: “On board there was a group of *aṣḥābunā al-Andalusīyyin* including Abū Ya'qūb Yūsuf, whose brother-in-law Ḥasan is in Fustat.” As discussed in chapter 5, such introductions not only show that family connections sometimes linked individuals not connected in business, but could make the formation of associations possible.

⁶² As is true of the al-Andalusī family mentioned above (see n. 60 above) and the case of the Toledan merchant discussed below.

than the regular voyage of a member of the network, the sale now reads as an unfortunate adventure of a stranger: Yūsuf b. Mūsā did not consign the goods to one of *aṣḥābunā*. Instead, “the one who went with it,” he writes,

went to Andalus and offered it there but did not find a sale. Then he [. . .] to the land of the West (the Maghrib)⁶³ and sold it so that he could buy wheat with it. He did not find a ship in which he might pack it, so instead he took the gold around his middle and went via land, and [the venture] hasn’t returned us anything except approximately the capital, thanks be to God who collected it.⁶⁴

This man, whoever he was, was not sufficiently well connected to manage the business profitably, a sad decline from the assurance with which earlier al-Tāhirtīs had operated in the Andalusī market. Yūsuf b. Mūsā’s lack of profit mirrors the loss of Salāma’s indigo when he was forced to send it “west,” and the losses suffered by his partner who went north to market ginger. Their adverse experiences suggest how very heavily Geniza merchants depended on the help of locals, or their own knowledge in a market, to make export trade profitable.

Finally, letters from Egypt in the Nahray generation that mention travel to al-Andalus testify to a perception of that region as now lying outside the confines of the Geniza traders’ world. In one such letter a merchant writes of his intense anxiety and grief over the possibility that one of his cousins was going to al-Andalus, and his relief when he received a letter with the news that the cousin had changed his mind; such emotions are never expressed about routine travel along the major routes in the network, nor in discussions of trips to al-Andalus in the Ibn ‘Awkal generation.⁶⁵ The most poignant testimony of this new sense of distance between Egypt and al-Andalus is provided by the letters of Isma‘īl b. Ishāq al-Andalusī, a native of Toledo, who had settled in al-Shām in the middle of the eleventh century. In a letter from around 1065 he writes to two colleagues in Fustat trying to get news of and to his family, who he fears think him dead. The letters show that he does not expect to find anyone from the network who could deliver or even forward his letter that far away:

And it is my desire and wish that in the kindness for which he is noted, if some letter or information should arrive, he will send it (the news) on to me . . . He will have the best chance in this matter with people from Madrid or Toledo because the people from Madrid, the friends know my father very well because he travels to them. It is possible that they will have a letter, *if they think I am still alive* . . . and in accordance with my daring and brazenness I also wrote a letter also to my

⁶³ בר אלגרב. See map 1.1. ⁶⁴ TS 12.226 r 10–13. ⁶⁵ TS 8 J 41.12.

parents, may God preserve them. It is my hope that my master and leader, may God strike his enemies, will perhaps confide it to the care of a merchant from among the people of Toledo or to one of those from Madrid returning from the Hajj, who will perhaps deliver it to them (the parents), may God lengthen the(ir lives).⁶⁶

The geographic range of the Geniza merchants shrank significantly in the later eleventh century despite the fact that more ships traveled further, and perceptions of distance and connectedness changed alongside patterns of activity. The significance of this loss of al-Andalus as a significant component of Geniza merchants’ business plans, however, can only be understood in the context of the changing dynamics of the central Mediterranean. The economic situation of al-Andalus itself cannot be the reason, despite the end of political unity in the region, since we do not see the disappearance of Andalusī traders or Andalusī goods on the market.⁶⁷ Instead, the increasing instability of the central Mediterranean as the transfer pivot between the east and west best accounts both for the loss of al-Andalus from the geography of the Geniza merchants’ network and for the presence of more Andalusī ships and traders in the markets of Egypt.

10.4 Centers: intensification

Ifriqiyya and Sicily: more ports, dispersion of goods among ports

Travel between Egypt and the markets of Ifriqiyya and Sicily was at the heart of the long-distance commodity trade for both generations of eleventh-century Geniza traders. Although the Geniza correspondence documents the relative decline in movement to the West and its replacement by travel within Egypt and to Fustat’s additional hinterland in the southern Shām, the largest transfers of money and goods still occurred along the routes connecting Fustat with the central Mediterranean. The bulk shipments sent on this route were much larger, and it was virtually the only route for the mixed bundles of lightweight, high-value goods.

Within these central routes the key change between the early and the later eleventh century is the increased dispersion of merchant travels to a larger number of ports, and the consequent decline in the proportion of trips to al-Mahdiyya/Qayrawān and Palermo. The most important shift

⁶⁶ TS 13 J 23.22 r 15–21, rt mar. TS 10 J 5.12 contains a much briefer request.

⁶⁷ See Constable, 1994a: 80–85. She notes that literary sources record a downturn of activity of migration in the early part of the century which she tentatively associates with potential economic dislocation of the beginnings of the *taifa* period, but it is not reflected in Geniza sources.

is the increasing volume of travel to Mazara, Tripoli, Sūsa, and Sfax, but Geniza merchants even made a few trips to smaller cities in Sicily: Trapani, Ragusa, and Agrigento. Given that Qayrawān was devastated by the Hilālī invasions – indeed, after a period of repeated assaults was essentially destroyed economically in 1057⁶⁸ – the great decline in travel there is hardly surprising.

When we look to the quality and type of transactions reported for trips to Sūsa, Mazara, Sfax, and Tripoli, these ports now all seem to serve the same metropolis function that had once been reserved for Palermo and al-Mahdiyya/Qayrawān. Merchants writing from Palermo will ask to have the same set of goods divided and sent to a number of different ports: Sfax, Mazara, Qayrawān, and Palermo in one instance, Sūsa, Mazara, and Palermo in another, Sfax and Tripoli in a third. In other cases the associate is offered a choice of ports in Ifriqiyya and Sicily, suggesting that these ports were all serving the same economic function in the eyes of the merchant.⁶⁹

In the earlier period we see a clear distinction between the metropolises of the West and the secondary markets, with the vast majority of trade directed at the metropolises: Palermo or Qayrawān via al-Mahdiyya. Secondary ports appear not so much as markets but rather primarily as transfer points for goods or as production centers in which to make purchases, similar to Ascalon in the east.⁷⁰ Resident merchants in Palermo and al-Mahdiyya occasionally sent Egyptian goods to these secondary markets, but trading strategies, especially in letters sent to Fustat correspondents, were highly metropolis driven. If goods could not be marketed in Qayrawān or Palermo, agents reported transferring from one to the other, or sending them to the next set of metropolises, either in al-Andalus or in the far west (Algeria and Morocco).⁷¹ In fact, it is in this period that we see clearest use of the export strategy outlined in the preceding chapter, in which merchants' major efforts are directed to assembling local output (and of course, for Egyptians, Red Sea transit goods), transporting it at least one and perhaps two metropolises away,

⁶⁸ Geniza documents soften the absolutism of chroniclers a bit. Writing from al-Mahdiyya in January 1058, Labrat b. Mūsā Ibn Sighmār states: "Qayrawān is deserted and destroyed. Only the poorest people are left there. The Arabs are locked in terrible conflict": TS 16.179 v 36–37. Clearly those with the means fled, but some still remained.

⁶⁹ E.g. TS K 2.32 *passim*; TS 13 J 8.5 r 19, v 3–6; TS 20.71 r 13–14; ENA NS 2.30 r 18–19; TS Misc 28.235.

⁷⁰ E.g. JNUL 4–577.3.12 r 15–16 on Sfax.

⁷¹ E.g. DK 327 a–d; TS 8.12 r 6; Bodl MS Heb c 27.82 r 9–10; Bodl MS Heb d 66.15 *passim*; TS Ar. 5.1 esp. r 15–17; TS 10 J 19.19 r 6–15; TS 13 J 19.29 r 1–25; TS 13 J 19.27.

and selling at the central markets, leaving any further distribution profits that might be realized to local buyers.

The evidence of the Nahray generation suggests that merchants in the group were moving down a market hierarchy into secondary markets. This certainly seems to be the case in their relationship with their own regional markets, as emerges both from their expansion into the southern Shām and from their activities in Egypt. But the descriptions of trading trips to the center and the types of goods sent to the "secondary" ports indicate something else in the central Mediterranean: that these markets were emerging as alternative metropolises in the region. The decision to divide merchandise up to be shipped to all these ports simultaneously, and the coordination of shipping to many ports by merchants located at any of these ports, points to the emergence of what Abu-Lughod describes as a phenomenon endemic to the late medieval Strait of Malacca, an "indifferent port syndrome," where an array of ports can all serve the same market purpose and none of them can monopolize shipping.⁷²

In theory such a situation could have had advantages for the Geniza merchants. An indifferent port situation puts shippers in a position of power vis-à-vis customs regimes, and might have allowed merchants based in Fustat to obtain additional price advantages from the markup between central wholesale market and secondary market – or it might have equalized prices to something in between the wholesale price and the distribution price. Indeed, we find that Geniza merchants were in a position to negotiate advantageous deals with newly independent rulers of small territories, as Yūsuf b. 'Alī al-Kohen al-Fāsī had done with the qadi of Tyre.⁷³ But Salāma's experience with the *qā'id* of Sfax suggests the uncertainty of such arrangements in the period, and indeed the fact that patronage networks were increasingly fraught. The business practices and strategies of the Geniza merchants meant that these potential benefits were outweighed by the disadvantages. Merchants might have agents in all these ports, but planning for greater dispersion would generally require a larger pool of services from commercial associates. With some merchants on the move in each season it could be difficult to maintain an adequate supply of services from skilled associates in these markets. As we have seen, the Geniza merchants liked in general to reduce the risk of poorly planned sales, unreasonable bureaucratic charges, and delayed payment collection by relying heavily on trained

⁷² Abu-Lughod, 1989: 291–315, esp. 294–296, and the literature cited there.

⁷³ TS 8 J 22.10 r up mar.

associate services rather than specialists charging a commission, or junior partners of untested mettle. Such preferences generally reduced the geographic extent of a merchant's trade, and this tendency increased in the later eleventh century. In this period we find more networked personnel at work in the smaller sphere encompassed by Egypt, Sicily, and Ifrīqiyya, as opposed to the early eleventh-century pattern of having fewer associates strewn across a larger trading expanse.

Egypt: Fustat and its expanding hinterland

The most substantial proportional shift in merchant travel between the two Geniza generations reflects this greater intensity across a smaller space, for regional travel around Egypt quantitatively surpasses all long-distance travel in the Nahray period. There is not just a proportional increase in travel between Fustat and Alexandria, and between Fustat and Rashīd, but travel to additional places in the Delta, some of which appear for the first time in the correspondence of the Nahray period. If we consider the southern Shām to be a proper part of Fustat's economic hinterland this disparity increases still further. The vast majority of merchant travels toward the east are to this hinterland, and not to either the emporia of Tripoli al-Shām or al-Lādhiqiyya or the central markets of Damascus and Aleppo.⁷⁴ Not only was this travel more intense, but as we have seen, it occurred in the service of more trading activity. In both periods regional travel in Egypt was dominated by acquiring flax and organizing its transport. In the Nahray period such activities were supplemented by greater interest on the part of Geniza merchants in traveling to acquire or organize production of local manufactures, as well as make regional and local purchases and engage in marketing. Such activities are documented particularly intensely for the vicinities of Tinnīs and Ascalon, but we have also observed them in Tyre and Jerusalem (in chapter 8) and in the travels to various *rīf*, the countryside in the vicinity of major cities (in chapter 9).

10.5 Putting together the pieces: explaining network contraction and intensification

From the overall eastward shift of Geniza merchant travels the simplest explanation of the contraction and shift of trade networks over the period is the decline of Ifrīqiyya as the center of Mediterranean

⁷⁴ As discussed in 8.3 above.

trade, a decline that began with the transfer of the capital of the Fatimid empire to Egypt in 973 and continued through the eleventh century. As Ifrīqiyya's power declined, Fustat continued to expand: it was a pole not just for Ifrīqiyyans, but for migrants from al-Andalus, the Maghrib (western North Africa), Iraq, and Iran.⁷⁵ As the merchant travel network maps the growing role of trade with al-Shām, the activities of the Nahray generation appear to radiate out from Fustat rather than showing Fustat as the endpoint of a system centered on Ifrīqiyya. The evidence of the Geniza documents thus neatly supports the rise of Egypt as the greatest center of trade in the Islamic world in the period.

But while this story is obviously true in broad outline, it obscures a more complicated reality. First, although the merchant travel map shows the dramatic rise of an eastern market, its nature should not be misinterpreted. As we have seen, most of the merchant trips to the east consisted of regional travel to the southern Shām involving goods of limited value, or in the service of purchasing textile and metal manufactures. The great bulk of trade in monetary terms was still directed to Ifrīqiyya and Sicily in the Nahray period, a fact that does not fit with the idea of total economic collapse in the central Mediterranean. The importance of the central Mediterranean markets to merchants of the Nahray network is only underlined when we consider the extent to which regional travel in Egypt was still oriented toward assembling goods for export to those markets. Moreover, the Nahray group expanded its port coverage in the central Mediterranean rather than abandoning the region. Absent too is the consequence one might expect to follow from a decline in the Ifrīqiyyan market: that merchants in Fustat would be anxious to develop direct links with al-Andalus and the far west. Instead, we see the precipitate decline of such connections, even as more Andalusīs became directly active in the Egyptian markets as the century progressed.⁷⁶ To understand the geographic limits of the trade network constructed by the merchants of the Nahray period, and the reasons for those limits, we need to consider the strategic choices made by the Nahray generation in response to increasing instability and insecurity in the central Mediterranean.

⁷⁵ Such as Yūsuf b. 'Alī al-Kohen al-Fāsī, part of a large Egyptian business clan. His family may well have come to Egypt even before Fatimid seizure of power. See the discussion in 2.3 above.

⁷⁶ Such a strategy was certainly at work for some merchants in the twelfth century. Khalafūn b. Nethanel traveled on business to both al-Andalus and the Maghrib, but never to Sicily or Ifrīqiyya: Goitein, 1967–1993: I, 213.

A question of politics: instability in Ifriqiyya and Sicily

As we have seen, the boundary lines between “states” in the Mediterranean Islamic world did not correspond neatly to the geography of trade.⁷⁷ The economic effects of political events are rarely simple to predict or explain; relating territorial stability and the rule of law to the flowering or decline of economic activity must be done with care. As noted in chapter 5, territorial rule of law was never great enough to allow merchants to dispense with the services of private guards along the roads between cities and in ports. Such security costs can be built into prices; they do not necessarily prevent commodity movement.⁷⁸ Instability and insecurity are matters of degree; but at a certain point instability can be so great as to make merchants change their practice rather than just increase security charges: merchants will begin to abandon markets if security costs give competing products from elsewhere too great an advantage; individual traders will find risks to their persons too great to bear. By the middle of the eleventh century instability in the central Mediterranean was sufficient to significantly change merchants’ practices. Merchants and caravan operators abandoned overland transport between Egypt and Ifriqiyya; they changed the way they used seaborne transport. But they did more than this: they changed their patterns of investments and their commercial activities in order to re-balance the risks they faced.

As we have seen, a high degree of risk was inherent in medieval shipping infrastructure throughout the Geniza period: ships sank, turned back, were blown off course, and were compelled to jettison cargo at every turn.⁷⁹ Traveling individually, ships were at the mercy of pirates and naval action; enemy navies also attacked harbors, seizing and burning commercial shipping. Merchants responded to these structural problems by dividing their shipments for a single port among many vessels, and dividing their exports among markets. But in the Nahray period the risks posed by political instability were on the increase in Ifriqiyya and Sicily, as illustrated by Salāma’s misfortunes. Not only did Salāma find ports closed due to fighting, and lose cargo to the Sultan’s fleet, but some of his goods were diverted, and others had to be sent outside his network. Many of Salāma’s colleagues suffered similar

⁷⁷ See Brauer, 1995 on Islamic ideas of state borders.

⁷⁸ See the essays on security costs in Lane, 1966.

⁷⁹ A fact that explains the dual transportation networks of overseas shipping and caravans along the same route, even when the costs of overland transport were many times those of sea shipping for the same weight of freight.

problems, or worse ones: uncertainties in rule and sudden shifts in the political landscape caused shipowners to divert destinations after departure, and at least one pirate managed to turn himself into a ruler (of Barqa in Libya), seizing ships and captives, and charging enormous “tolls” on those unwary ships that did not manage to slip past this part of the Libyan coast.⁸⁰

The political struggles over Ifriqiyya and Sicily in the eleventh century are well documented in narrative sources; Geniza documents add to the picture with their narratives of incidents testifying to the prevailing disorder and insecurity.⁸¹ Geniza records also reveal increasing dislocation in the shipping network, and the struggles of merchants to respond. Letters from both generations of Geniza merchants mention the closing of ports for political reasons, but the percentage of non-arrival of goods due to port closings, ship diversions, piracy, and seizure caused by political events increases dramatically, from 1 percent of shipments in the Ibn ‘Awkal generation to 5 percent in the Nahray generation.

In addition to this direct evidence of increased instability in seaborne transport, we see a new pattern in the migration of merchants around the central Mediterranean. Merchants continued to leave the West to settle in Egypt in this period, but in addition a number of merchants, such as Salāma, write about changing their base within the West. Unlike migration to Egypt, which never seems to require discussion in correspondence, some of the letters that record making these shifts write of confusion as to which port to settle in, difficulties in trying out several ports, and unsatisfactory attempts to maintain two bases.⁸²

⁸⁰ E.g. Bodl MS Heb a 3.9; Halper 389 r 30–32, 36–38; Halper 414; TS 10 J 10.25 r 4–11; Mosseri VII 101 (L 101) r 7–14; TS 8 J a 1.5; TS 13 J 17.3; TS 8 J 24.21; ULC Or 1080 J 22 r 15–17; TS 20.127 r 65–67; ENA NS 2 (I).13 v 11–13; TS 16.13; Bodl MS Heb d 76.59; TS Misc 28.235; TS 12.386 r rt mar. In both TS 20.76 v 4–5 and TS 12.372 r 10–12 merchants are either partly despoiled or feared so when their vessels are seized at sea by the “enemy” (as it appears in the letters, rather than by pirates).

⁸¹ Geniza letters often give little sense of the importance of events, so associating their details with literary evidence is tricky. See opposing interpretations throughout Gil, 1983a; Gil, 1997; Gil, 1992; Gil, 1995; Gil, 2004a; Goitein, n.d.; Goitein, 1967–1993; Goitein, 1973; and the comments in Cohen, 1986.

⁸² Salāma b. Mūsā gives the most detail: Halper 389 and Halper 414; INA D 55.14; ENA NS 2 (I).13. But see also TS AS 151.10; Mosseri II 133 (L 135); ENA NS 18.35; Bodl MS Heb b 13.49; INA D 55.13; TS 16.179 on movements of different members of the Ibn Sighmār family, as well as the many documents on the movements of different members of the Tāhīrī family around the West, including the re-settling of the women of the family: BL Or 5542.34; BL Or 5544.6; Bodl MS Heb b 3.19–20; ENA 2738.6; ENA 2805.19; ENA 2805.4.B; ENA NS 1.86 (L 123); ENA NS 18.24; ENA NS 22.25r + ENA NS 8.4r; ENA NS 22.25v + ENA NS 8.4v; Mosseri IV 28 (1); Mosseri IV 79; TS 10 J 19.9; Bodl MS Heb e 98.74; TS 10 J 20.4; TS 10 J 6.2; TS 10 J 9.3; TS 10 J 9.5; TS 12.226; TS 12.339; TS 12.794; TS 13 J 14.9; TS 13 J 18.8; TS 13 J 20.19; TS 13

There is no universal direction to these movements, no pole, like Fustat, that attracts everyone.

These findings suggest that port indifference may have been less a choice than a necessary strategic adjustment. In order to maintain their trade in the markets and products of the central Mediterranean the merchants of the Nahray generation needed to diversify their efforts, cover more ports, and ship goods to more locations in the hopes of avoiding overwhelming losses at a single location. These shifts represent a tipping-point of risk for these merchants: when increased political instability added to inherent problems due to technology and infrastructure, the lure of the central market declined. As Qayrawān and Palermo lost their centrality and universality both as destinations of ships and the base of the largest cadre of knowledgeable associates, so too they lost their ability to act as predictable pivots between the east and the west – places to which goods could reliably be sent to associates who were available and competent to decide between sale and forwarding.

Considering the question of market hierarchy and economic geography discussed in the preceding two chapters, the network of Geniza merchant travel suggests that Qayrawān/al-Mahdiyya and Palermo were losing a degree of their power both as central markets and as emporia. As merchants arranged shipments of goods from Egypt directly to lesser ports such as Sūsa, Sfax, and Mazara for sale in their markets, the two metropolises of the early eleventh century lost their domination over distribution of incoming goods to the hinterland. The decline in travel to al-Andalus, and the increased appearance of Andalusī merchants at the markets in Fustat, suggests that the role of Palermo and al-Mahdiyya as emporia negotiating between the eastern and western Mediterranean basins was also declining. These patterns show the emergence of a marketing structure with more horizontal connections in the central Mediterranean, requiring more staffing and more difficult shipping decisions from Geniza merchants, who after all could not control potential associates' choices concerning where to locate themselves.

In a trade network that functioned by giving orders for particular transactions to individual agents, increasing uncertainty in the shipping

J 25.9; TS 13 J 8.13; TS 13 J 8.5; TS 16.161; TS 16.163 (D); TS 16.174; TS 16.264; TS 16.339; TS 20.180; TS 20.69; TS 20.71; TS 8 J 16.31; TS 8 J 18.16; TS 8 J 19.1; TS 8 J 23.8; TS 8 J 24.10 + TS 16.263; TS 8 J 25.11; TS 8 J 40.10; TS Ar. 53.51; TS AS 145.359; TS AS 145.81 + TS 13 J 23.18; TS AS 147.136; TS AS 152.148; TS K 25.265; TS Misc 28.240; TS NS 38.81; ULC Or 1080 J 36; ULC Or 1081 J 25.

network created difficulties in the distribution of expert merchant services in the central Mediterranean. Although *wakīls* were available to store goods or send them to warehouses, someone still had to manage sales and payment collection. In one case a merchant spent his whole winter chasing goods that ended up in the wrong ports around the central Mediterranean.⁸³ In another, when goods intended for Palermo wound up in al-Mahdiyya, an agent in Palermo had to ask one of *his* Mahdiyyan associates, then in Palermo, to take care of the goods. The result was a complex lawsuit involving the owner in Fustat, the agent in Palermo, and the agent in al-Mahdiyya.⁸⁴ When Salāma had to rely on a Muslim agent from Sfax to sell some of his oil, that agent was unnerved by enemy attacks that left him unexpectedly in Sciacca, so he sold the oil in the little city at a loss in order to be able to return home.⁸⁵

At the same time, the choices by the Nahray merchant group to maximize profits within the Ifrīqiyya–Sicily triangle rather than bypassing the unstable market altogether were determined by their prevailing business practices. As discussed in chapters 5 and 9, each individual's place in the community was determined by a combination of factors: his reputation for diligence, his wealth, his knowledge, and his connections. Only the first two were movable: knowledge and connections were an investment of time, a history with particular places developed over years, decades, even generations. Much of the value of one's commercial services to associates, and thus the commercial services one could command in return, was determined by this history. In both the Nahray and Ibn 'Awkal generations an enormous prior investment in connections with Ifrīqiyya and Sicily on the part of most members of the group, by far their largest store of knowledge, made abandoning these markets an almost unthinkable strategy, despite growing risk and uncertainty. Individual merchants could not develop equally deep connections everywhere, and this limited their ability to change the geography of their commercial activities. Indeed, our examination of the rare forays by network merchants into deals and ventures outside the network showed how poorly they fared without their connections, and how unwillingly and infrequently they ventured away from them. In addition, there was still considerable purchasing power in the central Mediterranean as a whole, even if it was no longer conveniently concentrated in the metropolises. Thus Geniza merchants maximized profits within this region by

⁸³ TS 10 J 10.25 r 4–11.

⁸⁴ Mosseri VII 101 (L 101) r 7–14. This case may provide a good indication of why sub-agency was avoided and merchants chased goods themselves.

⁸⁵ Halper 389.

spreading personnel and shipments throughout its markets rather than abandoning or bypassing these unstable ports.⁸⁶

Shifting of activities: strategies of risk and a new seasonality

At the same time merchants of the Nahray generation sought out new outlets, but principally through multiplying and deepening their relationships to the local and regional markets. These strategies maximized opportunities within the smaller network, and reduced the burgeoning risks of investment in moving goods longer distances.

Merchants of the Nahray generation traveled regionally and locally to a greater extent than had their fathers. They mainly did so in order to increase their control over local commodities: the vertical integration discussed in chapter 9. Members of the Nahray group pursued the vertical integration of staple markets more intensely; a greater proportion of merchants worked to secure harvests ever closer to source. Not only were Egyptian merchants' travels increasingly taking them out into the villages, hamlets, and estates in search of flax, but we even see generational disputes over how locally a merchant should travel. Farah b. Isma'īl was one of the most active young merchants in the cohort after Nahray in moving further into the countryside to purchase flax. As we have seen, separate letters both from his father and from Nahray indicate their concern that his travels ever further into the countryside might not be worth the effort.⁸⁷

In addition to this intensity of activity in obtaining flax closer to source and cutting out more middlemen, more Geniza merchants traveled regionally to both purchase and organize local manufacturing. We have already seen some of this activity on the part of Mūsā b. Abī 'l-Ḥayy, whose travels to Ascalon were aimed at textile purchases; we saw them too in the production activities of Shāmī merchants. But we also saw a larger degree of such merchant involvement in production in Egypt, whether in Fustat or throughout the region. In the preceding chapter we saw the manufacturing activities of Nissīm b. Khalafūn around Tinnīs, and in chapter 4 we found Nahray keeping some of the flax he had purchased to be combed and spun in Fustat, and then woven into cloth and made into garments in Alexandria.⁸⁸

⁸⁶ Two letters from the 1050s show Yūsuf b. 'Alī al-Kohen al-Fāsī attempting this strategy, trying to get goods direct from al-Andalus. Yet both letters report that his unusual shipment had not yet arrived, and such shipments did not become a regular part of his business: TS 13 J 16.19 r 23; Bodl MS Heb d 66.42 r 6–8.

⁸⁷ TS 10 J 15.5 r 5–12.

⁸⁸ TS 13 J 15.19. Note that this letter comes from the later part of Nahray's career.

It is possible that this greater involvement by Geniza merchants in manufacturing might have been associated with the drying up of the western caravan trade in the middle of the eleventh century, and a consequent change in the seasonal dynamics of trade. Could the great increase in local commercial involvement represent a response to reduced activity in the metropolis in the off-season? Looking back, for instance, at the advice Nahray received to buy flax in Fustat in the late 1040s, it is significant that he had been in Būšīr earlier in the fall to purchase some flax. He was back in Fustat by the late fall, however, and the senior partner writing to him from Qayrawān in January needed him in Fustat to collect money and goods he had sent in a great caravan; thus it was from Fustat that he was planning to purchase additional flax with the money. By the 1070s, when we find Nahray engaged in the textile manufacturing business, caravans had ceased running between Fustat and Ifrīqiyya. Fustat may well have had much more of an off-season in terms of marketing, one that merchants filled in a variety of ways, some of them new.

The new regional activities we find in the Nahray period had a somewhat different schedule than the harvest season. Securing the flax harvest could require several months' sojourn locally, but most of the work in Būšīr or other purchase sites was concentrated in the spring to examine the crop, and in the autumn when it was harvested.⁸⁹ Manufacturing, on the other hand, could take place over much longer periods of time, so that merchants who organized manufacturing often found it worthwhile to have a second house in the market town of the production region, from which they could travel out to production localities. None of the Geniza merchants owned a house in Būšīr, but Nissīm b. Khalafūn maintained a second home in Tinnīs while his family stayed in Fustat. Ibrahīm b. al-Talmīd, also officially a resident of Fustat, not only maintained a second home in Ascalon but apparently kept a woman there as well.⁹⁰ Business letters that mention dealings with him show that Ibrahīm was rarely to be found in Fustat. Tinnīs and Ascalon, of course, were both centers of textile manufacturing zones. Even further from Fustat, Yūsuf b. 'Alī al-Kohen al-Fāsī may have kept a second house in Ramla.⁹¹

Merchants in the Nahray generation also used their time to move vertically down the market into regional and local distribution. Sometimes this activity appears as an outgrowth of increased collection

⁸⁹ See Gil, 2004b.

⁹⁰ It was rumored she was a second wife: Gil, 1992: 271–272, 742–743; DK 129.

⁹¹ Gil, 1992: 273.

activities, as when Geniza merchants primarily engaged in acquiring flax would also market a few goods in Būšīr. But Geniza merchants also engaged in quite local marketing in the off-season, selling goods in the local *rif* around their home base, as we saw in chapter 9.

Looking again at some of our evidence, it seems again that this shift in business strategy might have led to intergenerational misunderstandings. Khallūf's complaint about Yeshū'ā b. Isma'īl's activities in the *rif*, mentioned in the preceding chapter, partly reflected the dynamics of time and localism. But likewise, Yeshū'ā was a near-contemporary of Nahray b. Nissīm, while Khallūf was one of the older cohort of merchants whose activities began in the late Ibn 'Awkal generation and continued into the early Nahray period. No Geniza letters prior to the 1040s mention the *rif* at all, although they mention *rifi* flax. The merchants of the Nahray generation take for granted these trips into the *rif*: they mention that their colleagues are away there, they say that they themselves have business there, and they issue alternative requests for deliveries if colleagues are away when letters arrive.⁹²

10.6 Conclusions

Writing from Mazara, Salāma b. Mūsā found himself in a hard place, one created in part by the hazards of ships, politics, and power in this period, in part by the nature of a merchant's identity within *aṣḥābunā*, and in part by his own ambitions – an attempt to seize an opportunity that many of his colleagues would have regarded as too risky. His letter had the delicate job of explaining his failures while still promoting the value of his commercial services, and we can see him attempting to weave together the strands of a tattered *jāh* to convince Yahūda not to sever ties. Merchants relied on their local standing, but to *aṣḥābunā* in al-Mahdiyya and Palermo Salāma's *jāh* was poison. Salāma insisted that his troubles with *aṣḥābunā* in al-Mahdiyya and Sicily were the result of jealousy; but the reality was more complicated. The Salāma b. Mūsā who arrived in al-Mahdiyya had a dominant patronage tie with an enemy of the Sultan, against whom the Sultan had just waged an inconclusive war. Dealing with Salāma might put one as an individual on the wrong side of the Sultan; Salāma's presence might additionally upset the whole relationship structure of *aṣḥābunā* in al-Mahdiyya. Little wonder that

⁹² Discussed in 9.2 above. E.g. Bodl MS Heb a 3.13; TS 8.18; TS 13 J 25.14; TS 13 J 28.6; TS 8 J 39.12; ULC Or 1080 J 166, for Nissīm b. Khalafūn's many trips; TS 13 J 19.20; TS 13 J 20.19; TS 12.794; TS 12.362; Bodl MS Heb e 98.74; TS 10 J 6.2.

several Jews denounced him, that not one of *aṣḥābunā* would touch his indigo – the entire group essentially forced him to leave town.

But likewise, Salāma's letter shows why Sicily had to be his choice if he left Ifriqiyya. Salāma pointed out to Yahūda at every opportunity the still-powerful components of his *jāh*, and they were only to be found in the central Mediterranean. Salāma emphasized in particular his *jāh* in Sfax that had allowed him to make the one successful deal he had completed the previous year, and he held out hope that he would eventually be able to collect on the Sfax olive deal. In recounting the olive deal itself he was careful to note that it had been carried out for associates in Tripoli and al-Mahdiyya, and especially with Muslims and Jews in Palermo. Salāma's position in Palermo was demonstrated by his partnership with the important Muslim clerk of the market supervisor,⁹³ who declined to fine Salāma the 200 quarter-dinars that the Palermitans tried to get imposed on him. Salāma also wrote of the ties that allowed him to entrust goods to Muslim associates in Palermo to sell, his unique ability to find a partner from among *aṣḥābunā* there who would travel to *balad al-Rūm*, of more associates and people willing to partner with him in Sicily, and of course of the enormous wealth in goods he had in the city. Such connections had to counterbalance those “jealous” *aṣḥābunā* of Sicily, perhaps as nervous as their colleagues in al-Mahdiyya of Salāma's tainted patronage. Thus, even though he was compelled to write and say “I can no longer live in Ifriqiyya, because I could not enter either Sūsa or al-Mahdiyya. Nor could I get to my town (Sfax), because the Sultan was waging war against it, and one cannot travel there,” he sought to assure Yahūda that he was well placed in Mazara, still worth doing business with. As he concludes:

I know, sir, that you are very happy for my coming to live on the island and for my success. I recognize your exceptional friendship towards me . . . To sum up, my lord, I am your support like you are [for me]. Consider what you want and entrust it to me and I'll do it for you; whatever it is, I'll do it. Send what you want to send with Abū 'l-Faraj Nissīm, whether flax or something else. Mark it with my name, lest the bond between us be severed.⁹⁴

Salāma's struggles show a merchant under extraordinary stress, but his actions also fit a pattern. Salāma had responded to instability as other members of the Nahray generation had, by trying to secure commodities nearer to their source; he had responded to the changing nature of

⁹³ צאחב אלסוק. As noted in 5.5 above, the title *muḥtasib* is not in evidence in Geniza documents.

⁹⁴ ובעד הדיא יאמולאי אנה לך עדה ואנת כמתל אנשר מא ארדת כלפני איאה נפעלה ומה ארדת מן. Halper 414 r 17–19. אלוהיגה אנפדה ביד אבי אלפרג נסים אמא כתאן או גירה ואכתבה באסמי חתי לא תנקטע אלמאצלה בינא

markets in the central Mediterranean by shuttling between Sfax, al-Mahdiyya, Mazara, and Palermo rather than simply managing trade in Ifrīqiyya. When forced out of Sfax and al-Mahdiyya he needed to stay where he had built his connections, weather the strains he put on the solidarity of the business community in Sicily and the pressures of some of *aṣḥābunā* who wished him to leave, and hope for a new turn of fortune.

Maps of commercial travel over the course of the eleventh century show overall shifts in the extensiveness and types of activity for the network of Geniza traders when the generations of the early and later parts of the century are compared. These changes included a much reduced connection with al-Andalus; a reduction in aggregate travel between Egypt and the central Mediterranean combined with an increase in the number of different places frequently visited in that area; an increase in intra-regional travel, most marked in Egypt but also noticeable in the central Mediterranean; increased travel to al-Shām, particularly the southern Shām hinterland of Fustat; and the disappearance of the very rare connections to areas further east in Asia.

These shifts were related to one another because they were all strategic responses by generations of merchants to changes in the circumstances of trade. Although previous scholars have noted the migration of merchants to Fustat, such migration does not sufficiently explain the shrinking of connections westwards, as the axis between Fustat and the central Mediterranean remained dominant throughout the entire period. Nor can the changing extensiveness of trade be firmly connected to the scale of trading by the individuals concerned; although Ibn 'Awkal's trading, which dominates the early correspondence, was of a magnitude greater than the rest of the group, the westward geography of his trade was matched by families such as the Tāhirtīs in the same period, and the Tāhirtī clan's activity shows the same contraction in the Nahray period as the rest of the group.

Instead, the shifts in the geography of Geniza trade over the eleventh century were an interlocking set of responses to changing commercial circumstances, particularly the instability in the central Mediterranean that made movements of ships and market conditions in ports unpredictable. Given the depth of their connections in these central Mediterranean cities, merchants such as Salāma were unwilling to abandon or bypass these markets, as some of their Andalusī colleagues did. Yet unpredictable port closures and ship movements made associates based in these ports less able to act as stable negotiators between east and west. Rather than planning to move goods through Palermo or Qayrawān to al-Andalus and extract the profits of greater distance, Geniza merchants

dispersed goods more widely in the central Mediterranean, reducing their risks in each individual market. At the same time commercial travel at the intra-regional level intensified, as merchants tried to assert greater control over commodities and extract more profits from commodities by increasing their vertical control of production, and sometimes distribution as well. Such travel points to a shifting engagement with commodities, as well as with regional production and marketing.

But the findings of this chapter, which lump together all the merchants in the network, only reinforce what the rest of this book has suggested about the nature of trade in the medieval Islamic Mediterranean. That is, personal connections were central to long-distance trade, and hence individual agency must be at the heart of understanding both the nature and possibility of change. Merchants such as Salāma relied on connections that they built up over their lifetimes; the choices they made early in their careers constrained their own subsequent actions. In Salāma's case they forced him to try to reconstruct a mercantile career in Sicily despite attacks by *aṣḥābunā* there. But likewise, new generations of Geniza merchants could significantly change the nature and geography of their activities. Thus we find merchants in the Nahray generation able to diversify investments among staples, manufacturing, and transit goods, and to use their connections to combine these activities productively – to bring commodities to dispersed production zones, for instance, to invest in further manufacturing – extracting more money from regional activities to make up for losses in geographic reach.

Looking more broadly across the Mediterranean, it was not only the Nahray group of Geniza merchants that responded to change in the later eleventh century. Different groups of merchants made different strategic decisions when faced with the same set of changes. Andalusī merchants responded to instability in the center, and perhaps in their own markets, by partially abandoning the central Mediterranean ports. Not only do we find more Andalusī ships crossing the entire basin of the Mediterranean in a season but some began to skip the central ports altogether; and there were increasing numbers of Andalusī merchants bringing their goods directly to Alexandria and buying directly on the Egyptian markets. We see a somewhat similar pattern on the part of the western Rūm as well – by the 1060s Rūmī ships that can be associated with Italy are to be found in Alexandria rather than merely in Palermo or al-Mahdiyya where we find them in the 1040s and 1050s; and this Rūmī shipping is on the increase in the 1070s, 1080s, and beyond. Although the numbers of Andalusī or Rūmī ships remains modest in the context of all reports in Alexandria, such a shift, even if only partial, would have denied Sicilians and Ifrīqiyyans some of the western raw

materials they had used in their own manufacturing, in addition to the loss of profits previously gained by brokering between east and west, east and Italian north. Meanwhile, the centrality of Egypt increased on every side, in direct contradiction to the shrinking size of Fatimid territory and multiple periods of political upheaval in the capital itself. Toward the end of our period, in the 1060s and to an even greater extent in the 1070s, references increase to ships coming to Alexandria not only from al-Andalus and the Italian peninsula, but also from Constantinople and Crete.

Such shifts would present the Geniza merchants of the next generation with new opportunities, but the presence of these players also upended many parts of the business model of the Ibn 'Awwal and Nahray groups. The nature of the Geniza business model indeed explains part of why the few Rūm who came to the markets frequented by Geniza merchants in the eleventh century made so little imprint on the consciousness of these men. Literary sources indicate the presence of Amalfitans in Islamic markets in the tenth century and Pisans and Genoese by the early eleventh, but there is just a single possible mention of trade with Rūm in the Ibn 'Awwal generation – as buyers in al-Mahdiyya.⁹⁵ Even by the late 1040s, however, Rūm in al-Mahdiyya and Sicily were already occasionally a factor in demand on the pepper market.⁹⁶ Reports of the arrival and the demand of the Rūm, both from Italy and from the Byzantine east, become more common in Geniza documents of the 1050s, 1060s, and 1070s, but the number of references still suggest a modest presence, while the content of these reports suggests why selling to the Rūm of Italy was not especially appealing. A much-discussed letter sent from Alexandria to Fustat in the 1070s⁹⁷ by Yeshū'ā b. Isma'īl contains the following description of the Rūm:

Of late, *Rūmī* ships have arrived. Immediately upon their arrival, their merchants were very active. Then they kept back and did not show much eagerness, except for purchasing indigo at the auction for excessive prices and a bit of brazilwood for 120 [dinars per load]. Then they stopped. They do not distinguish between excellent and inferior goods; they value everything at the one price. Similarly, with the flax they buy the poor quality at the price of the excellent and won't pay a thing more for the excellent. They have a lot of money and say that other *Rūm* will be arriving.⁹⁸

⁹⁵ TS Misc 25.133 r 18, a letter of unknown date, author, and recipient assigned to the beginning of the eleventh century by Gil, 1997: II, 395–397.

⁹⁶ TS 20.69 r 14; TS 13 J 19.27 r 19–20; ENA NS 18.24 v 12–13; TS 13 J 18.8 r 13–14.

⁹⁷ See Udovitch, 1977b: 155; Airaldi, 1983; Goitein, 1967–1993: I, 45–46; cf. the dating in Gil, 1997: III, 4.

⁹⁸ BL Or 5542.27 r 10–13.

This letter may well represent one of the earliest appearances of a large group of northern Italians in the markets of Alexandria and Egypt.⁹⁹ Yeshū'ā b. Isma'īl lived in Alexandria from around 1045 until his death in 1090; his note on the arrival of these Rūmīs, their odd behavior, their market interests, and their promise of more Rūmīs to come indicates both his unfamiliarity with this kind of Rūm (Byzantines were a better-known quantity) and the market puzzle they represented. The business model of Geniza merchants revolved around staple exports; a great deal of their energy and expertise was devoted to segregating goods for discriminating buyers and transporting them across the Mediterranean. But soon after their arrival these Rūm decided to act as a group and set fixed prices for goods. Their definition of these goods was different: they refused to distinguish varieties as all the other players did. Although their behavior has been interpreted as indicative of market naïveté it appears instead to be quite strategic. Paying prices for different varieties of goods is economically senseless if the market to which one returns will not support such distinctions; setting fixed prices and acting as a group looks like an appropriate way to gain power in an unfamiliar market.

A decade previously, in the 1060s, we have seen Sālama b. Mūsā in Palermo trying to sell off low-grade ginger in "*balad al-Rūm*," certainly in this case the Italian peninsula, because even the Rūm buying in Palermo wouldn't take it. By this time, then, the Rūm were already well known in Palermo as buyers of low-grade goods, and the "land of Rūm" itself was known to house buyers of even lower grades. But Sālama had no interest in planning for such sales; selling to the Rūm represented a problem caused by his partner's error in supplying him with the metropolitan goods that were part of his business plans.¹⁰⁰ In our period such buyers were scarcely "the dream" of Geniza merchants. As we have seen, Egyptian Geniza merchants already segregated some lower grades of goods to sell in their own regional market and thus had little need for a long-distance dumping ground; they shipped more specialized grades westwards. A business plan based on the dynamics of markets in a highly urban, hierarchical system in the Islamic world had, at least for most of the eleventh century, very little interest in newcomers who played by different rules.

But the arrival of these Italians was part of the new reality that brought merchants from every corner of the Mediterranean to Egypt. The Italians may have been the worst fit for the Geniza business model, but the descent of these outside players on Egypt undermined the Geniza export

⁹⁹ See Goldberg, 2005: 390–394.

¹⁰⁰ A similar plan to sell improperly cleaned crimson is found in TS 12.368 r 6.

model in general. All these players cut off the profits that Geniza merchants usually gained by moving goods between the eastern and central Mediterranean. Although prior investments meant that a few remaining Geniza merchants were still pursuing this business model in the closing decades of the eleventh century, the next Geniza generation radically shifted their geography of commercial activity. The movement of the majority of Geniza merchants into the Indian Ocean trade, and the fact that some individuals maintained ties in both India and al-Andalus, suggests that Geniza merchants made radical adjustments to take advantage of new possibilities, helping to craft a new commercial pattern in the twelfth-century Mediterranean. Although it would be easy to suggest that Geniza merchants went to the Indian Ocean to concentrate on serving a consumer demand that was now conveniently concentrated in Egypt, and there is no doubt such demand played a role in their plans, the expansion of their networks back to al-Andalus suggests that the Geniza traders played a more complicated role in the twelfth century – one that took into account not only the increasing presence of Christian Europeans but also changes in the dynamics of exchange with the great Almoravid and Almohad empires.

The view from Egypt thus increasingly became a view from the economic center. From this perspective the Geniza documents thus contain hints of the grand narrative Europeans have written of the rise of Italian commerce. But likewise, an Egyptian window on this world suggests that the movement of Italians eastwards was only part of a much larger repatterning of Mediterranean trade. As we look out from the eyes of the Geniza merchants at the broader commercial patterns of the eleventh century we shall see that the nature and consequences of this repatterning for relative economic growth, stasis, or decline around the Mediterranean in the twelfth century remains to be written.

11 Conclusion: The Mediterranean through the eyes of Geniza merchants

The men whose stories I have told in this book were an identifiable circle, a numerically minuscule and utterly unrepresentative slice of the medieval Mediterranean population. Residents of only a few of the greatest cities in the Islamic eastern Mediterranean, Jews of the middling sort who were picky about the quality of their cinnamon and the color of their turbans, who vied for prestige in their small community through scholarship and wealth, they had little in common with a peasantry that was in the majority everywhere in this world. Moreover, most of the records we have of their activities are the letters they sent to Fustat, a few draft accounts written there, and lawsuits pursued in the city's synagogue. Yet looking at the world through their eyes opens a surprisingly wide window onto the nature of the economy in which they operated. This was an economy with a unique mix of institutions, market hierarchy, kinds of merchant players, and geography. Although many aspects of this economy are similar to those found in other times and places, its particulars are distinct enough that no simple notion of "more developed" or "less developed" helps us properly understand it in relation to European development, or to broader patterns of economic history. Looking at this economy does, however, enable us to do two things: to re-think some influential models of Mediterranean history; and to re-evaluate the institutional arrangements that facilitated long-distance trade at a crucial juncture of what would later be called the Commercial Revolution.

11.1 Putting the Islamic world back into the Mediterranean economy

The Geniza records do most to illuminate the market structures and the economic geography of the Islamic eastern Mediterranean. These structures were distinctive, but in many ways they were highly defined by the Mediterranean. Looking at market structures, and then at movements of different kinds of goods, suggests some new ways of thinking about the

nature of the Mediterranean itself and the long course of Mediterranean economic history.

The Geniza records deal almost exclusively with private, long-distance commercial trade; the Geniza merchants were largely uninvolved with purely intra-regional goods and markets. In light of previous writing on this economy, the findings of this book are surprising. First, agricultural primary production, not transit goods or elite luxuries, played the dominant role in shaping patterns of long-distance trade. More remarkably still, it turns out that primary production, manufacturing, and the transit trade were completely intertwined with long-distance trade, both in the person of the merchant and in the structure of the regional economy.

When we study the Geniza merchants we are looking at the famous middlemen of the Islamic world, the people who traded in pepper and pearls, gold and spices. But in the eleventh century it was primary agricultural production that dominated these merchants' time and money. Wealth only intensified this concentration: the richest merchants in our records had the largest proportional investments in regional agricultural products. Agricultural production determined business cycles, movements of credit and specie, and even how merchants valued each other's services. Acquiring and processing primary products into graded, semi-processed bulk goods that were traded on the great metropolitan wholesale markets drove merchants and coin out of the great cities and into the countryside every year. Carriers of both *jāh* – power and connections – and coin, merchants fanned out into the countryside to buy crops and hire skilled labor to process and pack them. They not only purchased and processed this agricultural output, they brokered it directly as exports in the great Islamic metropolises of the Mediterranean, meaning that even small-scale farmers who never left their plots in the *riḥ* could produce crops for the international market.

These activities created strong and intimate bonds between international merchants and local agriculturalists in the Islamic Mediterranean and injected coins directly into the countryside every year, since farmers were unwilling or unable to tolerate the delay between purchase and payment standard in the urban economy and instead demanded ready money. This is not to say that local or regional intermediaries were lacking, or that all transfers between metropolis and countryside were direct. As we have seen, there were local middlemen who purchased and processed crops from secondary or tertiary cities, or even villages, either to sell to metropolitan merchants in the market centers or to bring to the central market itself – just as we find baled flax for sale at the Fustat bourse. On the other hand, some payments for agricultural products went directly to urban centers, or indeed never left them: some estate owners

lived in the cities, while merchants paid for the flax of government estates, for instance, in Fustat itself before traveling to the estates with receipts to purchase. Still, the metropolitan merchants were a force that furthered the integration of primary-sector output into the international economy and helped monetize and commercialize agricultural production.

These direct connections between long-distance merchants from the metropolis and rural agriculturalists sometimes cut out the role of other middlemen, agents from smaller cities and markets. This kind of long-distance merchant activity was one of the factors creating and sustaining the immense core cities of the Mediterranean, the eleventh-century economic megapolises. But the activities of these long-distance merchants also helped, both directly and indirectly, to sustain a great deal of secondary Islamic urbanism. By bringing international demand and money directly to farmers, long-distance merchants indirectly sustained regional and local crafts and services, which helps to explain the noticeable dispersion of pure artisans (rather than farmers by-employed in crafts) in small towns and villages throughout Egypt.¹ Metropolitan merchants also sustained secondary cities more directly, by supporting their specialized manufacturing – they brought essential raw materials to these smaller urban centers and purchased their manufacturers' finished products, allowing artisans in places such as Ascalon and Sūsa, or even Egyptian villages in the Delta, to produce textiles of the finest quality for buyers halfway across the Mediterranean. Our analysis of commodity movements in al-Shām showed the degree to which Fustat merchants' activities revolved around supplying manufacturing inputs to artisans and purchasing the resulting manufactures. Such activities also meant that a considerable proportion of the transit trade involved not so much supplying consumer luxuries as supporting manufacturing: putting imported dyes, fixatives, ornaments, and metals into the hands of Mediterranean artisans. These craftsmen added value to these inputs through their work, in turn crowding out competition from non-Mediterranean manufacture: by the eleventh century trade in Mediterranean "imitations" of some of the most famous Persian weaves was far livelier than trade in the originals.

The activities of the Geniza merchants, agents from the great cities, thus sustained a buoyant Islamic commercial economy in the Mediterranean by facilitating integration of regional production with long-distance trade networks. Examining the movement of merchants and commodities showed that these same men also helped to create and maintain a very concentrated vertical organization of the regional economy around

¹ Goitein, 1967–1993: I, 81–118; Golb, 1965.

each of their great central cities. The Geniza merchants used their access to larger pools of money and better information, their connections and their organizational acumen to become brokers and packagers of the grades of goods that traded on inter-regional markets. By controlling a system of packing and packages they ensured that many goods moved through the metropolis, or were indeed monopolized by the metropolis, even in the face of transport infrastructures that allowed a great deal of connectivity, and should have allowed goods to bypass the centers and to connect smaller cities directly with one another. Our examination of the southern Shām highlighted this pattern. The southern Shām was part of Fustat's commercial hinterland, and despite its many Mediterranean ports and its favourable location on overland caravan routes the area received almost all of its Mediterranean goods, including Byzantine silk from the north, through Fustat.

This vertical pattern was not static. On the one hand, we observed the upwardly spiraling importance of Fustat, which became ever more economically central as the century progressed. On the other, we saw the decentralization of Palermo and Qayrawān/al-Mahdiyya from their initial dominant position in the central Mediterranean. The density of cities sustained by agricultural or manufacturing bases created countervailing opportunities for more horizontal patterns to emerge, sometimes further sustained by movements toward political independence which kept tax revenues local.

Within this basic market structure patterns of movement of different kinds of goods help us see far more clearly how the production and trade of the eleventh-century Islamic Mediterranean fits into much longer histories of the Mediterranean economy as a whole. Overlooking the true import of the Geniza records has allowed partial and problematic theories and idealizations of "the Mediterranean" to be written into the historiography – and to persist.

Once we acknowledge the central role of primary production in the long-distance trade of the Geniza merchants we can analyze how this agricultural output moved. This pattern in turn illuminates both a considerable degree of continuity with the ancient economy and a fundamental restructuring.² State power had less effect on medieval than on ancient Roman exchange: the medieval Mediterranean had no state shipping network like the *ammona* to influence patterns of movement.³

² Abulafia, 2011: 78, 96–99 suggests even longer continuity of staples as the basis for long-distance trade.

³ See Wickham, 2005: ch. 11; Scheidel *et al.*, 2007, esp. chs. 24–26 on regional developments. Hopkins, 2002; Hitchner, 2002; Panella and Tchernia, 2002 on olives and amphorae in the central Mediterranean.

But in the central and eastern Mediterranean some great production arrangements persisted from late antiquity. Eleventh-century Ifrīqiyya (Roman Africa) retained its ancient role in the supply of olive products; its transportation system was now associated with the pastoral economy rather than with the pottery industry, and olive products traveled in skins alongside bundles of hides and leathers rather than in amphorae alongside earthenware dishes. Both traveled in a fleet of smaller private ships, and more of the trade routes now ran from east to west.⁴ The Levant still contributed its own oil and its own wealth of fruit. There are glimpses of the continuing role of Ifrīqiyyan and Sicilian grain production, despite the exclusion of the Geniza merchants from this trade. Egyptian commercial production for export had by the eleventh century shifted the balance of export production between grain and flax. Flax had assumed such a dominant position that there is little evidence in the literary or administrative sources of any export capacity or even interest in the commercial export of grain – indeed, we see a further shift in commerce as the Egyptian sugar industry develops.⁵

The movement of these goods showcases the break-up of the main lines of the ancient Roman exchange system, best known by the central Mediterranean links between Egypt, Sicily, and Africa on the one hand and Italy on the other, and perhaps even more by the later pattern that connected Egypt and Syria to Constantinople.⁶ A new pattern replaced it, one that tied together the central and eastern Islamic Mediterranean internally. Either freed from its role in supplying wheat to Asia Minor, or perhaps wholly bereft of this market, at latest by the tenth century (and perhaps as early as the eighth) the Egyptian export sector had shifted over to flax, a product for which there was general Mediterranean demand, one that also fitted new cultural patterns.⁷ Indeed, although the Egyptian case was most marked, everywhere material for textiles assumed new importance – cotton flowed from Sicily, Syria, and even Byzantine Anatolia, wool from Ifrīqiyya, and silk from Sicily, Syria, the Byzantine empire, and al-Andalus. Meanwhile, the dominant role of skins and canvas bale *'ids* (camel loads) as containers shows how elemental the integration of pastoral and arable economies, caravan and seaborne transport, had become.

⁴ Despite an emphasis on exchanges north–south in the eastern and central Mediterranean the Roman *ammona* ships often swept a triangle that brought African goods to Egypt: Scheidel *et al.*, 2007: 710.

⁵ See Mayerson, 1997; Lev, 1991: 162–176; Shoshan, 1981 and the sources cited there.

⁶ Decker and Kingsley, 2001b; Harris, 1993; Ward-Perkins, 2000; Wickham, 2005.

⁷ See Frantz-Murphy, 1981; Mayerson, 1997; Brett, 2001: 336–343. See Ragib, 1982 on the ninth century.

These patterns in bulk agricultural exchange also suggest that the two prominent and differing “ecological” definitions of the Mediterranean offered by Braudel on the one hand and Horden and Purcell on the other misrepresent their subject in fundamental ways. Braudel, with his famous eternal trinity of “wheat, olives, and grapes,” posited several things about the Mediterranean: an ecological similarity sufficient to produce an identical basket of goods, a *longue durée* of agricultural techniques, and a *longue durée* of idealized consumption, leading to a Mediterranean without much need for internal exchange.⁸ Research on Mediterranean regional economies has undercut notions of agricultural stasis, showing local and regional shifts in technology as well as shifts in production baskets.⁹ But Braudel’s Mediterranean of olive and vine also willfully omits Egypt and erases Muslims from the definition of an eternal Mediterranean, to the great impoverishment of our understanding of economic history.

There is a kernel of insight in Braudel’s trinity, however, one that helps explain rather than dismiss the centrality of intra-Mediterranean trade. If we think of the Mediterranean as the areas that border the sea and have historically interacted with one another most intensively, then Mediterranean regions do not produce an identical basket of goods; rather, it is the Mediterranean resident (of a certain social stratum) who aspires to consume an identical basket. Shared consumption desires in the medieval Mediterranean were both a strong bond of unity and one of the main motors of the commercial economy. Egyptians, for instance, did not produce many olives, nor did they “need” them if need is defined as subsistence: Egyptian agriculture provided a number of edible oils.¹⁰ Urban life in the Mediterranean, however, required olives – for edible olive oil, for decent soap, even for finer lamp oil. Nāṣir Khusraw’s surprise, recorded during his eleventh-century visit to Fustat, when he crossed the boundary from the land of sesame to the land of olive is as important testimony to the ties of this economy as the European boundary between olive and butter.¹¹

Yet if a preference for olives can be traced for thousands of years, the Geniza also allows us to observe the shifting definitions of “necessary” consumption, and to see how cultural change could drive profound economic change. Both culture and politics thus help explain flax’s

⁸ Braudel, 1949: 236, 441–445. Echoed for the ancient period in Finley, 1973: (see Scheidel *et al.*, 2007: 3–4).

⁹ E.g. Constable, 1994a; Wickham, 1988; Glick, 1995; Horden and Purcell, 2000: 231–297.

¹⁰ Goitein, 1967–1993: IV, 252–253; Gil, 1975.

¹¹ Khusraw, 1986: 55; Southern, 1953: 15–24.

usurpation of grapes in an eleventh-century trinity of necessary consumption consisting of olives, wheat, and flax (as well as the trail of textile products that follows in the wake of flax). It is not that wine disappeared from the Mediterranean – it appears occasionally in our records – but rather that medieval cultural norms throughout the Mediterranean shifted toward being much more emphatically directed to the draping of the body, preferably in many layers of fine, light fabric.¹² Furthermore, at least in the timber-poor world of the southern Mediterranean, home furnishings also meant textiles; it was the elaborate fabric covers, not the supporting frames, that defined pieces of furniture, alongside mats and rugs; and these helped reinforce new patterns of demand and exchange. Even riding animals were draped with camel litters and saddle clothes.¹³

Although Horden and Purcell’s model of micro-ecology at first seems to be the polar opposite of Braudel’s eternal trinity and “identical production,” it too imposes a false ecological unity. Their Mediterranean is defined by extreme ecological variability; it is a collection of micro-regions that do not reliably provide subsistence to their populations, but rather produce unpredictable scarcity and excess. Ecological insecurity requires constant redistribution and shifting patterns of exchange, a possibility facilitated by access to the sea. This exchange is mechanistic, universal, and petty – a hum of cabotage eternally underpins Mediterranean life, typified by the farmer of *Works and Days* whose boat allows him to alternate between agriculture and exchange.¹⁴ As Horden and Purcell admit, there is no obvious way in this model to explain the relationship between localized exchange and the development of long-distance trade, even though the Geniza records show them to have been fundamentally intertwined.¹⁵

The view from Fustat reminds us instead that the Mediterranean has its zones of agricultural macro-ecology, notable among them the Nile Valley, the Ifrīqiyyan plain, and parts of Sicily.¹⁶ Indeed, certain aspects of Horden and Purcell’s model of the Mediterranean would be much more valuable if we recognized both that such zones might have a special significance since there are few of them and that a great deal of the Mediterranean littoral is indeed ecologically micro-regional. In those authors’ model the navigable sea presents opportunities for shifting connectivities, for epiphenomenal ports, for a geographic dispersion of

¹² See 3.1 at n. 2 above on norms of dress.

¹³ See Goitein, 1967–1993: IV, 107–144, esp. 108 on the changing culture of furnishing.

¹⁴ Horden and Purcell, 2000: 123–178. ¹⁵ Horden and Purcell, 2000: 367.

¹⁶ See Wickham, 2005; Bagnall, 2005 on the problem of Egypt in particular.

the hinterland supplying a great city, even for dislocations of great metropolises.¹⁷ The Geniza records document all these possibilities, but their story is deeply interwoven with those zones that reliably produced agricultural surpluses. What these zones produced, how that output was controlled, and how it was connected to the more fragmented areas of the Mediterranean – all these factors drove a great deal of economic history in our period, just as it had in the ancient world. Horden and Purcell rightly view redistribution as central to how the Mediterranean world worked. But their insistence on regarding such redistribution as arising from micro-regionality and subsistence leaves out too much of the Mediterranean, too much of how culture defines necessity and luxury, and too much of the relationship between economic and political power.¹⁸ The sheer length of certain chains of exchange and the complete absence of other chains, especially in the southern Shām, illustrate how merchant activity could link the local farmer, as producer and consumer, with the great arteries of international trade, and could likewise nullify the local and regional connections that might seem “natural” in terms of local production and transportation infrastructure.

The lens of primary production illuminates certain limitations of ecological models of Mediterranean exceptionalism. But looking more broadly at different products and their varying geographies of exchange casts doubt on the appropriateness of assuming some version of “the Mediterranean” as either a natural unit of study or a place with an innate unity. Such problems are explicit both in Braudel and in Horden and Purcell, but they are at least implicitly present also in Pirenne’s *Mahomet et Charlemagne*, which set out the framework for so much twentieth-century economic research, in Goitein’s work, which laid the foundation for Geniza research, and in many studies carried out in their wake.¹⁹

The long-distance trade documented in the Geniza records instead reveals a set of complex, multi-layered, and shifting geographies of exchange in the eleventh century. Bulk agricultural goods were central to this trade but their movement was also characterized by a limited geographical reach. Al-Andalus, for instance, was famous by the tenth century at the latest for its fruits and its olive oil, as recorded by geographers and its own historians.²⁰ Yet throughout the eleventh century, despite the movement of shipping between al-Andalus and Egypt

(whether direct or, more frequently, mediated by the Ifrīqiyyan ports), neither its olive oil nor its leather could compete with the Ifrīqiyyan versions on the Egyptian market; nor could its fruit compete with the closer Shāmī supply.²¹ On the other hand, Byzantine raisins could sometimes compete with those of al-Shām, while Byzantine merchants usually did not find it worthwhile to try to compete with Shāmī cotton, perhaps owing to limited demand and product differentiation, given the general preference for linen over cotton textiles in the period.²² Shāmī soap, however, could compete in Libyan Tripoli with the nearby Ifrīqiyyan supply. For all the cheapness of maritime as opposed to land transportation, the movement of bulk commodities was profitable only over a certain part of the eastern Mediterranean basin in the eleventh century, a situation that would change as early as the twelfth. This suggests that we cannot assume either that the medieval Mediterranean was an integrated economic unit or that the sea allowed unlimited connectivity.

But we should also be wary of concluding that economic geographies arose simply out of infrastructure and technology. They were also a function of culture.²³ The absence of Andalusī fruit on the eleventh-century Egyptian market, for instance, was not determined solely by the limits and costs of shipping; it also arose out of the limits of product differentiation. In this economic system, as we have seen, only certain goods were differentiated into multiple grades. Flax, olive oil, and silk were the subject of a substantial degree of differentiation; wool, cotton, pepper, and fruit were not; and this testifies to a substantial difference between the consumption culture of the eleventh century and that of the later medieval period. What determined which goods were worth loading onto ships was partly infrastructure but also partly the willingness of customers to pay premiums for particular products.

Manufacturing output and transit goods followed different geographies. The great majority of textile production and exchange, and the vast majority of trade in the fibers that went into it, remained within the Islamic central and eastern Mediterranean circuit, although some of the raw materials, especially high-grade silk and dyes, came from Andalusī sericulture and mining. But it is in finished manufactures that we find more far-flung Mediterranean production appearing in the Geniza records: fine Andalusī silk fabrics (and perhaps even shoes), Amalfi silk, Neapolitan linen, highly valued Byzantine brocades, and the mid-range

¹⁷ Horden and Purcell, 2000: 89–171, 342–400.

¹⁸ See also the critique in Fentress and Fentress, 2001.

¹⁹ E.g. Lewis, 1951; Fryor, 1988; Hodges and Whitehouse, 1983.

²⁰ Constable, 1994a: 138–208.

²¹ Cf. Constable, 1994a: 182. But see one reference to Andalusī soap in the 1060s: ENA NS 2 (D).13 r 13.

²² ENA NS 22.1 r 18–19; TS 8.25 v 1–2. Goitein, 1967–1993: III, 304–305, IV, 170–183.

²³ See Shoshan, 1985; Waines, 2003; Goitein, 1967–1993: IV, 105–270.

shash of Cyprus were all either traded by the Geniza merchants or mentioned as competing with their own wares.²⁴

In contrast to such connectivity, relatively few manufactures came either from the Islamic east or through the Red Sea. This paucity is surprising given the fame of the Persian fabrics, the later importance of silk imports from central Asia to the Mediterranean, and narratives of Islamic economic cohesion – the view that it was the dismantling of barriers between the Sasanian and Roman economies that led to a flourishing Islamic empire. As we have seen, the Geniza letters attest to the fame and the value of Iranian textiles, but they also show that Mediterranean copies were much more likely to appear in the markets – or at least much more likely to be traded by our merchants. The nature of our documents probably overstate the absence of these eastern manufactures, since our merchants' professional connections made them unlikely brokers for such goods. But the Geniza documents also never show Persians and Iraqīs appearing in the Mediterranean markets.²⁵ Moreover, the Syrians who do appear, and who would have been an obvious group of intermediaries to sell eastern manufactures in Mediterranean markets, are only once mentioned in the Geniza documents as brokering eastern textiles that might compete with those of the Geniza merchants when they come to the markets of Egypt or the West. Nor do these goods appear on the Egyptian market through the channels of other Egyptian merchants or through the Red Sea. Meanwhile Andalusī, southern Italian, and Byzantine manufactures, even though they were not usually brought by merchants from those areas themselves, were certainly worth transporting. Andalusī silks in particular were a very significant market item, something in which our Geniza merchants traded, but also a commodity whose arrival was a significant and noteworthy market event.

Evidence on manufacturing does suggest the existence of a certain Mediterranean economic space. The separation of the Islamic Mediterranean from the Islamic East was promoted by the relative ease of migration around the Islamic world, and perhaps a transfer of personnel and artisanal skills from the East helped allow a Mediterranean near self-sufficiency in manufactures. It was also facilitated by a transport

²⁴ Constable, 1994a: 192 mentions the shoes, but an eleventh-century date is disputed for the cited document. *Shash*, as discussed above, was a light weave produced in many parts of the Mediterranean, but of unknown composition (possibly in varied mixes of cotton, silk, and flax).

²⁵ The only exception were the Persian pilgrims in Jerusalem found in chapter 8 who might have goods to trade.

infrastructure adequate to sustain the movement of high-end manufactures to compete profitably in markets across the Mediterranean.

In this economy it was almost exclusively irreplaceable raw materials that were worth transporting from outside the Mediterranean basin. This was the case despite the relatively high value-to-weight ratio that might have made high-end fabrics also appear to be worth trading over longer distances, even using costly overland transport. Two developments in Red Sea importing are worth emphasizing. As Ashtor noted, one important change in the Red Sea trade in this period is the vast expansion in mid-range exotics, such as pepper, that were within the reach of the middle-stratum consumer, as opposed to the higher-end luxury products that almost totally dominated this trade in earlier periods.²⁶ The other important development was the degree to which Red Sea transit goods supported, through the distribution activities of long-distance merchants described above, Mediterranean manufacturing self-sufficiency.

Across the eleventh century, then, Geniza records let us observe a Mediterranean economy that is mostly concerned with primary production, and mostly focused on that sea's eastern basin. The Geniza merchants, with their activities and their reports, reveal a Mediterranean of very uneven connectivity, where a great deal of exchange is regional, and the brokering of the output of one's own region is not only the dominant activity of our merchants but also the activity they most often report for other players in the Islamic markets. Primary production exchange is limited in its geographic reach, but there is something approaching an integrated Mediterranean in manufacturing, especially when we reach the realm of specialty textiles. And when we look at the players who arrive in the markets we find exclusively Mediterranean personnel; indeed, as the century progresses a wider range of Mediterranean participants appear.

Looking through the eyes of Geniza merchants across the Mediterranean also makes for a more intelligible history of this economy: the continuities with ancient patterns are more evident, as is the nature of change. The wealthy agricultural city of Qayrawān lies in an obvious line of succession from the wealthy urban centers of Byzantine, Vandal, Roman, and Phoenician Africa; Fatimid Egypt sits on the same foundation of agricultural revenues as every Egyptian government before it. The importance and prosperity of neither place, viewed through the long lens of Mediterranean history, needs an outside explanation. The

²⁶ See Ashtor, 1976: 197.

shifting gold routes of Africa and the changing Indian Ocean routes between the Persian Gulf and Red Sea play a role in increasing wealth accumulation and creating huge metropolises in these regions, but are not their prime cause. The importance of trade in primary products and manufactures also helps explain why Geniza merchants had so little interest in the “Rūm.” They also free us from positing, as did Goitein, a notional European demand as the hidden motor of the flourishing economy of the central Mediterranean.²⁷

In the longer history of the Mediterranean economy the interesting problem is not why parts of Egypt, Ifriqiyya, and Sicily are economic centers, but the nature and history of the relationship between these three nodes. By the time we meet the Geniza merchants the trading system connecting the three great cities and their regional hinterlands looks well established and stable, as do its consequences. An upward cycle created a strongly hierarchical market system with overweening metropolises in Fustat, Qayrawān, and Palermo. These cities’ economic power was reinforced by their control over the collection and dispersion of raw materials, their ability to disperse manufacturing to lesser cities and collect back its output, and their location at the center of local, regional, and long-distance trade routes. Our metropolitan players reinforced these hierarchies for their own benefit. Meanwhile, the wealth of each metropolis was furthered by its role as a political capital, where the ruling elite spent much of the tax revenues it collected. Such multiplier effects produced economic megapolises. Not only did these gigantic cities sit at the top of hierarchical pyramids of production and trade but they sustained a distinctive order of consumption, one that allowed enormous discrimination among varieties of culturally important goods, while permitting dwellers in the megapolis at every economic level a variety of consumer goods not found elsewhere.

How long had the patterns of exchange revealed by the Geniza documents been in place: the integration of the Islamic eastern Mediterranean, its megapolises, its uneven connections to the West, and its separation from the Islamic East? The surviving documents and cognate sources, even the evidence of the geographic *nisbas* (last names) of Geniza merchants themselves, provide only hints of an answer. Even more systematic archeology may not help: the nature of medieval ships, their tendency to break up rather than sink, the process of salvage, and the use of skins instead of pottery as storage containers suggest that medieval shipwrecks, despite their frequency, have probably left far

²⁷ Goitein, 1973: 8, 44–45.

fewer traces for underwater archeology than did ancient ones, just as medieval caravan practice left far fewer scars than Roman overland transportation.²⁸ But the Geniza correspondence suggests that investigating the origins of this pattern is a better approach to considering the economic consequences of Islamic conquest for the Mediterranean than is the debate over a “Pirennean” connectivity that limits attention to the Mediterranean coast between Barcelona and Rome.²⁹ Studies of the ancient world after the “Pirenne debate” have helped clarify the rupture points of ancient exchange and its consequences for the Mediterranean north. But they have also tended to overlook other possibilities – the reconstitution of systems of exchange in the Mediterranean before the European “commercial revolution,” a reconstitution of Mediterranean exchange that was regional or partial rather than universal, or a reconstitution that omitted much of the Christian Mediterranean.³⁰ Research into the origins of this set of connections is a natural progression, too, from more recent studies emphasizing the regionalization and new market integrations of late antiquity and the early Middle Ages.³¹

This study shows, finally, that there is neither an eternal pattern of Mediterranean production nor infinitely mutable possibilities. There was instead a combination. There was on the one hand a great continuity of major Mediterranean economic regions: “region” was the most important level of market organization, and the key regions in this economy have an enormous history behind them. On the other hand, there was also a great variation in the patterns that connected them, whether we look at regional patterns of market hierarchy and size of hinterlands or at extra-regional patterns of dominant exchange. The pattern mapped in this book began to shift in the first part of the eleventh century; change accelerated but showed continuity over the period 1040–1080; it was then followed by rapid and dramatic shifts in the last decades of the eleventh century. Indeed, the Geniza sources show that the specific configurations of the Mediterranean economy that this book has revealed were coming to an end in the late eleventh century. But the new patterns that were emerging around 1100 must be understood in

²⁸ See Bulliet, 1990 on caravans.

²⁹ See Ashtor, 1970; Cahen, 1980; Lewis, 1951, although note that all three emphasize Byzantine–Islamic warfare. The degree to which such warfare affected shipping within the Islamic Mediterranean should remain an open question, or be reopened, given the evidence of the Geniza on commercial shipping in the midst of major Byzantine–Fatimid naval offensives.

³⁰ See the emphases in Horden and Purcell, 2000: 160–172; Hodges and Whitehouse, 1983.

³¹ Schmidt-Hofner, 2011; Wickham, 2005; Decker and Kingsley, 2001a; McCormick, 2001.

this broader context of how Mediterranean regional economies were integrated, of the flexible connectivity created by individuals and infrastructure, of the long but shifting cycles of regional production, and of the exchange patterns driven by institutional structures and cultural demand.

11.2 Institutions, merchants, and the medieval Mediterranean

In chapter 1 I asked who the men gathered at the beach in Mazara were and how they might have identified themselves or been identified by a market observer at the time. In one sense there is a simple answer to this question of identity. These men were merchants, *tujjār*. Government officials and legal scholars had no difficulty identifying them this way, and sometimes even Geniza merchants refer to events that affect all the *tujjār* in the market, themselves included. Yet these men were also chary of this label: in a world of professional labels and *nisbas* no Geniza merchant is ever named as so-and-so *al-tājir* (the merchant), in strange contrast to a world of self-identified weavers, bakers, goldsmiths, spinners, teachers, dyers, and oyster-catchers. As we have seen, these men also preferred to refer to the local merchant community simply as “the people,” or “Jews and Muslims,” and their own, geographically scattered network among the larger world of merchants simply as “*aṣḥābunā*,” our associates.³²

The Geniza merchants’ avoidance of a more specific or consistent label reflects their institutional situation. Like their Muslim colleagues they were part neither of a trade diaspora nor of a guild; they did not belong to a single corporate group that was a source of privileges, rules, and bonds of trust. Instead, their “profitable occupation” in the Islamic world of trade depended on making successful claims to more than one kind of affiliation. Essentially, each merchant depended on claims to being both a local and a cosmopolitan player; to being part of an identifiable group, but also having a personal, non-transferable position within chains of association and patronage. Indeed, an excessively definitional marker in one sphere might undermine claims in the other; an individual might lose his ability to negotiate the advantages of inclusion and exclusion.

Membership in a local long-distance trading community was one important locus of power. Geniza merchants were numbered among

“the people” – that is, the people who mattered, of Palermo, Alexandria, or Fustat. Such belonging helped make them major brokers of regional production, far above those whom they called *ṣa‘ālik*, the “beggars,” the petty local dealers. This position made them part of the legal and credit community of their market – people who witnessed and gave legal force to transactions, who negotiated disputes, who knew market norms in cases where the law was ambiguous, who could purchase on credit and pressure purchasers to make payments. As people of standing in their own market they could also expect to perform and receive some services as free professional courtesies: traveling merchants would watch over each other’s goods, carry their money or letters, and put them into a receiving agent’s hand.

But being a local had more complicated meanings in a political context in which states ruled through a mix of bureaucracy and patronage, and where central governments had particular and limited interests in merchants and their activities. Governments were not particularly interested in merchants as a source of revenue: like the merchants themselves they focused on the agricultural base of the economy, and used the bulk of their limited bureaucratic capacities to manage agricultural tax regimes and government estates. Rulers were more interested in merchants as suppliers of imported commercial goods which they themselves could access through the simple expedient of government sequester. This increased rulers’ interest in market order and security to guarantee the arrival of these goods. Governments thus provided systems of security, registration, witnessing, and public information that allowed for legal redress. But in pursuing these aims governments could also burden the local merchants: to sustain the reputation of the market, locals might be called upon to swallow losses when one of their fellows went bankrupt so that the foreigners could be paid. And although rulers wanted goods to arrive their interests and capacities were not sufficient to devote resources to protecting merchants and their goods when they traveled overland or by sea.

Bureaucratic regimes and administrative rules governing urban markets and trade did favor local merchants (though, as we have seen, this legal distinction of local too was contestable, regardless of registration of residence): officially their customs rate was half that of foreigners. More important in practice, however, was the fact that governments devolved much of this administration to local officials under only loose central control, putting local merchants in a position to establish patronage relationships and tacitly permitting local merchants greater power and favor. States relied on the promise of registration and the threat of “inspectors” to set limits on local merchant privilege and help locate the goods rulers themselves might wish to sequester.

³² In telling contrast, a letter of petition from an impoverished former merchant asserts this “merchant” identity, “one of those known in *tijāra*,” as a mark of his respectability: Westminster College Misc 34 r 5. See Cohen, 2005b: 31.

As locals, individual merchants built up positions in markets and ports out of economic power and webs of personal connections. Managing an investment for a small-town qadī or a series of favors for an amir, a merchant such as Nahray b. Nissīm built up patronage ties. In turn, he himself might be a patron to a number of customs officers in Fustat and Alexandria, through whose modest authority he would ship an endless series of bales and packages throughout many trading seasons, providing the officer with a significant and steady source of revenue while ensuring that his own goods received preferential and undisturbed treatment. On a larger interpersonal and regional scale the “people” of Palermo might rely on a single clerk, Aḥmad, to register their goods arriving in Mazara as they wanted them registered, but they would all be wary of “inspectors,” “authorities,” or “the sultan’s men” taking notice of such cozy arrangements when goods were lying publicly on the beach.

A merchant’s *jāh* in his region, his standing based on the number and importance of his ties with other individuals rather than his legal status as a resident, did not give him any defined rights or privileges. It opened instead myriad possibilities of favors, advantages, and preferential treatment: access to flax from government estates; one’s goods disentangled from a complex lawsuit or salvage operation while those of others remained in official hands; a niche for a stray shipment on a warship; speedier passage of one’s goods from the countryside allowing them to get onto earlier ships; that a bale labeled with one’s name might remain on a ship when other goods were jettisoned to lighten the load; that a sequester might bypass one’s goods and alight on someone else’s; the ability to enforce a price agreement and payment terms even when market conditions changed. But there were no guarantees: the most important merchant in Fustat might send his most exquisite textiles, intended for known and ready buyers, through the hands of the most important merchant in Qayrawān, and still find them taken by the government.³³

Within a region the institutions of production also gave merchants enormous opportunities to participate in different sectors of the commercial economy. This was an economic system in which there were no guilds or monopolies to control goods or limit participation, where most work was done in partnerships and small workshops that allowed huge variations in the scale of production, and where permanent overheads were often avoided, allowing our merchants, with their mobile capital and access to large-scale credit, to shift their investments fairly readily

³³ In this case the merchant in Qayrawān would not even risk writing exactly who had taken them: TS 12.133.

among different goods and also between finished products, manufacturing, and agricultural processing.

Access to such opportunities was also a matter of localism. In agriculture and manufacturing, as opposed to the wholesale markets and ports, local knowledge, connections, and expertise could be more important than patronage networks. Apprentice merchants spent months in Būṣīr learning about flax, mastering the organization of flax processing, packaging, and transport, and making connections in the market – to brokers, petty dealers, money-changers, farmers, estate managers, and processors (scutchers and hatchelers). When an already established Mūsā b. Abī ‘l-Ḥayy wanted to purchase goods manufactured locally in al-Shām he still needed Nahray to introduce him to people who could connect him with the right shops, helping him establish his business interests there. Nothing prevented outsiders from trying to enter these markets; but as we have seen in al-Shām with Abūn’s colleague from Fustat, an outsider’s attempt to purchase indigo in the countryside without expert local aid could easily come to naught.

For all these reasons a merchant valued another man’s services and established partnership and *ṣuḥba* (reciprocal agency) relationships with him in large part based on his regional identity. A “foreign” associate could hope to profit from all the aspects of his friend’s localism: his membership in the local merchant community, his regional *jāh*, his specific expertise in local production. Localism was particularly important given the mixed regimes of bureaucracy and patronage: having a business relationship with a local was more valuable in that an administrative standard that discriminated against foreigners’ goods existed and could be charged. Indeed, in addition to the promise that a local might get his friend’s goods given special treatment was the threat that a local might denounce a foreigner’s goods to the authorities, and ensure that they would not enter the local market without being charged the full, unequal customs rate due by Muslim law.

But local belonging was not sufficient for success in long-distance trade. Equally essential to these merchants was their membership and position in a supra-regional network, *aṣḥābunā*, the Ibn ‘Awkal or Nahray group. The group was perhaps most important as a community of information. By constantly witnessing each other’s actions and sending reports on merchant behavior members of *aṣḥābunā* were able to monitor service reciprocity in *ṣuḥba* relationships through a reputation mechanism. Sharing of information about both apprentice and established merchants also helped reduce costs of search and adverse selection in establishing principal-agent relations.

Through their use of packages, labels, letters, and the travels of network personnel the group also managed a private system of shipping information that served several ends: it made up for the limitations in the transportation infrastructure, allowed for marketing of goods that ended up in expected locations, and enabled packages to be shipped and their ownership and agency to be witnessed while avoiding official registration and the risks of inspection and sequestration. Sometimes, too, an individual with a patronage tie would negotiate a privilege or favor for the whole group: *aṣḥābunā* might be allowed to store their goods in the qadi's warehouse in Tyre for free; the Sicilian charging of the canonical Muslim "tenth" on the imports of foreigners might be cancelled for *aṣḥābunā*.

But *aṣḥābunā* was not a service community: a merchant could not call on any member of *aṣḥābunā* indiscriminately to take on transactions. All *ṣuḥba* relationships were one-to-one, only formed after face-to-face meeting between the two merchants concerned. Nor did being part of *aṣḥābunā* mean that any merchant would be willing to enter into a *ṣuḥba* relationship with any other, or to trust him commercially. The only direct merchant services acquired from *aṣḥābunā* as a group were those same courtesies that were provided by the larger merchant community: overseeing goods in transit, witnessing, carrying money and letters.

Indeed, this was not a well-bounded group; it was a constellation of men bound by a collection of strong and weak ties. It even included those who had broken off ties and who distrusted one another. If there were some members who trusted the group sufficiently in some cases to send unlabeled or mislabeled packages across the sea in the hope that their fellows would receive them and enable them to avoid paying dues, there were others who always made sure their goods were registered officially, and still more who switched from one tactic to another depending on particular circumstances. But none of the members reposed such unlimited trust in the group as to act without legal protections: to forgo writing contracts, registration of markets transactions, securing of public witnessing.

Islamic institutions helped to make *aṣḥābunā* a group of Jews, and made being Jewish another economically useful claim of belonging. Religious communities had their own administrative apparatus, including provision of social services, education, and a court system. When Jews formed business relationships with fellow Jews they gave themselves access to the Jewish legal system as a forum for redress, courts that were free, and where as Jews they were important and knowledgeable players. Given the small size of the Jewish community it might also have been easier to obtain and share information about potential colleagues if they

belonged to it, helping to sustain the reputation mechanism operating in the network.

Despite these advantages, shared Jewishness was neither a necessary nor a sufficient condition for forming business relationships. There was no all-inclusive Jewish merchant network in this period: neither the Ibn 'Awkal nor Nahray group included all Jewish merchants in the Islamic Mediterranean; they did not even include all the Jewish merchants in Fustat. Local standing and reputation could also trump the appeal of shared religious community in choosing business associates: Geniza merchants in our group formed both *ṣuḥba* and partnerships with Muslim merchants. Indeed, one of Nahray's associates in Tripoli urged him to increase his *jāh* by forming *ṣuḥba* relationships with two of his Tripolitanian Muslim associates.

Instead, the only necessary condition for forming business relationships was shared participation in the Islamic legal system, the most geographically expansive group to which these men belonged. The extra-territorial Muslim legal system allowed individuals in different Islamic polities, whatever their confession, to enter into business relationships with one another. A well-developed, broadly shared and known set of standard contracts across the Islamic world allowed individuals to put their goods in the hands of others and rely on the strong property protections of markets and courts. Even if Jewish merchants preferred to resolve differences through mediation in the Jewish courts, they also needed the enforcement threat provided by the Islamic courts, the ability to run to the qadi to halt the movement of disputed property. This legal framework was more important for trade than were postures or histories of politico-religious enmity in defining the real boundaries of economic activity. In particular, it explains the lack of mercantile relations between Jews under Christian rule and the Geniza merchants. Otherwise, the absence is remarkable – ties of family connected Jews in southern Italy and in Ifrīqiyya, while both Geniza and literary evidence seem to give southern Italy at least enough of a place in trade networks to be worth forming trading connections.³⁴

The combination of these forms of local and inter-regional belonging could be economically influential. In the eleventh century it allowed a very profitable business model to blossom. A merchant based in one

³⁴ TS 8.265 r 11–12 involves collecting funds for a Rūmī relative of the Nagid of Qayrawān who had been robbed on his travels between Salerno and Bari. Neapolitan linen at the very least was a significant product on the Mediterranean market, mentioned not only in Geniza sources, but in Ibn Ḥawkal's geography: Ibn Ḥawkal, 1964. See also Jacoby, 2008; Citarella, 1968.

metropolis would expend his time, money, and *jāh* in the local market to secure regional output and export it to distant metropolises. In that distant market his associate, another powerful local merchant, could help make more effective sales of these goods – he could watch the market, time sales strategically, and bring more effective pressure to get purchasers to make timely payments. Perhaps more importantly, through associates in different regions a merchant in Fustat could also invest in those merchants' regional output markets, exporting Ifriqiyyan olive products or Sicilian wax throughout the eastern Mediterranean without ever laying a hand on those goods personally. Through such associates he could also invest in volatile luxuries much more effectively: a local associate could keep his goods for several seasons to wait for the right price, or could re-ship them to a different agent in a more buoyant market. A local associate might even be able to get such goods through customs uninspected, buried deep in mixed bundles of other goods.

Ties to a more powerful patron or securing oneself an official position could be a source of even greater opportunity. This could ensure exclusive access to prized crops, the ability to deal in strategic goods or to profit from supplying the army. It would be a massive boost to one's *jāh*, and a wider range of other merchants might seek one out for business relationships. But to become known principally in such a role also had its dangers: the risk that one's business could be subject to political squabbles, that one's goods would suddenly become "enemy" property, that one might become important enough to be the target of assassination. As Jews most Geniza merchants appear to have been especially wary of too public a role: as targetable minorities they took particular care not to become too visible to political actors and volatile urban communities in troubled times, for instance by avoiding investments in ships or strategic commodities. Many built up collections of minor patronage ties, but only a few became deeply affiliated with an official position or patron.

It was thus a variety of carefully managed and balanced claims of affiliation that gave Geniza merchants their power. This variety also allowed them options in responding to the instability that increasingly characterized their trading world as the eleventh century passed. They could reduce some of the risks of increasingly unstable and dangerous long-distance transport by reducing the distances over which they maintained ownership of exports, by investing more deeply in agricultural processing and manufacturing, and by making more sales in secondary markets or retailing, cutting out lesser dealers. But there were also limits to each individual's mobility that shaped the response of the entire group: much of the value of a merchant's commercial services and his

ability to plan depended on his position and knowledge in specific local markets, which made it difficult for him to abandon his base or known markets. All these factors contributed to the fact that the bale of indigo on the beach was on its way to Palermo, and that it would be managed and some profit would be salvaged in Mazara, whereas the similar bale of indigo that Salāma b. Mūsā had to smuggle out of al-Mahdiyya would be a dead loss when he tried to send it to "the West."

There are some grounds for thinking that Geniza merchants, as Jews, were in a slightly different position than the Muslims in their merchant community. Jews may have gained by comprising a small natural group that could form a discrete information community across the Mediterranean. They may also have benefited by having a separate court system in which they occasionally registered contracts specifically designed to circumvent Muslim authorities (as in the case of the Sicilian *'ushr*). But they were disadvantaged too: they officially owed higher customs rates, and they were excluded from certain economic sectors, such as transportation, in which we find their Muslim colleagues participating. By the same token, the partnership and agency relations that Geniza merchants mention with Muslim colleagues suggest that Muslim trade, and its institutional basis, were essentially similar. The Islamic Mediterranean was a place where "the people" were powerful and successful because the great international traders were likewise the deeply entrenched and privileged locals.

Mediterranean economic history looks different when exchange is viewed as an institutional problem, not only a question of balance of payments, flows of precious metals, or production and demand. A closer look at the Geniza merchants' institutional setting provides a different understanding of the nature of the Islamic Mediterranean economy. This understanding in turn raises new questions about Italian commercial expansion, gives new prominence to some previous theories, and suggests that other comparisons are impossible to make. Geniza merchants' practices lay to rest one contrast as overly simplistic: it is impossible to argue that the Italians in general, or the Genoese in particular, had a stronger preference for institutionalized trust and for securing contracts through a legal system than did Islamic or Jewish players.³⁵ On the contrary, a look at the Islamic institutional context shows how severely the Genoese must have been disadvantaged in gaining and using legal protections when they expanded their activity across Mediterranean markets in the eleventh century. Unlike the Geniza merchants the

³⁵ Cf. Greif, 1994.

Italians did not have a legal system whose norms and officers transcended boundaries or encompassed a huge swathe of the Mediterranean. As a result the twelfth-century Genoese, for instance, had to rely on a narrower array of contracts to secure agent services, and had only one place to enforce them, the city of Genoa.³⁶ The law of agency in the Islamic world relied on systems of registration and witnessing in local markets throughout the Islamic Mediterranean to secure property rights; this system allowed Geniza merchants to use unremunerated long-term reciprocal agency, vastly increasing their ability to diversify investments among markets and agents. In addition, rather than just “sleeping-active” partnerships awaiting completion in the home city, partnerships between Geniza merchants were most often profitably “joint active,” where two merchants shared the benefits of each other’s local privileges and connections and were able to multiply transactions, based too on the promise of legal redress in either man’s base of operations.

Likewise, local privilege, network ties, and patronage relationships all combined to ensure that Geniza merchants effectively paid modest customs dues, while access to local credit networks allowed them to multiply transactions in a single market season. The few glimpses we get of transactions between Geniza merchants and Rūm suggest that the latter were excluded from credit networks: we find them only as cash purchasers in spot transactions, not yet as brokers.³⁷

The economic situation of northern Italians as importers into their home market, as I suggested at the end of chapter 10, was so different from that of Geniza merchants that early trade was profitable despite these disadvantages. But the actions of the Genoese, Pisans, and Venetians also indicate how quick they were to press their own distinct institutional advantages in order to make gains on these markets, and how much more we might understand these actions as responses to their experiences in Islamic markets in the eleventh century.

Analysis of the Geniza merchants reinforces ideas advanced by Lopez and Lane in their studies of Genoese and Venetian economic history. These scholars suggested that the central institutional advantage for the northern Italians in the Commercial Revolution was their control of the state and the control of violence.³⁸ Study of the Geniza merchants

³⁶ As discussed in Greif, 1989a: 235, the earliest Genoese cartulary, that of Giovanni Scriba, shows that even in the mid-twelfth century contracts had to be completed by the traveling partner’s physical return to Genoa: Scriba, 1935.

³⁷ E.g. TS 12.794 r 15–16 “effected in dirhems”; TS 13 J 18.8 r 13–14; TS 13 J 19.27 r 19–20; TS 20.69 r 14; ENA NS 18.24 v 12–13; possibly TS 12.229 r 6, TS 16.339 v 6–8.

³⁸ Lane, 1966: 383–411; Lopez, 1971: 63–73; on Genoa see also Van Doosselaere, 2009: 53–60, and additional comments at 86–101; and Airdi, 2004.

suggests that this control, rather than the different use of contracts and legal systems, was also the chief institutional difference between Italian and Islamic commercial players in the eleventh and twelfth centuries. That the armed Pisans and Genoese supplemented their early trading with raiding and piracy shows that they made swift strategic use of their one great advantage over Islamic merchants. This advantage was particularly powerful because Islamic states did not regard protection of commercial transportation as a state obligation, and this gave the Italians a much wider opening for the use of force. Indeed, if there was a key cultural difference distinguishing Islamic and Italian players in medieval long-distance trade, it was not between collectivist and individualistic notions of social belonging, as Greif suggested. Rather, it was the different social and institutional organization of violence that made Italians not only users of military force but military actors themselves, able to use the same ships to trade, make war, and prey upon other Mediterranean shipping as part of their respectable social position.³⁹

The setting of the Islamic markets in the eleventh century might indeed have helped to launch Italian city-states on a particular path of institutional development. From the Geniza perspective it looks as though Italian merchants used violence and state power to secure customs privileges that competing Islamic merchants already enjoyed in institutional practice. Indeed, we might reexamine the seemingly “preferential” customs status of Italians in light of the customs practices revealed by Geniza documents. And we may better understand the drive of Italians to gain territorial footholds around the Mediterranean as an attempt to gain the sort of legal geographic reach their Islamic competitors enjoyed – an ability to enter into and complete contracts, and to seek legal redress across the spaces of long-distance trade. Finally, more organized and armed convoys of Italian merchant shipping also carved out an important economic role in a new Mediterranean mercantile system.

If we look at Italian merchant activity from the perspective of the Geniza merchants we cannot argue, as did Goitein, that increases in Italian shipping drove the Geniza merchants out of the Mediterranean. Instead, by more closely examining the costs imposed on Geniza merchants in the eleventh century by the lack of organization and military protection of shipping we can see why Italian shipping was such a success and proved so popular with Muslim merchants and travelers. Rather than a competitive loss, for the Geniza merchants and their

³⁹ See Van Doosselaere, 2009: 1–3, 11–12, 30–34, 43–45; Jehel, 1993; Balard, 2001: 191–193.

Muslim colleagues the expansion of Italian shipping might well have been a great economic boon, and may in turn have made Italian city-states greater investors in military force and protection as the key to their Mediterranean economic position.

Over the course of this book we have peered over the shoulder of Mūsā b. Abī 'l-Ḥayy as he made his regular rounds of travels, fagging back and forth between Alexandria and Fustat to coordinate shipping, collecting manufactures in regional centers, accompanying and selling goods and transferring money across the eastern Mediterranean basin, sitting and selling in his shop in Fustat. We have watched Nahray b. Nissīm take his first steps to establish himself as a pillar of the Fustat business community, seen Yūsuf b. Farah grumble over work on oil shipments and Khallūf b. Mūsā mislay goods in his warehouse, and observed almost everyone engage in the complex and tedious process of getting flax all the way from the countryside to the central and secondary markets of the eastern Mediterranean.

Much of this work has been duller and more routine than either the medieval or modern mind envisages when imagining the medieval merchant. But this was also a world of intrigue, danger, and exotic luxury. Some of the intrigues, dangers, and luxuries were also mundane: a merchant would intrigue with officials to get special warehousing; a fight over a fraction of a dinar's customs fee could get one chased down by a small platoon of police; the danger loomed that poor shipping would saddle one with wet goods. A misplaced poll-tax receipt delayed travel; boats failed and one was forced to spend the winter unprofitably in boring Rashīd or Amalfi, or wait for instructions while twiddling one's thumbs in Ramla. Covetous and conspiring colleagues argued over the pennies of some freight charges, failed to sell what you had ordered, shipped the wrong quality of ginger, managed to get you in trouble over indigo, backstabbed you to your friends, tried to prevent you getting your flax onto the first ship. But some of the dangers and exoticism that are parts of our image of medieval trade were there too: merchants suffered shipwreck and pirates, they brought gems to rulers and strange spices to Berber armies. They were there because the exotic in this economy was inextricably bound to the everyday, because certain dangers had to be accepted and domesticated as costs in a pattern of expected profits.

We have also watched as the world of these merchants changed, as events overtook them, and as they altered their plans to accommodate changing balances of risks. No single great event transformed everything in their world. Instead, it was the accretion of choices, of decisions that each man made individually, outcomes of arguments with partners and

agents, that not only took advantage of market organization and responded to political change but accelerated the economic consequences of some of these changes, helping to prepare the ground for the radically new map of exchange that would characterize the ensuing centuries.

Glossary of terms

'eseq	joint-active venture partnership (Jewish legal term)
'idl	a bale weighing approximately 250 kg
'inān	joint-active venture partnership (Islamic legal term)
'ūd	odiferous wood
'ushr	lit. a tenth, the canonical tax or customs duty
aṣḥābunā	"our friends," "our associates," the business group
balad al-Rūm (also bilād al-Rūm)	"the land of the Romans," the Christian world (Europe and the Byzantine empire)
barqalū	a small bale weighing approximately 100 kg
bida'a	friendship
bi'l qism wa'l rizq	(sell) for ready money; literally, the apportionment and living God provides
Buhayra	the western branches of the Nile Delta
commenda	a partnership with shares of profit disproportionate to investment; the European equivalent of a qirāḍ
daftar, daftar al-kabīr	ledger, big or main ledger (legally valid account)
dalla	a close connection, bond of familiarity
dallāl	a broker
dayyan	Jewish judge
dhimmī	protected person; adherent to religion other than Islam living under Islamic rule
dīwān	administrative office
ereṣ Yisra'el	the land of Israel
faqīh	Muslim jurist
fayj, pl. fuyūj	courier
funduq	inn or warehouse

ga'on	head of one of the Academies (<i>yeshivā</i>)
gedōl ha-yeshivā	"senior of the Academy" honorary title granted by the Palestinian Academy
geniza, pl. genizot	a place in a synagogue into which worn or unwanted written material is deposited to await ritual burial
al-Gharb	the West
ḥabba	one seventy-second of a dinar
ḥāja	need, service
ḥalqa	lit. "circle": a public auction
ḥazzān	cantor
iftitāḥ	opening, protocol, of a letter
ism	given name
jāh	prestige, honor, standing
kattān	flax or linen
khazz	a type of silk
khidma, pl. khidām	service
khulṭa	a partnership in which profits are apportioned in accordance with investment
kunya	"father (or mother) of _____," the first part of a person's name
kutubī	a letter-carrier in the Shām postal service
lac	a resin used as both red dyestuff and as a component of lacquer
laqab	a nickname, often used as a family name
lāsin	a kind of silk
Maghribī, pl. maghāribā	Westerner; often meaning those from Ifrīqiyya
al-Maghrib	the West, usually meaning anywhere west of Egypt and often referring to the central Mediterranean or Ifrīqiyya
mann	a unit of weight, approximately 1 kg
matn	the exposition of a letter
mu'āmala	a partnership not subject to a written contract
mufāwada	a durable partnership in which each partner has unlimited legal liability for any undertakings made by the other
muḥtasib	a market inspector
nagid	a notable of the Jewish community
nās	people; used to refer to the entire merchant community

<i>nasab</i>	patronymic
<i>nisba</i>	an adjective describing a person by geographic origin or profession, often used as a family name in subsequent generations
<i>qafār</i>	a type of eye medicine
<i>qā'id</i>	a governor
<i>Qāhūs</i>	The flax bourse of Fustat
<i>qinṭār</i>	a hundredweight (a hundred <i>raṭls</i> , or approximately 50 kg)
<i>qirād</i>	a sleeping-active partnership with shares of profit disproportionate to investment; the Islamic equivalent of a <i>commenda</i>
<i>qīrāt</i>	one twenty-fourth of a dinar
<i>qū'a</i>	a section, usually a smaller package contained in a bale
<i>raṭl</i>	a standard weight of approximately .5 kg
<i>responsum</i> , pl.	the response of a Jewish legal scholar to a query
<i>responsa</i>	
<i>rīf</i>	the countryside
<i>rizma</i>	a bundle
<i>rogadia</i>	a contract in which merchants agree to exchange services, used in Venice in the eleventh and twelfth centuries
Rūmī, pl. Rūm	a "Roman"; someone living under Christian rule, regardless of religious affiliation (also regardless of political and religious differences among Christian rulers)
<i>sharika</i> , <i>shirka</i>	a partnership with a written contract
Sharqiyya	The eastern branches of the Nile Delta
<i>shash</i>	a light weave of fabric, either cotton or linen, perhaps blended with silk
<i>shikāra</i>	a bag or small bundle
<i>shughl</i>	business, occupation, work
<i>ṣa'ālīk</i>	"beggars," petty merchants
<i>ṣāh'ib</i> , pl. <i>aṣhāb</i>	friend, associate
<i>suftaja</i>	a bill of exchange
<i>ṣuhba</i>	a business association between two merchants involving mutual service agency
<i>sultān</i>	political authority; the power of the state in an abstract sense
<i>ṭabarī</i>	a silk fabric originally produced in Persia but copied in the Mediterranean

<i>tājir</i> , pl. <i>tujjār</i>	merchant
<i>ṭirāz</i>	panels on fabric containing inscriptions in embroidery, or stylized patterns resembling inscriptions; can refer to the panel or textiles containing such panels
<i>tustarī</i>	a heavy silk fabric originally produced in Persia but copied in the Mediterranean
<i>wakīl</i>	representative, agent
<i>wakīl al-tujjār</i>	representative of the merchants
<i>wālī</i>	originally meaning governor, usually means head of police
<i>wuqiyya</i>	a standard weight of approximately an ounce, or 30 grams
yeshiva (Heb. <i>yeshivā</i>)	Academy, primary central institution of Jewish education and law; there was one Palestinian (Shāmī) and two Babylonian (Sura and Pumbedita) operating at various points during the period

MANUSCRIPT SOURCES

This table includes all Geniza documents consulted in the preparation of this book. These include not only the documents quoted in the text (and thus referred to individually in footnotes) but also the documents used in compiling tables of letter exchange, travels, and commodity movements, those used to generate the statistics in the *typological sample* and the *commercial corpus*. It also includes referenced documents not included in the commercial corpus (these are identified with a ♦). Documents held in public libraries are listed in alphabetical order according to the city in which they are located; documents in private collections are listed in alphabetical order by the name of the collection. Some collections have changed names or changed cataloguing; such name changes are noted at the beginning of each collection. The Taylor–Schechter Collection has been catalogued over many decades and using many methods. The documents in the various Old Series are grouped before the New Series (sorted since 1954) and the Additional Series (sorted since 1974). Occasionally the shelfmark in an edition has been misidentified by the editor. Where I have been able to correct such mistakes the correct shelfmark is given with an asterisk next to the edition in which the document number is wrong. I have also included, in parentheses, previous shelfmarks.¹

¹ Given changes in cataloguing practices of different libraries when various editions were published, it is sometimes difficult to properly cross-reference documents that have been multiply edited; the Mosseri and David Kauffman collections present particular difficulties, and I suspect that I may have multiple listings of the same document in my lists as I was unable to cross-reference some xeroxes of originals mentioned by Goitein with editions in Gil, or the edition in Gil with the document

I have arranged this in the form of a table in order to assist readers in locating documents, available translations, and especially to indicate their relationship to the editions of Moshe Gil, and to those of the Princeton Geniza browser (<http://gravitas.princeton.edu/tg/tt/>), without whose work my own would have been impossible.² Some alternative editions are mentioned in this list, but much work on editions, images, translations, and bibliography of Geniza documents has moved online to the Friedberg Genizah Project. The reader is accordingly directed to <http://www.genizah.org/>. Almost all the documents used in this book are catalogued there; it is also possible to read Gil's editions, look at available images of the originals, and get current bibliography. Translations only refer to English translations. For Simonsohn, 1997, Goitein, 1973, Ben-Sasson *et al.*, 1991, Goitein and Friedman, 2008, and Zeldes and Frenkel, 1997 document numbers assigned by the editor are given rather than page numbers.

The major collected editions referred to below are the following:

- The two collections of Gil: Gil, 1983a; Gil, 1997. I give the document number provided in those volumes, preceded by a K for *Kingdom of Ishmael*, and a P for *Palestine*, following Gil's own use.
- The Geniza Browser: A compendium of edited transcriptions. It began with corrected versions of S. D. Goitein's unpublished transcriptions, but work has continued with contributions by various scholars and the Geniza browser staff. Some of the editions there come from published editions; see the abbreviations below. The following abbreviations are used for the Geniza browser: SDG, unpublished edition by S. D. Goitein; ALU, unpublished edition by A. L. Udovitch; MRC, unpublished edition by M. R. Cohen. For further ascriptions see <http://www.princeton.edu/~geniza/history01.html>.

in Friedberg. I put an asterisk (*) next to documents edited by Gil in which the current Friedberg catalogue has an entirely different document under the same shelfmark in this list and throughout the book.

² My readings of some documents differs from published editions; translations are often based on published ones, but have been edited in accordance with my readings of documents and my normalization of many formulae and mercantile terms, hence the absence of edition references throughout the text.

Shelfmark	Gil edition	Geniza browser edition	Alternate editions	Translations
Budapest: Hungarian Academy of Sciences, David Kauffman Collection				
DK 1 (11)*	P487			
DK 123i	K197			
DK 129 (alt 88)	P421	P421, NH		
DK 15*	P485	P485		
DK 228 d-e	K430			
DK 230 d + a	K561			Simonsohn, 1997: 109
DK 231 g-k	K740			
DK 238 (b)	K772			
DK 238 k	K589			
DK 246 a-b	K167			
DK 278 D	K742			
DK 311 (DK 3)				Goitein, 1973: 52
DK 322 a	K697			
DK 327 a-d	K221			Stillman, 1970: 266-275; Goitein, 1973: 1
DK 333	P463	P463		
Cambridge: Cambridge University Library				
<i>Oriental Collection (Acquired separately from Taylor-Schechter Collection)</i>				
ULC Or 1080 15.68	K288			
ULC Or 1080 3.35	K719			
ULC Or 1080 5.14	K844			
ULC Or 1080 J 13	K509			Simonsohn, 1997: 133
ULC Or 1080 J 14	K626			
ULC Or 1080 J 15	P470	P470		
ULC Or 1080 J 16	K610			
ULC Or 1080 J 17	P506	P506		
ULC Or 1080 J 18	K845			
ULC Or 1080 J 22	K173			Simonsohn, 1997: 42; Goitein, 1973: 71
ULC Or 1080 J 34				
ULC Or 1080 J 35	K156	SDG		
ULC Or 1080 J 36	K347			
ULC Or 1080 J 37	K446	SDG		
ULC Or 1080 J 42	P517			Goitein, 1973: 16
ULC Or 1080 J 55	K465	SDG		
ULC Or 1080 J 71	K619	SDG		
ULC Or 1080 J 78	P479	P479		
ULC Or 1080 J 79	K486			
ULC Or 1080 J 87				
ULC Or 1080 J 92	K267			
ULC Or 1080 J 104	K137			

Shelfmark	Gil edition	Geniza browser edition	Alternate editions	Translations
ULC Or 1080 J 111	K140			
ULC Or 1080 J 119	K397			
ULC Or 1080 J 130	K703			
ULC Or 1080 J 145	K726	SDG		
ULC Or 1080 J 154	K131			
ULC Or 1080 J 166	K595			
ULC Or 1080 J 167	K448	SDG		
ULC Or 1080 J 168	K779			
ULC Or 1080 J 169	K413	ALU		
ULC Or 1080 J 170	K247	ALU		
ULC Or 1080 J 248	K130	Goitein, 1967-1969: 159		
ULC Or 1080 J 258*		Frenkel, 2009: 346-349		
ULC Or 1080 J 271	K470			
ULC Or 1080 J 291	K134			Goitein, 1973: 63
ULC Or 1081 J 1*				Goitein, 1973: 42
ULC Or 1081 J 20	K306			
ULC Or 1081 J 24	K235	SDG		
ULC Or 1081 J 25	K335	uncredited		
<i>Additional Collection (Acquired prior to Taylor-Schechter Collection)</i>				
ULC Add 3416	K625			
<i>Taylor-Schechter Genizah Collection (previous shelfmarks for many sections contain the word box, where many were stored; as all have since been put in binders the word "box" has been dropped)</i>				
Old Series: T-S A-K (formerly Box A-K)				
TS J 1.1	K282			
TS J 1.54	K135			
TS J 2.66	K271	ALU		
TS J 3.44	K224			
TS K 2.32	K354			Simonsohn, 1997: 106
TS K 3.34*				
TS K 3.36			Ben-Sasson <i>et al.</i> , 1991: 60	
TS K 15.114	K837			
TS K 15.53	K274			
TS K 15.55	K410			
TS K 15.89	K277			
TS K 25.191	K756			
TS K 25.250r	K161			
TS K 25.250v	K353			
TS K 25.265	K359			

Shelfmark	Gil edition	Geniza browser edition	Alternate editions	Translations
Old Series: T-S number A-K (first bindings)				
TS 6 J 1.8*		MRC		Cohen, 2005b: 36
TS 6 J 3.19	K723			Simonsohn, 1997: 88
TS 6 J 4.18	K825			
TS 6 J 5.8	P478	P478		
TS 6 J 10.12	K678			
TS 6 J 11.7	K722			
TS 8 J a 1.5	K731	SDG		Goitein, 1973: 4
TS 8 J a 2.1	K143			Simonsohn, 1997: 54
TS 8 J 7.21	K728			
TS 8 J 7.5	K729	SDG		
TS 8 J 9.22	K259	SDG		
TS 8 J 11.18	K302	ALU		
TS 8 J 16.22	K401			
TS 8 J 16.31	K370	SDG		
TS 8 J 17.27*		MRC		Cohen, 2005: 40
TS 8 J 18.8	K609	SDG		
TS 8 J 18.10	K549			Simonsohn, 1997: 72
TS 8 J 18.11	K459	SDG		
TS 8 J 18.13	K542			
TS 8 J 18.14	K186	Goitein, 1967-1969: 48		Stillman, 1970: 351-353
TS 8 J 18.16	K383	SDG		
TS 8 J 18.18	K210	SDG		
TS 8 J 18.20	P518	P518		
TS 8 J 18.21	K770	SDG		
TS 8 J 18.27	K773	SDG		Udovitch, 1987: 75
TS 8 J 18.33	K597	SDG		
TS 8 J 19.1	K371	SDG		
TS 8 J 19.4	K502			
TS 8 J 19.9	P471	P471		
TS 8 J 19.11	K599			
TS 8 J 19.12	K685	SDG		
TS 8 J 19.23	P499			
TS 8 J 19.24	K667			
TS 8 J 19.25	K693	SDG		
TS 8 J 19.26	K466	SDG		
TS 8 J 19.27	P507	P507		Goitein, 1973: 5
TS 8 J 19.32	K331			
TS 8 J 20.2	K494	SDG		Simonsohn, 1997: 113
TS 8 J 20.6	K510			
TS 8 J 20.7	K725	SDG		
TS 8 J 20.9	K398			
TS 8 J 20.17	K529	SDG		

Shelfmark	Gil edition	Geniza browser edition	Alternate editions	Translations
TS 8 J 20.18	K511			
TS 8 J 21.2	K506			Simonsohn, 1997: 129
TS 8 J 21.7	K518			
TS 8 J 21.9	K717			
TS 8 J 21.29	K464			
TS 8 J 22.1	K316			
TS 8 J 22.4	K768			
TS 8 J 22.8	K644			
TS 8 J 22.10	K255	ALU		Simonsohn, 1997: 80
TS 8 J 23.8	K341			
TS 8 J 23.13	K831			
TS 8 J 24.10 + TS 16.263	K364	SDG		
TS 8 J 24.14	K634			
TS 8 J 24.15	K456			
TS 8 J 24.21	K662			Simonsohn, 1997: 93; Goitein, 1973: 73
TS 8 J 25.3	K635	SDG	Ben-Sasson <i>et al.</i> , 1991: 22	Simonsohn, 1997: 59
TS 8 J 25.6	K707			
TS 8 J 25.11	K375			
TS 8 J 25.13	K436			
TS 8 J 25.14	K527			
TS 8 J 25.19	K415			
TS 8 J 26.4r	K629	ALU		
TS 8 J 26.5	K522	SDG		
TS 8 J 26.9	K200	SDG		
TS 8 J 26.10	K687	SDG		
TS 8 J 26.13	K606	SDG		
TS 8 J 26.15	K657			
TS 8 J 26.17	K437			
TS 8 J 27.4	K781			
TS 8 J 27.5	K424			
TS 8 J 27.12	K447	SDG		
TS 8 J 27.13	K517	SDG		
TS 8 J 27.19	P509			
TS 8 J 27.22	K689	SDG		
TS 8 J 28.8	K713			
TS 8 J 28.9*	K152	SDG		
TS 8 J 28.12	K142			
TS 8 J 29.11	K268	SDG		
TS 8 J 36.2	K154	SDG		
TS 8 J 36.4	K480	SDG		
TS 8 J 38.7	P476			
TS 8 J 39.12	K593			

Shelfmark	Gil edition	Geniza browser edition	Alternate editions	Translations
TS 8 J 40.3	K598	SDG		
TS 8 J 40.10	K340	SDG		
TS 8 J 41.2	P495			
TS 8 J 41.6	K826	SDG		
TS 8 J 41.12	K428	SDG		
TS 10 J 4.2	K747			
TS 10 J 5.10 + TS 10 J 11.13	P500	SDG	Ben-Sasson <i>et al.</i> , 1991: 124	Simonsohn, 1997: 153
TS 10 J 5.12	P510	P510		
TS 10 J 5.24	K578			Simonsohn, 1997: 146
TS 10 J 6.1	K201			Simonsohn, 1997: 32
TS 10 J 6.2	K602			
TS 10 J 9.2	K771			
TS 10 J 9.3	K392	SDG		Goitein, 1973: 27
TS 10 J 9.5	K385			
TS 10 J 9.8	K233	SDG		
TS 10 J 9.9	K403			
TS 10 J 9.18	K443	SDG		
TS 10 J 9.21	K315			Udovitch, 1977b: 154–155
TS 10 J 9.26	K163	Goitein, 1965: 166–167, with corrections from his personal offprint		Stillman, 1970: 220–223
TS 10 J 10.4		MRC		Cohen, 2005b: 31
TS 10 J 10.6	K807	SDG		
TS 10 J 10.14	K696	SDG	Ben-Sasson <i>et al.</i> , 1991: 5	Simonsohn, 1997: 115
TS 10 J 10.15				Goitein, 1973: 41
TS 10 J 10.24	P481	P481		
TS 10 J 10.25	K755			Simonsohn, 1997: 96
TS 10 J 10.27	K571	SDG		
TS 10 J 10.29	K584			
TS 10 J 10.30	P489	P489		
TS 10 J 11.9	K554	SDG		
TS 10 J 11.13 + TS 10 J 5.10	P500	SDG	Ben-Sasson <i>et al.</i> , 1991: 124	Simonsohn, 1997: 153
TS 10 J 11.17	K211	SDG		Simonsohn, 1997: 38
TS 10 J 11.22	K846	SDG		Simonsohn, 1997: 30

Shelfmark	Gil edition	Geniza browser edition	Alternate editions	Translations
TS 10 J 11.23	K121	SDG		
TS 10 J 12.20	K694			
TS 10 J 12.21	K762	SDG		
TS 10 J 12.26	K253	ALU		Simonsohn, 1997: 135, partial in Udovitch, 1999: 275
TS 10 J 13.4a		SDG		Goitein, 1973: 51
TS 10 J 14.17	K521	SDG		
TS 10 J 14.20	K326			
TS 10 J 14.23	K702	SDG		
TS 10 J 14.26	K414			
TS 10 J 15.4	K490			
TS 10 J 15.5	P491	P491		
TS 10 J 15.6	P468	P468		
TS 10 J 15.11	K265	ALU		
TS 10 J 15.12	P484	P484		
TS 10 J 15.14	K264	ALU		Simonsohn, 1997: 70
TS 10 J 15.15	K495			Simonsohn, 1997: 114
TS 10 J 15.19	P466	P466		
TS 10 J 15.21	P488	P488		
TS 10 J 15.25	K249	ALU		
TS 10 J 15.33	K628	SDG		
TS 10 J 16.2	K679			
TS 10 J 16.10	P505	P505		
TS 10 J 16.17	K420	ALU		Udovitch, 1977b: 149–151
TS 10 J 16.18	K418	ALU		
TS 10 J 16.19		SDG		Goitein, 1973: 57
TS 10 J 17.21	K568	SDG		
TS 10 J 17.24	K478	SDG		
TS 10 J 18.16	K570	SDG		
TS 10 J 19.2	K467	uncredited		
TS 10 J 19.3	K555	uncredited		
TS 10 J 19.5	K445	uncredited		
TS 10 J 19.8	K243			Simonsohn, 1997: 62
TS 10 J 19.9	K393	uncredited		Simonsohn, 1997: 90
TS 10 J 19.10	K603	uncredited		
TS 10 J 19.19	K180	Goitein, 1967–1969: 378–379		Simonsohn, 1997: 49
TS 10 J 20.1	K776			
TS 10 J 20.3	K690			
TS 10 J 20.4	K339	SDG		
TS 10 J 20.7	K698	SDG		
TS 10 J 20.12	K491			Simonsohn, 1997: 101

Shelfmark	Gil edition	Geniza browser edition	Alternate editions	Translations
TS 10 J 20.13	K827			
TS 10 J 20.16	K587			
TS 10 J 20.17	K419	ALU		
TS 10 J 20.18	K422	ALU		
TS 10 J 25.1	K141	SDG		
TS 10 J 29.5♦				
TS 10 J 29.10	K330	SDG		
TS 10 J 29.11	K138	SDG		
TS 10 J 31.8	K559			
TS 10 J 32.10	K396			
TS 12 J 23.14	K157			
TS 12 J 29.10	K234			
TS 13 J 1.8	P253	P253, CB		
TS 13 J 6.22	P460	P460		
TS 13 J 8.13	K391			
TS 13 J 8.18	K242	ALU		
TS 13 J 8.28♦		SDG		
TS 13 J 8.5	K368			Simonsohn, 1997: 77
TS 13 J 9.5	K633	SDG		
TS 13 J 11.2	K674	Mann, 1920-1922: II, 239-240		Simonsohn, 1997: 89
TS 13 J 13.5	P459			
TS 13 J 13.10♦			Goitein and Friedman, 2008: IV 54	
TS 13 J 13.11	K479			Simonsohn, 1997: 102
TS 13 J 13.18♦		SDG		Goitein, 1973: 61
TS 13 J 13.27	K238	SDG	Ben-Sasson <i>et al.</i> , 1991: 6	Simonsohn, 1997: 131
TS 13 J 14.2	K241	SDG		Udovitch, 1977b: 151-153
TS 13 J 14.9	K378			
TS 13 J 14.17	P516	P516		
TS 13 J 14.18	P469	P469		
TS 13 J 15.5	P514	P514		Goitein, 1973: 15
TS 13 J 15.9	K545	SDG	Ben-Sasson <i>et al.</i> , 1991: 118	Simonsohn, 1997: 98; Goitein, 1973: 72
TS 13 J 15.19	K540	SDG		
TS 13 J 16.2	K792	SDG		
TS 13 J 16.4	P465	P465		
TS 13 J 16.7	P467	P467		
TS 13 J 16.12	K663			

Shelfmark	Gil edition	Geniza browser edition	Alternate editions	Translations
TS 13 J 16.19	K493			Simonsohn, 1997: 112
TS 13 J 16.23	K218			Simonsohn, 1997: 35
TS 13 J 17.1	K537	SDG		
TS 13 J 17.2	K400			
TS 13 J 17.3	K181	Goitein, 1967-1969: 372-374, with corrections from his personal offprint		Simonsohn, 1997: 47; Stillman, 1970: 296-300; Goitein, 1973: 70
TS 13 J 17.6	P515	P515		
TS 13 J 17.7	K808	SDG		
TS 13 J 17.11	K194	Goitein, 1967-1969: 387-388		Simonsohn, 1997: 53; Stillman, 1970: 323-326
TS 13 J 17.15	K543	SDG		Udovitch, 1987: 76
TS 13 J 17.18	P461	P461		
TS 13 J 17.24	K828			
TS 13 J 18.8	K333	SDG	Ben-Sasson <i>et al.</i> , 1991: 104	Simonsohn, 1997: 79
TS 13 J 18.16	K683	SDG		
TS 13 J 19.9	K501	SDG		
TS 13 J 19.20	K312			Simonsohn, 1997: 147; Goitein, 1973: 34
TS 13 J 19.27	K240	ALU		Simonsohn, 1997: 63
TS 13 J 19.29	K182			Simonsohn, 1997: 52; Stillman, 1970: 305-309
TS 13 J 20.19	K349			Simonsohn, 1997: 116
TS 13 J 20.26	K417	ALU		
TS 13 J 21.12♦		SDG		Goitein, 1973: 60
TS 13 J 21.26♦		SDG		Goitein, 1973: 54
TS 13 J 22.14	K829			
TS 13 J 22.30♦		SDG		Goitein, 1973: 53
TS 13 J 23.2	K710			
TS 13 J 23.3	K605			
TS 13 J 23.6	K680	SDG		
TS 13 J 23.10	K676	SDG		
TS 13 J 23.15	K688	SDG		
TS 13 J 23.16	K682	SDG		
TS 13 J 23.22	P511	P511		

Shelfmark	Gil edition	Geniza browser edition	Alternate editions	Translations
TS 13 J 24.1♦				Goitein, 1967–1993: III, 234 (partial)
TS 13 J 25.1	K109	SDG		
TS 13 J 25.8	K691			
TS 13 J 25.9	K369			
TS 13 J 25.12	P497	P497		Simonsohn, 1997: 105
TS 13 J 25.14	K583			
TS 13 J 25.18	K178	SDG		Goitein, 1973: 2
TS 13 J 26.2	P345	P345, CT		
TS 13 J 26.4	P482	P482		
TS 13 J 26.8	K556	SDG	Ben-Sasson <i>et al.</i> , 1991: 120	Simonsohn, 1997: 159
TS 13 J 26.9	K404			
TS 13 J 26.10	K830	SDG		Simonsohn, 1997: 138; Goitein, 1973: 74
TS 13 J 27.3	P529	P529		
TS 13 J 27.9	K786	SDG		Goitein, 1973: 50
TS 13 J 27.18	K643	SDG		
TS 13 J 28.2	K524	SDG	Ben-Sasson <i>et al.</i> , 1991: 24	Simonsohn, 1997: 160
TS 13 J 28.6	K585			
TS 13 J 28.9	K476			Simonsohn, 1997: 65
TS 13 J 28.11	P512			
TS 13 J 29.1	K228			
TS 13 J 29.2	K175	Goitein, 1967–1969: 383–385		Stillman, 1970: 333–336
TS 13 J 29.3	K225			
TS 13 J 29.7	K407			
TS 13 J 29.8	K746			
TS 13 J 29.9	K215			Simonsohn, 1997: 46; Stillman, 1970: 390–395
TS 13 J 29.12	K639			
TS 13 J 33.5	P268	P268, CB		
TS 13 J 34.5v	K327			
TS 13 J 36.1♦	K146	Goitein, 1965: 175–178, with corrections from his personal offprint		Stillman, 1970: 198–204

Shelfmark	Gil edition	Geniza browser edition	Alternate editions	Translations
TS 13 J 36.7	K219			
TS 18 J 1.8	K618			
TS 18 J 1.10	K565			
TS 18 J 1.17r	K303	SDG		
TS 18 J 3.13	K395			
Old Series: T-S Ar. (Despite the title, contains both Arabic and Judeo-Arabic documents, formerly T-S Ar. Box)				
TS Ar. 5.1	K176	Goitein, 1967–1969: 168–169		Simonsohn, 1997: 48; Stillman, 1970: 342–345
TS Ar. 7.21	K286			
TS Ar. 7.32	K296			
TS Ar. 18 (1).101	K217	SDG		
TS Ar. 18 (1).49	K774			
TS Ar. 30.2	K324			
TS Ar. 30.22a	K269			
TS Ar. 30.74	K356			Simonsohn, 1997: 121
TS Ar. 30.92	K336			
TS Ar. 30.123	K270			
TS Ar. 30.127	K271			
TS Ar. 30.144	K287			
TS Ar. 30.145♦		SDG		Goitein, 1973: 10
TS Ar. 30.179	K355			
TS Ar. 30.215	K280			Goitein, 1973: 66
TS Ar. 30.226	K386			
TS Ar. 40.126♦				Goitein, 1973: 62
TS Ar. 42.176♦				
TS Ar. 51.87	K299			
TS Ar. 53.11	K112	Goitein, 1967–1969: 173–174		
TS Ar. 53.32	K832			
TS Ar. 53.51	K357	Goitein, 1967–1969: 184–186		Stillman, 1970: 412–415
TS Ar. 53.67♦		SDG		Goitein, 1973: 8
TS Ar. 54.15b	K388			
TS Ar. 54.88	K325	SDG	Ben-Sasson <i>et al.</i> , 1991: 75	Simonsohn, 1997: 73
TS Ar. 54.93	P176	P176		
Old Series: T-S Misc (formerly T-S Box Misc, also contains former T-S Loan)				
TS Misc 8.62	K322			
TS Misc 8.65	K838	SDG		Goitein, 1973: 65
TS Misc 8.103	K669	SDG	Ben-Sasson <i>et al.</i> , 1991: 74	

Shelfmark	Gil edition	Geniza browser edition	Alternate editions	Translations
TS Misc 20.74	K170			
TS Misc 24.39	K297	SDG		Goitein, 1973: 67
TS Misc 25.19	K245			
TS Misc 25.62	K572	SDG		
TS Misc 25.68	K590			
TS Misc 25.70	K472			
TS Misc 25.124	P490	SDG (uncredited)		Goitein, 1973: 32
TS Misc 25.130	K783			
TS Misc 25.133	K139			
TS Misc 25.138	K819			
TS Misc 27.4.5	K405			
TS Misc 27.4.29			Ackerman-Lieberman, 2007: II, 248-249	Ackerman-Lieberman, 2007: II, 248-249
TS Misc 28.29	K301			
TS Misc 28.37	K577			Simonsohn, 1997: 78
TS Misc 28.155	K569	SDG		
TS Misc 28.199	P493	P493		Goitein, 1973: 21
TS Misc 28.207	K108			
TS Misc 28.225	P458	P458		
TS Misc 28.228	K452			
TS Misc 28.235	K520			Simonsohn, 1997: 164
TS Misc 28.240	K334			
TS Misc 28.246	K329			
TS Misc 28.250	K188			
TS Misc 28.256♦			Goitein and Friedman, 2008: II 49	
TS Misc 28.260	K757	SDG		
TS Misc 28.263			Ackerman-Lieberman, 2007: II, 252-256	Ackerman-Lieberman, 2007: II, 252-256
TS Misc 30.255♦				Goitein, 1973: 48
TS Loan 18	K229			
Old Series: T-S number (originally between glass, grouped by size)				
TS 8.12	K166	Goitein, 1967-1969: 164, with corrections from his personal offprint		Stillman, 1970: 288-290; Goitein, 1973: 13
TS 8.13	K237			Simonsohn, 1997: 58
TS 8.17	K427			

Shelfmark	Gil edition	Geniza browser edition	Alternate editions	Translations
TS 8.18	K582			
TS 8.25	K498			
TS 8.26	K514			
TS 8.28	K664			
TS 8.47	K627			
TS 8.66	K492			
TS 8.73	K686			
TS 8.234	P528	P528		
TS 8.255	K505			
TS 8.257	P502			
TS 8.265			Goitein, 1974b: 131-132	
TS 12.1	K812	SDG		
TS 12.2	K732			
TS 12.5r	P394			
TS 12.15	K813			Simonsohn, 1997: 87
TS 12.22	K668			
TS 12.28	K814			
TS 12.92	K232	uncredited		
TS 12.103	K727			
TS 12.114♦	K815	SDG		Goitein, 1973: 3* (misabeled TS 12.144)
TS 12.124	K179			Simonsohn, 1997: 45
TS 12.133	K128	SDG		Goitein, 1973: 11; Goitein 1967-1993: V, 239, 572 n. 88 (partial)
TS 12.149r	K213			
TS 12.171	K129	Goitein, 1967-1969: 160-161		
TS 12.175♦	K150	Goitein, 1965: 170-172, with corrections from his personal offprint		
TS 12.212	K230	S. Abramson, 1965: 166-167		
TS 12.215	K816			Goitein 1967-1993: IV, 262 (partial)
TS 12.218	K117	Goitein, 1967-1969: 71-72		Stillman, 1970: 282-284

Shelfmark	Gil edition	Geniza browser edition	Alternate editions	Translations
TS 12.223	K171	Goitein, 1967-1969: 390-391		
TS 12.224	K155	SDG		Goitein, 1973: 12
TS 12.226	K374			
TS 12.227	K193	Goitein, 1967-1969: 8-52, with corrections from his personal offprint		Stillman, 1970: 365-370
TS 12.229	K738			
TS 12.241	K660			
TS 12.243	K594			
TS 12.246	K592			
TS 12.248	K580			
TS 12.250	K153	SDG		
TS 12.251	K562	SDG	Ben-Sasson <i>et al.</i> , 1991: 58	
TS 12.254	K532	SDG		
TS 12.261	K159			
TS 12.262	K160			
TS 12.268	K168			
TS 12.270	K753	ALU		Simonsohn, 1997: 108
TS 12.275	K518	SDG		
TS 12.279	P498	P498		Simonsohn, 1997: 126
TS 12.281	K254	ALU		
TS 12.282	K132			
TS 12.290*				
TS 12.291	K207	Goitein, 1967-1969: 74-75, with corrections from his personal offprint		Goitein, 1973: 14
TS 12.320*				
TS 12.321	K481	SDG		Goitein, 1973: 39
TS 12.325	K204			
TS 12.331	P475	P475		
TS 12.335	K487	SDG		
TS 12.338	K672	SDG		

Shelfmark	Gil edition	Geniza browser edition	Alternate editions	Translations
TS 12.339	K350			
TS 12.362	K409			
TS 12.364	P480	P480		
TS 12.366	K251	SDG	Ben-Sasson <i>et al.</i> , 1991: 105	Simonsohn, 1997: 137
TS 12.367	K222			
TS 12.368	K604			
TS 12.369	K706			
TS 12.371	K775	SDG	Ben-Sasson <i>et al.</i> , 1991: 91	Simonsohn, 1997: 76
TS 12.372	K513	ALU		Simonsohn, 1997: 111
TS 12.373	K451	SDG	Ben-Sasson <i>et al.</i> , 1991: 62	Simonsohn, 1997: 82
TS 12.374	P464	P464		
TS 12.378	K361			
TS 12.379	K276	ALU		
TS 12.380	K453	SDG		Simonsohn, 1997: 155
TS 12.383	K111	Goitein, 1967-1969: 171		
TS 12.386	K695			Simonsohn, 1997: 161
TS 12.388	K512	SDG		
TS 12.389	K317	SDG	Ben-Sasson <i>et al.</i> , 1991: 83	Simonsohn, 1997: 94; Goitein, 1973: 24
TS 12.391r	K196			
TS 12.402	K461			
TS 12.410	K126	SDG		
TS 12.412	K817			
TS 12.424	K655			
TS 12.435*		SDG		Goitein, 1973: 7
TS 12.495	K227			
TS 12.513	K208			
TS 12.524	K546	SDG		
TS 12.533	K239			
TS 12.545	K485			
TS 12.566	K116*	SDG		
TS 12.610	K440			
TS 12.657*		SDG		Goitein, 1973: 35
TS 12.666	K631			
TS 12.721	K566	SDG		

Shelfmark	Gil edition	Geniza browser edition	Alternate editions	Translations
TS 12.784	K811			Goitein, 1966b: 30–33
TS 12.792	K263	ALU		
TS 12.793	K640			Udovitch, 1999: 276 (partial)
TS 12.794	K365			Simonsohn, 1997: 119
TS 12.839	K123			
TS 16.7	K574	SDG	Ben-Sasson <i>et al.</i> , 1991: 64	Simonsohn, 1997: 84
TS 16.13	K654	SDG	Ben-Sasson <i>et al.</i> , 1991: 78	Simonsohn, 1997: 162
TS 16.23 + TS 10 J 5.2			Ackerman-Lieberman, 2007: II, 122–127	Ackerman-Lieberman, 2007: II, 122–127
TS 16.42*	K144	Goitein, 1967–1969: 18–39, with corrections from his personal offprint		
TS 16.64*	K145	uncredited		Stillman, 1970: 229–233
TS 16.138		SDG		
TS 16.161	K362	SDG		
TS 16.163 (I)	K373	SDG	Ben-Sasson <i>et al.</i> , 1991: 86	Simonsohn, 1997: 150; Goitein, 1973: 25
TS 16.163 (II)	K319	SDG		Simonsohn, 1997: 148
TS 16.174	K389			
TS 16.179	K617	SDG	Ben-Sasson <i>et al.</i> , 1991: 8	Simonsohn, 1997: 122
TS 16.244	K638	SDG		
TS 16.264	K363	SDG		
TS 16.266	K122			
TS 16.274	K820	SDG		
TS 16.278*				Goitein, 1967–1993: III, 221–223
TS 16.279	K782			
TS 16.302	K567	SDG		

Shelfmark	Gil edition	Geniza browser edition	Alternate editions	Translations
TS 16.339	K348			Simonsohn, 1997: 143
TS 20.4	K821			Simonsohn, 1997: 67
TS 20.9	K822			Simonsohn, 1997: 68
TS 20.38	K823			
TS 20.69	K380	ALU		Simonsohn, 1997: 69
TS 20.71	K367	ALU		Simonsohn, 1997: 81
TS 20.76 + TS 10 J 20.10	K575	SDG	Ben-Sasson <i>et al.</i> , 1991: 63	Simonsohn, 1997: 83; Goitein, 1973: 22
TS 20.122	K651			Simonsohn, 1997: 103
TS 20.127	K573	SDG	Ben-Sasson <i>et al.</i> , 1991: 61	Simonsohn, 1997: 51
TS 20.152	P395	P395, CT		Simonsohn, 1997: 125
TS 20.162	K824	MRC		
TS 20.172	P527			
TS 20.180	K379	uncredited		Goitein, 1973: 30
TS 24.6	K236			Simonsohn, 1997: 57
TS 24.18 + TS 12.634	K818	ALU		
TS 24.40	K295			Simonsohn, 1997: 140
TS 24.64*				Goitein, 1973: 38
TS 24.72*				Goitein 1967–1993: V, 175–177
TS 24.78*				Goitein 1967–1993: V, 249
TS 28.11*				Goitein, 1973: 44
New Series: T-S NS and T-S NS J (both contain documentary material, although J was specified for documentary Judeo-Arabic)				
TS NS 38.81	K366			
TS NS 83.3	K275			
TS NS 154.160	K323			
TS NS 225.106	K508			
TS NS 225.15	K692			
TS NS 226.100	K525			
TS NS 228.49	K637			
TS NS 292.50	K516			
TS NS 308.119	K191	SDG		Stillman, 1970: 378–382
TS NS 312.79	K189	SDG		Stillman, 1973: 88
TS NS 320.13	K787			
TS NS 320.3	K839			
TS NS 321.38	K475			

Shelfmark	Gil edition	Geniza browser edition	Alternate editions	Translations
TS NS 321.50			Ackerman-Lieberman, 2007: II, 260-261	Ackerman-Lieberman, 2007: II, 260-261
TS NS 321.57	K484			
TS NS 324.58	K203			
TS NS 324.138(a)	K352			Simonsohn, 1997: 120
TS NS 327.1	K716			
TS NS 338.75	K840			
TS NS 338.80	K298			
TS NS 338.92	K358			
TS NS 338.95	K500			
TS NS 338.99♦	K147			
TS NS J 12	K328			Simonsohn, 1997: 64
TS NS J 13	K591			
TS NS J 28	K290			
TS NS J 111	K289			
TS NS J 127	K283			
TS NS J 129	K482			
TS NS J 137	K438			
TS NS J 157	K441			
TS NS J 186	K435			
TS NS J 187	K434			
TS NS J 197♦		SDG		Goitein, 1973: 49
TS NS J 198	K291			
TS NS J 199	K284			
TS NS J 200	K285			
TS NS J 271	K841	SDG		
TS NS J 274v + TS 6 J 5.6v	K246			Simonsohn, 1997: 66
TS NS J 275	K843			
TS NS J 286♦		SDG		Goitein, 1973: 80
TS NS J 300	K564			Goitein, 1973: 77
TS NS J 303 (a)	K658			
TS NS J 303 (b)	K659			
TS NS J 353♦				
TS NS J 361	K778			
TS NS J 371	K842	Goitein, 1980: 174		
TS NS J 374	K226			
TS NS J 385	K433			
TS NS J 388	K174	uncredited		
TS NS J 394	K611			
TS NS J 432	K758			

Shelfmark	Gil edition	Geniza browser edition	Alternate editions	Translations
TS NS J 463	K681	SDG		
TS NS J 563	K701			
TS NS J 566	K648			Simonsohn, 1997: 61
Additional Series: T-S AS				
TS AS 145.16	K477			
TS AS 145.81 + TS 13 J 23.18	K372			Simonsohn, 1997: 149
TS AS 145.107	P519	P519		
TS AS 145.359	K345			
TS AS 146.210	K766			
TS AS 146.234	K767			
TS AS 147.4	K708			
TS AS 147.28	K292	SDG		
TS AS 147.30	K250			
TS AS 147.136	K351			
TS AS 147.187	K442			
TS AS 147.190	K759			
TS AS 147.191	K760			
TS AS 148.9♦			Goitein and Friedman, 2008: II, 50	
TS AS 149.12	K741	SDG		
TS AS 150.20	K833			
TS AS 150.22	K202			
TS AS 150.226	K220			
TS AS 151.10	K612			
TS AS 151.154	K360			
TS AS 152.7	K463			
TS AS 152.9	K780			
TS AS 152.148	K338			
TS AS 152.156	K724			
TS AS 152.383	K834			
TS AS 153.14	K835			
TS AS 153.29	K244			
TS AS 165.166	K836	SDG		
<i>Westminster College (including the Gibson and Lewis collection)</i>				
Westminster College	K503			
Ar.a I.31				
Westminster College	K252			
Misc 100				
Westminster College	K744	SDG		Cohen, 2005a: 30-31
Misc 34♦				

Shelfmark	Gil edition	Geniza browser edition	Alternate editions	Translations
Westminster College Ar.a I.77	K206			
Heidelberg: Papyrus Collection of the University of Heidelberg				
P Heid. P 912	K231			
P Heid. Heb 17	K300			
Jerusalem: Jewish National and University Library				
JNUL 577.3.2 (HUL 2)	P508			
JNUL 4-577.3.1	K665			
JNUL 4-577.3.12	K212			
London: British Library (formerly British Museum)				
BL Or 5542.9	K488			Simonsohn, 1997: 99; Goitein, 1973: 31
BL Or 5542.18	K394			
BL Or 5542.19	K700			
BL Or 5542.20	K309			
BL Or 5542.22	K169	Mann, 1920-1922: II, 174		Udovitch, 1977b: 155-158
BL Or 5542.27	K305			
BL Or 5542.34	K384	uncredited		
BL Or 5544.6	K387			
BL Or 5554 A. 53-54	K133			
BL Or 5563 C.19	K185			
BL Or 5566 A.III	K110			
BL Or 5566 B.20	K588			
BL Or 5566 B.31	K539	SDG		
BL Or 5566 C.6-7	K761			
BL Or 5566 C. 19-20	K600			
BL Or 5566 D.3	K425	ALU		Goitein, 1973: 40
BL Or 5566 D.6*				
BL Or 5566 D.7	K548			
BL Or 10599.1	K793			
Manchester: John Rylands Library, Gaster Collection				
John Rylands Library, unidentified number	K809			
New York City: The Library of the Jewish Theological Seminary <i>Elkan Nathan Adler Collection</i>				

Shelfmark	Gil edition	Geniza browser edition	Alternate editions	Translations
ENA 2 Bv	K198			
ENA 151*				Goitein, 1973: 75
ENA 1822 A.5	K321	SDG		
ENA 1822 A.6	P483			
ENA 1822 A.9	K294	ALU		Simonsohn, 1997: 139
ENA 1822 A.14	K261			
ENA 1822 A.55	K412	SDG		
ENA 1822 A.67	K515	SDG	Ben-Sasson <i>et al.</i> , 1991: 114	Simonsohn, 1997: 107
ENA 2727.6 B	K318	SDG		Simonsohn, 1997: 95
ENA 2727.17 B	K711			
ENA 2727.19	K119			
ENA 2727.38	K489			Simonsohn, 1997: 100
ENA 2727.41	K214	Goitein, 1967-1969: 166		
ENA 2736.2	K199			
ENA 2738.6	K337			
ENA 2738.10*♦			Goitein, index cards	
ENA 2738.19	K164			
ENA 2738.34 ♦		SDG		Goitein 1967-1993: I, 163, (partial)* mis- identified as ENA 2738.32
ENA 2738.37♦		MRC		Cohen, 2005b: 37 Goitein, 1973: 45
ENA 2739.16♦				
ENA 2747.10	K646			
ENA 2805.2 A	K790	ALU		
ENA 2805.2 B	K795	ALU		
ENA 2805.3 A	K796	ALU		
ENA 2805.4 A	K496	ALU		
ENA 2805.4 B	K343	ALU		Simonsohn, 1997: 92
ENA 2805.5 A	K432	ALU		
ENA 2805.5 B	K526	ALU		
ENA 2805.6 A	K455	ALU		
ENA 2805.6 B	K596	ALU		
ENA 2805.7 A	K763	ALU		
ENA 2805.7 B	K797	ALU		
ENA 2805.8 A + ENA 1822 A.28	K454	ALU		
ENA 2805.8 B		ALU		
ENA 2805.9	K733	ALU		
ENA 2805.10	K636	ALU		

Shelfmark	Gil edition	Geniza browser edition	Alternate editions	Translations
ENA 2805.11 A	K715	ALU		
ENA 2805.12 A	K308*	ALU		
ENA 2805.12 B		ALU		
ENA 2805.13	K734	ALU		
ENA 2805.14 A	K248	ALU		
ENA 2805.14 B		ALU		
ENA 2805.16 A	K474*	ALU		
ENA 2805.16 B	K307*	ALU		
ENA 2805.17 A	K765	ALU		
ENA 2805.17 B	K551	ALU		
ENA 2805.18 A	K737	ALU		Simonsohn, 1997: 154
ENA 2805.18 B	K656	ALU		
ENA 2805.19	K382	ALU		
ENA 2805.20	K266	ALU		
ENA 2805.21	K528	ALU		
ENA 2805.22	K677	ALU		
ENA 2805.23	K310	ALU		
ENA 2805.24	K736	ALU		
ENA 2805.25 A		ALU		
ENA 2805.25 B	K314*	ALU		
ENA 2805.26	K444	ALU		
ENA 2808.52	K293			
ENA 3014.3	K281	ALU		Simonsohn, 1997: 128
ENA 3616.29	K118			
ENA 3765.10r + TS 18 J 4.10v	P192	P192, CB		
ENA 3786.1	K216			Simonsohn, 1997: 132
ENA 3792.4	K798			Stillman, 1970: 262-63
ENA 3793.7	K107			
ENA 4010.2	K799			
ENA 4010.21 + ENA 4100.24	K533			
ENA 4020.16	K800			
ENA 4020.20	K468			
ENA 4020.43	K504	ALU		
ENA 4100.5	K421			
ENA 4100.6 B	K705			
ENA 4100.8	P503	P503		
ENA 4100.21 A	P486	P486		
ENA 4100.29	K311			
ENA 4194.3	K801			
ENA 7393.6	K730			
ENA NS 1.7 (L 43)	K499			Simonsohn, 1997: 144
ENA NS 1.15	K653			
ENA NS 1.21	K802			

Shelfmark	Gil edition	Geniza browser edition	Alternate editions	Translations
ENA NS 1.40	P474	P474		
ENA NS 1.78	K621			
ENA NS 1.79	K120			
ENA NS 1.86 (L 123)	K381			
ENA NS 2.12	K399	SDG		
ENA NS 2 (I).13	K749	SDG		Simonsohn, 1997: 145
ENA NS 2 (I).23	K402	SDG		
ENA NS 2.30	K650			Simonsohn, 1997: 110
ENA NS 11.20	K457			
ENA NS 17.33	K332	SDG		
ENA NS 18.24	K344	ALU		Simonsohn, 1997: 97
ENA NS 18.35	K614	SDG		
ENA NS 19.25	K552	ALU		
ENA NS 21.2 + TS AS 145.185 + ENA 4046.2 v	P347	CT		
ENA NS 21.7 ϕ			Goitein and Friedman, 2008: II 48	
ENA NS 22.1	K547	SDG		
ENA NS 22.13	K579	ALU		
ENA NS 22.15	K784			
ENA NS 22.25r + ENA NS 8.4r	K376			
ENA NS 22.25v + ENA NS 8.4v	K390			
ENA NS 22.27	K411	ALU		
ENA NS 29.21	K764	ALU		
ENA NS 31.6	K803			
ENA NS 33.21	K712			
ENA NS 45.22	K670			
ENA NS 48.15 (JTS Geniza Misc 15)	P477	P477, JH		Goitein, 1973: 19
ENA NS 50.20	K684			
ENA NS 67.7	K804			
<i>Solomon Schechter Collection</i>				
Schechter 13	K124			
Oxford: University of Oxford, Bodleian Library				
Bodl MS Heb a 2.11	K114			
Bodl MS Heb a 2.17	K630	SDG		Goitein, 1973: 18
Bodl MS Heb a 2.18	K408			
Bodl MS Heb a 2.19	K788	SDG		

Shelfmark	Gil edition	Geniza browser edition	Alternate editions	Translations
Bodl MS Heb a 2.20	K748	SDG	Ben-Sasson <i>et al.</i> , 1991: 14	Goitein, 1973: 28
Bodl MS Heb a 3.9	P396	P396		Simonsohn, 1997: 91;
Bodl MS Heb a 3.13	K581			Goitein, 1973: 23
Bodl MS Heb a 3.19*		Goitein, 1983: 87-92		Goitein, 1973: 37
Bodl MS Heb a 3.23	K739			Goitein, 1973: 17
Bodl MS Heb a 3.26 + John Rylands 1772.14	K632			
Bodl MS Heb b 3.1	K649			
Bodl MS Heb b 3.16	K671	K671		
Bodl MS Heb b 3.17	K304			
Bodl MS Heb b 3.19-20	K377			
Bodl MS Heb b 3.21	K507			
Bodl MS Heb b 3.22	K538	SDG	Ben-Sasson <i>et al.</i> , 1991: 525-529 (Doc.# 106)	Simonsohn, 1997: 118
Bodl MS Heb b 3.23	K563			Simonsohn, 1997: 117
Bodl MS Heb b 3.24	P513			
Bodl MS Heb b 3.26	K794			
Bodl MS Heb b 11.22*		Goitein, 1983: 101-105		Goitein, 1973: 9
Bodl MS Heb b 13.42*			Ben-Sasson <i>et al.</i> , 1991: 14-15	
Bodl MS Heb b 13.49	K615			Goitein, 1967-1993: III, 56-57 (partial)
Bodl MS Heb c 13.20	K673	ALU		
Bodl MS Heb c 27.82	K190			Simonsohn, 1997: 33
Bodl MS Heb c 28.11	K623	MRC	Cohen, forthcomingb	Cohen, forthcomingb
Bodl MS Heb c 28.20	P492	P492		Simonsohn, 1997: 142
Bodl MS Heb c 28.33	K258	ALU		
Bodl MS Heb c 28.34	K458			Goitein, 1973: 26
Bodl MS Heb c 28.37	K624			

Shelfmark	Gil edition	Geniza browser edition	Alternate editions	Translations
Bodl MS Heb c 28.40	K426			
Bodl MS Heb c 28.52	K473	SDG		
Bodl MS Heb c 28.55*				Goitein, 1973: 58
Bodl MS Heb c 28.60*			Zeldes and Frenkel, 1997: 1	Simonsohn, 1997: 171
Bodl MS Heb c 28.61	K576			Simonsohn, 1997: 156
Bodl MS Heb c 28.63	K641			
Bodl MS Heb c 38.34	P450			Goitein, 1973: 26
Bodl MS Heb c 50.19	K785			
Bodl MS Heb d 47.62	K184	Goitein, 1967-1969: 381-382		Stillman, 1970: 316-318
Bodl MS Heb d 65.5	K172			
Bodl MS Heb d 65.9*	K148			Stillman, 1970: 208-213
Bodl MS Heb d 65.10	K162			
Bodl MS Heb d 65.17	K113	SDG	Ben-Sasson <i>et al.</i> , 1991: 54	Simonsohn, 1997: 34
Bodl MS Heb d 65.18	K195	Goitein, 1967-1969: 180-181		Stillman, 1970: 404-406
Bodl MS Heb d 66.5	K622	MRC	Cohen, forthcomingb	Cohen, forthcomingb
Bodl MS Heb d 66.12	P524	P524		
Bodl MS Heb d 66.15	K158	SDG	Ben-Sasson <i>et al.</i> , 1991: 57	Simonsohn, 1997: 43; Goitein, 1973: 69
Bodl MS Heb d 66.25	K754			
Bodl MS Heb d 66.40	K471			
Bodl MS Heb d 66.41	K262	Mikhael, <i>Nahray</i> , No. 2		

Shelfmark	Gil edition	Geniza browser edition	Alternate editions	Translations
Bodl MS Heb d 66.42	P494			Simonsohn, 1997: 136
Bodl MS Heb d 66.52				Goitein, 1973: 6
Bodl MS Heb d 66.54	K704	SDG		
Bodl MS Heb d 66.60	P496	P496		
Bodl MS Heb d 66.66v				Goitein, 1973: 36
Bodl Ms Heb d 66.79	K431	ALU		
Bodl MS Heb d 66.81	K553	SDG		
Bodl MS Heb d 66.91	K416	ALU		
Bodl MS Heb d 66.93	K699			
Bodl MS Heb d 66.123	K769	SDG		
Bodl MS Heb d 68.108	K462	SDG		
Bodl MS Heb d 74.41♦		SDG		Goitein, 1973: 59
Bodl MS Heb d 74.46	K257			
Bodl MS Heb d 75.19	K675			
Bodl MS Heb d 75.20	K449			Udovitch, 1977a: 66-71
Bodl MS Heb d 76.57	K523	SDG		
Bodl MS Heb d 76.59	K519	SDG	Ben-Sasson <i>et al.</i> , 1991: 23	Simonsohn, 1997: 163
Bodl MS Heb d 79.36r	K223	SDG	Ben-Sasson <i>et al.</i> , 1991: 19	Simonsohn, 1997: 40
Bodl MS Heb d 80.43v	K115			
Bodl MS Heb e 98.64-65	K273	SDG		Goitein, 1973: 64
Bodl MS Heb e 98.71	K406			
Bodl MS Heb e 98.74	K601			

Shelfmark	Gil edition	Geniza browser edition	Alternate editions	Translations
Bodl MS Heb f 101.41	K720	SDG		
Paris: Archives of the Library of the Alliance Israélite Universelle				
AIU VA 70	K789			Simonsohn, 1997: 104
AIU VII E 0	K165			
AIU VII E 4	P504	P504		
AIU VII E 5	K530	SDG		
AIU VII E 15	K791			
AIU VII E 18	K483			
AIU VII E 130	K192			
AIU VII E 193	K450			
AIU VII F 1	K278			
AIU VIII E 63	K718			
AIU XI 268	K279			
Philadelphia: University of Pennsylvania Libraries				
<i>Katz Center for Advanced Judaic Studies, Halper Collection (formerly Dropsie)</i>				
Halper 383	K652			Simonsohn, 1997: 134
Halper 385	K531			
Halper 389	K751	SDG	Ben-Sasson <i>et al.</i> , 1991: 12	Simonsohn, 1997: 151
Halper 390	K534			
Halper 396	K205			
Halper 399	K607			
Halper 405	K735			
Halper 411	P462	P462		
Halper 414	K752			Simonsohn, 1997: 152
<i>University Museum</i>				
E. 16522♦				Goitein, 1973: 76
St. Petersburg				
<i>Institute of Oriental Studies</i>				
INA D 55.13	K616	Goitein, 1967-1969: 64-67, as corrected by Goitein in his own offprint		Simonsohn, 1997: 141; Goitein, 1973: 33
INA D 55.14	K745			Simonsohn, 1997: 127
<i>National Library of Russia (RNL)</i>				
Antonin 904♦	K149			Stillman, 1970: 240-245

Shelfmark	Gil edition	Geniza browser edition	Alternate editions	Translations
Strasbourg: National and University Library				
MS Strasbourg 4110.88	K714			
Vienna: Austrian National Library, Papyrus Collection and Museum, Herzog Rainier Papyrus Collection				
PER H 130	K544			
PER H 136 (1121)	K209			
Washington, DC: Smithsonian Institution, Freer Gallery of Art (catalogued in Gottheil and Worrell, 1927)				
Gottheil-Worrell 3	K469			
Gottheil-Worrell 12	K535	SDG		
Gottheil-Worrell 14	K805			
Gottheil-Worrell 22	K806			
Gottheil-Worrell 27	P501	P501		Simonsohn, 1997: 157
Gottheil-Worrell 33	K777			
Gottheil-Worrell 34	K423			
Gottheil-Worrell 35	K743			
Gottheil-Worrell 36	K647			
Private collections				
<i>Chapira Collection</i>				
MS Chapira 1	P525	P525		
<i>Meunier Collection</i>				
Meunier 10	K127			
<i>Jacques Mosseri Collection (formerly held in Paris, on loan to Cambridge University Library since 2006)</i>				
Mosseri I a 12 B	K721			
Mosseri I a 21 (L 291)†			Mann, 1931: 463-464, YS	
Mosseri II 122	K536			
Mosseri II 128	K460			Simonsohn, 1997: 158
Mosseri II 131 a	K320			
Mosseri II 133 (L 135)	K613			
Mosseri II 144a	K608			
Mosseri II 154 (b)	K541			
Mosseri II 154 (L 155)	K177			
Mosseri II 171	K645			
Mosseri II 188 (?190)	K256			

Shelfmark	Gil edition	Geniza browser edition	Alternate editions	Translations
Mosseri II 190	K439			
Mosseri II 191	K620			
Mosseri II 193	K709			
Mosseri IIIa.11	K661			
Mosseri IV 1 (L 5)	K560			Goitein, 1973: 29
Mosseri IV 18 (L 24)	K429			
Mosseri IV 28 (1)	K342			
Mosseri IV 36a	K750			
Mosseri IV 37a	K586			
Mosseri IV 79	K346			
Mosseri IV 80 (L 87)	K260			
Mosseri IV 82 (L 89)	P473			
Mosseri V 330	K666			
Mosseri V 340	K183			
Mosseri V 342 (2)	K550			
Mosseri V 352 (L II 28)	P472			
Mosseri V 363 (L II 39a)	P523			
Mosseri V 363 (2) (L II 39b)	P522	P522		Goitein, 1973: 20
Mosseri V 363 (3) (L II 39)	P521	P521		
Mosseri V 363 (4) (L II 30d)	P526	P526		
Mosseri V 363 (5) (L 162a)	P520			
Mosseri V 369 (L 52)	K187			Stillman, 1970: 358-359
Mosseri V a 9	K642			
Mosseri VII 55†	K151			
Mosseri VII 101 (L101)	P193	P193		Simonsohn, 1997: 60
Mosseri VII 134	K810			
Mosseri VII 141	K497			
Mosseri VII 153	K558	SDG		
Mosseri VII 177	K313			
Mosseri VII 179	K557			
Mosseri VIII 476	K136			Simonsohn, 1997: 56
Mosseri L 12†			Goitein, 1983: 45-47	Goitein, 1973: 43
Mosseri L 49*				

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