

Under Crescent and Cross

THE JEWS IN THE MIDDLE AGES

*With a new introduction and
afterword by the author*

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Dedicated to the memory
of my teachers

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Chapter Five

THE ECONOMIC FACTOR

IN ACCOUNTING for the fate of the Jews, Jewish historiography has traditionally placed considerable emphasis on their economic role in society. Similarly, prejudice about the economic ethic (or alleged lack of ethic) of the Jews, still prevalent in modern society, has sparked interest in the economic dimension of Jewish history. Prejudice aside, it cannot be denied that economic factors figured prominently in determining the position of the Jews in any given society, as well as helping to shape their relations with the non-Jewish majority, for the economic realm straddled the boundaries that otherwise separated Jews from non-Jews. It was the locus of their most frequent interaction. Hence, any meaningful understanding of the status and fate of medieval Jews in Islam and in Christendom requires careful attention to the economic factor, including the attitudes of the respective majority cultures toward economic activity in general.

IN THE CHRISTIAN WORLD

Christianity and the Mercantile Life

Early Christianity disapproved of the accumulation of wealth, especially of wealth generated by profit gained through commerce. This was not new; it had its antecedents in pagan Greek society. As John W. Baldwin explains, Plato "decried the characteristic temptation towards exorbitant profits in commercial transactions . . . [and] was pessimistic about the possibility of many men maintaining a moderate course in trade." His student, Aristotle, "maintained that this 'business' for the sake of wealth had no limits and was an *appetitus divitiarum infinitus* [endless appetite for riches], as it was later formulated. Such excess contradicted Aristotle's basic ethical principle of moderation."¹

It seems likely that Aristotle had no direct influence on the economic thought of the church fathers, who were guided instead by Scripture.² Jesus' dictums, which stress the priority of spiritual over material matters, seem also to attack excessive accumulation of material goods. Paul likewise condemned this evil, and Christianity esteemed poverty. Wealth seemed coterminous with materialistic delight in mundane, earthly preoccupations. "It is easier for a camel to pass through the eye of a needle than for a

rich man to enter the kingdom of heaven"—so said Jesus in a phrase whose very fame affirms the saliency of its message in nascent Christian thinking. Baldwin cites three reasons for patristic misgivings about merchants: (1) greed was believed to be the basis of trade; (2) people believed that merchants employed immoral means in the pursuit of gain; (3) merchants had to forsake many of the necessities of life. In large measure the thinkers of the Middle Ages shared the uneasy conviction that the church fathers' doubts about riches and their acquisition through "right trade" by honest rural pursuits were viewed with favor by the church, which itself owned huge tracts of agricultural land.

The merchant's very way of life gave offense to those living the stable sedentary existence of the dominant rural economy. A "hierarchy of dignity" in medieval Christendom ranked intellectual, agricultural, and industrial occupations higher than that of the merchant, who, Norman Zancour writes,

grew nothing, added nothing to the general store, but only bought something to sell it unchanged for a higher price. The desire for profit had all the earmarks of the sin of avarice. Was money not the root of all evil? The acts of buying and selling, even if neither good nor bad in themselves, presented so many temptations for fraud as to make the merchant's occupation extremely hazardous for the soul. . . . No merchant, it seemed, could please God. No one could buy or sell without cheating. . . . In sum, merchants were an abomination.⁴

Alienation from the trader is summed up by the sociologist Georg Simmel, who finds in the Jews of Europe the historical example par excellence of "the stranger":⁵

Throughout the history of economic the stranger everywhere appears as the trader; the trader as stranger. As long as exchange is essentially self-sufficient, or produces a surplus, it is necessarily a social act, and the individual no individual; a trader is only a member of a group, and the group is not the group. Inside, as members do not leave the circle in order to buy these necessities—in which case *they* are the "strange" merchants in that outside territory—the trader *must* be a stranger, since nobody else has a chance to make a living. . . . Trade can always absorb more people than primary production; it is, therefore, the sphere indicated for the stranger, who intrudes as a supernumerary, so to speak, into a group in which the economic positions are actually occupied—the *classical example is the history of European Jews*. The stranger is by nature no "owner of soil"—soil not only in the physical, but also in the figurative sense of a life-substance which is fixed, if not in a point in space, at least in an ideal point of the social environment. Although in more intimate relations, he may develop all kinds of charm and significance, as long

as he is considered a stranger in the eyes of the other, he is not an "owner of soil." Restriction to intermediary trade, and often (as though sublimated from it) to pure finance, gives him the specific character of *mobility*. If mobility takes place within a closed group it embodies that synthesis of closeness and distance which constitutes the formal position of the stranger. For, the fundamentally mobile person comes in contact, at one time or another, with every individual, but is not organically connected, through established ties of kinship, locality, and occupation, with any single one.⁶

The Jew as Merchant

For the earliest Jewish settlers in Western Europe, the prevalence of these negative beliefs among churchmen, aristocrats, and peasants alike was singularly unfortunate. These first Jews to cross the horizon of the indigenous inhabitants of the Latin Christian world were predominantly long-distance merchants. They originated mainly in the Near East, arriving on southern European and via trade routes that linked first the pre-Islamic and then the Islamic East and Orient with Italy, southern France, and the eastern Germanic regions. Some traveled Latin Christendom between Spain and the Slavic lands, where they procured pagan slaves (the name comes from *Slav*) for marketing in the slave emporium at Verdun and ultimately for resale in Muslim Spain.

Emblematic of the roving—hence, alien—Jewish merchant in early medieval Europe are the Radhanite Jewish merchants. Arabic sources of the ninth century describe them as international traders exchanging goods between Europe and the Near and Far East. From the East they brought mainly spices, doubtless far avoid consumers among the Christian nobility and royal circles. They were long thought to have had their home base in Europe. Moshe Gili, however, has shown that the Radhanites originated in Iraq, in a region east of the Tigris River fanning out from Baghdad and called in Arabic "the land of Radhan."⁷ These Radhanites would have seemed alien to Christians on three counts: their Jewish religion, their vocation, and their foreign provenance.

Thus, to the theological disdain of the Jews, long-rooted in Christianity, was added a general suspicion of the Jew-as-merchant. The disdain intensified after the Islamic conquest of the Near East, when "Syrian" traders, who once shared the East-West international trade with the Jews, faded from the European scene. Now nearly every long-distance trader traveling the roads of Latin Europe was either an itinerant foreign Jew or a Jew whose ancestors had originated outside the domain of Christendom.⁸ Carolingian thinkers subscribed to the Christian belief that cupidity was inherent in economic endeavors, which therefore led inevitably to "sinful gain" (*inipe merum*).⁹ This did not deter rulers from encourag-

ing Jewish long-distance traders to settle permanently in their domain. The desire on the part of the monarchy to exploit the professional skills of Jewish merchants for the good of the primitive Frankish economy, or at least to satisfy the aristocracy's lust for spices and luxury items from the East, overrode religious scruples. The ninth-century charters of the Carolingian King Louis the Pious granted itinerant Jewish trading families substantial privileges designed to induce them to establish a permanent base of operations on Christian territory.

We must not exaggerate the expansive privileges, many of which exceeded those enjoyed by Christians. Jews were necessary to overcome the Jews' fear of the hostility that the Christians popularly harbored toward them, both as Jews and as traders. The dispersed and isolated exemption from certain tolls, freedom from interference in mercantile affairs, and the absolute right to live according to their Jewish laws, and protection from absolute right in cases of mixed litigation in a Christian court. Particularly surprising is that Louis permitted the Jews to retain slaves who wished (or were induced by others) to become Christians in order to qualify for emancipation and escape from bondage to their Jewish owners.

Encouraged by civil authorities, Jews specializing in long-distance trade continued to settle permanently in northern Europe during and after the Carolingian period. Daily conscious of the close relations between the Carolingian dynasty and early Jewish mercantile settlement, Ashkenazic Jews in northern Europe in the twelfth century (and doubtless earlier) cherished a folk memory that "King Charls" (Charlemagne) had personally brought the first Jewish settlers from Italy to the Rhineland.⁹

Latin sources for the "dark" centuries of the early Middle Ages portray the Jews almost exclusively as merchants, who typically frequented and furnished goods to royal and episcopal courts. Bernhard Blumenkranz, in his lifetime the leading historian of medieval Jewish in Latin Christendom, thought this to be an illusion: merchants were precisely those Jews who would have attracted the attention of Christian chroniclers, who maintained close ties to royal courts. Blumenkranz contends that modern anti-semitism, fixated on the Jews' alleged inane and covetous bent for profit-seeking and commerce, exaggerated Jewish adroitness for this walk of life in the early Middle Ages. Moreover, he argues apologetically on the basis of the early medieval Hebrew sources, Jews engaged in diverse occupations during the Barbarian period. These included medicine, agriculture (with Jewish landowners employing slaves and Christian laborers), and various crafts, to mention a few. Blumenkranz's argument, it is nonetheless evident that Jews' preponderance in commerce and in a narrow range of Christian neighbors' thought of them continuously with a certain animosity. This doublets contradiction to their alienation within a predominantly sedentary, rural society deeply suspicious of the roving, stranger-merchant.

Thus an ambivalent attitude toward the Jews reigned during the early European Middle Ages. Jews were derided for their predominant profession, for Christian society had inherited the ancient Roman and early patristic disdain for the merchant. This negative sentiment went hand in hand with the traditional religious antipathy toward the Jews engrained in the minds of the leaders of the church. Since "Jew" and "merchant" were nearly synonymous, the aversion was compounded. At the same time, Jews who settled in Europe prospered from trade precisely because Christians still eschewed commercial life and because some secular rulers recognized the utility of a mercantile presence, necessarily Jewish. Their ambivalent reception in the Latin West during the early Middle Ages was sufficient cause for worry among the Jews. But, protected by secular rulers at a time when the religion of Christianity had not yet gained wide acceptance in society at large, at a time when the church was still too weak to influence the policy of practical-minded temporal monarchs, the economic gain seems to have offset the risks.

Because of their identification with a despised, shunned profession, on the one hand, and because of the stigma of their religion, on the other, Jews operated at the economic margins of what Christianity considered proper. When, later on, the church's opinion of trade became more friendly, it was the Jews' unfortunate lot to be denied the opportunity to move from the margins into the mainstream of European economic life.

With the revival of urban life in the late tenth and eleventh centuries, a Christian commercial class emerged in Europe.¹⁰ This was bound to have a detrimental effect on the Jews, although they managed to retain some prominence in trade as late as the second half of the twelfth century. Bishop Rudiger, the temporal ruler of the Rhenish town of Speyer, wished to establish his town as a prosperous commercial center. To this end, in 1084, he invited Jewish merchants to settle there, promising privileges as expansive as to constitute, in his words, "a legal status more generous than any which the Jewish people have in any city of the German kingdom."¹¹

Official Christian prejudice against commerce and the trader mellowed beginning in the twelfth century, when rapid urban growth and attendant commercial expansion drew Christians into the profitable vocation in ever-increasing numbers. Nevertheless, the old view persists in the work of Gratian, the greatest of the early compilers of canon law. His *Decretum* (ca. 1140) seems to consider commercial profits condemnable and declares certain forms of investment to be the equivalent of usury. But subsequent authorities "softened the rigours of the earlier doctrine" in keeping with the reality of the commercial revolution and of Christian involvement in mercantile pursuits. They distinguished the profits of sale from those of usury. . . . [They] distinguished between profits made without and those made with some expenditure of time and labour and money.¹² Only the

former were considered shameful gain. If the merchant's intention was to earn a livelihood for himself and his family rather than turn a profit for its own sake, his commercial activity met with approval.

Goldrins, "telling on the work of pedlars" (referred by Weber and Kappeler, De Moore, "monies of pedlars" (referred by Weber and Kappeler) has been a constant theme of the medieval church. Impeded the growth of the money market economy in the Middle Ages. True, many theologians in their pronouncements on economic activity reiterated the early Christian condemnation of excessive profits. Everything had its "just price," which was set to prevent profiteering. But, explains Gilchrist (following Baldwin), far from crippling economic growth by fixing prices at a level that would limit a return amounting to no more than the cost of production plus a moderate profit, in canon law the doctrine of the "just price" was made equivalent to the current free market price, based on the utility of an item—"its capacity to satisfy needs." Thus, "economic growth was not impeded by bad teaching or price regulation."¹⁵ Responding to the growth of the commercial economy with its need for loans, canonists and theologians of the High Middle Ages relaxed the older Christian sanctions against all forms of usury. Those views had been propagated in an earlier age when the need for credit was small. Now, in light of the new economic reality, the church began to tolerate "moderate" interest charges.¹⁶

Jewish merchants gained nothing from the more favorable view of commerce that came into vogue during the twelfth century. The rise of a Christian urban commercial class for whose benefit the church modified its opposition to commercial profiteering created difficulties for the veteran Jewish long-distance trader. Formerly monopolizing this function in a backward, predominantly rural environment, he was now seen as a competitor.¹⁷ Gradually, Christian traders in northern Europe squeezed out Jewish long-distance traders, and the commercial guilds, unwelcoming to Jews, excluded them from the developing urban economy. They were, for all practical purposes, barred from membership because of their inability to swear the required Christian oath of initiation. Already accustomed to dealing partly in loans with surplus capital generated by commercial transactions, Jews were now compelled to transfer their main energies to moneylending. Other Jews, who for various reasons were pushed out of productive occupations, found their only means of livelihood in making loans to Christians as well.

The Jew as Moneylender

Grounded in biblical precepts, Judaism forbade loans at interest to coreligionists but not to foreigners. Deuteronomy, Exodus, and Leviticus are explicit about this. The Deuteronomic statement (23:20–21) commands:

"You shall not deduct interest from loans to your brother . . . but you may deduct interest from loans to foreigners." Paradoxically, these Old Testament verses, coupled with one in the Gospel of Luke ("Lend, hoping for nothing in return" (6:35)), formed the basis of the original ban on usury between Christians ("brothers"); in this case, the Old Testament law given to Biblical Israel was deemed to apply equally to "New Israel."

The rabbi of Mainz Babbington charged Jews from taking interest from gentiles on the grounds that their money, like that of the non-Jewish gentile, was of because it was unmediated. In Babbington's mind, Jews continued to till the soil and lived in predominantly Jewish settlements removed, by and large, from economic intercourse with non-Jews. Beginning in the twelfth century, however, rabbis in medieval Europe justified exacting usury from Christians for various local economic and social reasons, such as hard times, the exclusion of Jews from landed occupations, their heavy tax burden, and the need to amass funds to bribe Christians when Jews came under threat of persecution.¹⁸ In his *Dialogue of a Philosopher with a Jew and a Christian*, the Christian philosopher Peter Abelard put into the mouth of his Jew the most typical Jewish rationale for engaging in moneylending:

Confined and restricted in this way as if the whole world had conspired against us alone, it is a wonder that we are allowed to live. We are allowed to possess neither fields nor vineyards nor any kind of such thing, and we are not permitted to trade with our fellow Christians. Consequently the principal gain that is left for us is that we sustain our miserable lives here by lending money at interest to strangers, but this just makes us most harmful to them who think they are being oppressed by it.²⁰

To ensure that the Jews maintained a regular flow of taxable income, secular rulers condoned and supported moneylending to Christians—for instance, by using Christian courts to enforce payment of Christian debts to Jews. Not surprisingly, this increased hatred of the Jew on the part of Christians, who understood that governmental encouragement of Jewish moneylending was simply an indirect way of filling royal treasuries with money that originated in Christian pockets.

When the Jewish moneylender was unable to attract affluent borrowers from the new Christian bourgeoisie, who usually could be expected to repay their debts in cash, the Christian poor usually borrowed in distress by pawning an item from their meager possessions (often an article of clothing), which they forfeited upon failure to repay the loan on time. Naturally, they, too, had no great affection for the Jewish pawnbroker, upon whom they were so dependent. As Guido Kisch put it: "There is some truth to the remark that usury secured for the Jews official protection at the price of public detestation."²¹

Christian dependence upon Jewish moneylenders constituted a major

irritant in Jewish-Christian relations in the High and later Middle Ages. As we have seen, the cardinal principle of Christian teaching—that no Jew should be allowed to possess power over any Christian—underlay laws in early Christian times forbidding Jews to possess Christian slaves or to hold public office, both of which put Jews in positions of authority over Christians. The principle also prohibited the decrees of the Fourth Lateran Council. The 1215, banning employment of Jews in public office and limiting Jewish usury.

Dependence on the Jewish moneylender created an improper inversion of the appropriate hierarchical relationship between Christian and Jew. William C. Jordan considers the impact of this inversion in his study of the level of popular culture in his study of Jewish moneylending in Provence, a region of northern France, in the thirteenth century. Jordan speculates that this dependence on what was considered an unwary source of credit forced anti-Jewish hostility among the lower classes. His evidence shows that the Christian borrowers included a high proportion of women. These women were constrained to leave their homes in a Christian sector of town and go into the forbidding Jewish neighborhood to secure the loans or make payments. Jordan assumes that

if they had children they took their children with them. A pattern of behaviour of this sort—given the general context of Christian-Jewish relations and the unnatural aspect of dependency which coloured the idea of borrowing from a Jew—was an important factor in perpetuating, perhaps intensifying, hostility between the two communities or certain elements of them.²²

More detailed research on the relationship between Jewish moneylending and persecution would be necessary to substantiate the thesis that "usury" was persecuted. Stuart Jenks has tested this theory by applying statistical analysis to complaints about Christian debtors and Jewish moneylenders in France (including Provence) in the Holy Roman Empire during a period when several violent anti-Jewish persecutions took place (1296–1326–37, 1348–49). He found no correlation between the credit transactions and these outbreaks of Jew hatred.²³ However, this is not conclusive. The borrowers studied were predominantly Christian landed gentry and other upper-class rural dwellers who bowed in distress, whereas the sources describe the persecutors of the Jews as urban and poor. Such individuals might well have been clients of Jewish pawnbrokers, their pledges subject to lawful seizure for default, who therefore would not have shown up as litigants in the district court.²⁴

There is other evidence connecting indebtedness to the Jews with persecution. An example are the reports of the massacre of Jews in York, England, in 1190. It was during a time of frightened religious tension fanned by calls for another crusade to the Holy Land. In 1189, a riot against the Jews of

London was fanned off by an incident that occurred during the coronation of Richard I. After the king's departure for the Continent, to prepare an army for the assault on the Holy Land, other English cities witnessed violent assaults on the Jews. The worst occurred in York, where scores of Jews died, after which the community temporarily disappeared from historical records. Accounts of the events in York in 1190 by Christian chroniclers state that a primary motive for the attack was the wish of some baronial families to wipe out their debts to Jewish moneylenders. They accomplished this by massacring Jews, moneylenders, and others and by destroying the bonds of their indebtedness where they had been deposited.²⁵ R. B. Dobson has suggested that the massacre in York was part of the growing baronial revolt against the encroachment of royal authority, a revolt that culminated in the signing of the Magna Carta in 1215.²⁶

For other reasons, moneylending proved a risky business for Jews. Beginning in the thirteenth century, the economic florescence of northern Europe during the High Middle Ages attracted Christian moneylenders to the credit business. These provided stiff competition for Jewish pawnbrokers. As foreigners originating in southern France (the town of Cahors) or in Italy (lumped together under the name *Lombards*), Christian pawnbrokers were disliked as much as Jewish usurers. They were condemned by the church for violating the ecclesiastical ban on loans at interest between Christians. Despite the antipathy toward the Lombards and Cahors, Christians in need of cash turned to them out of necessity. They were very active during the thirteenth and fourteenth centuries, as a source of loans free of the stigma of borrowing from religious inferiors, they eroded Jewish income sucked out from the only significant walk of the left open to them in the later Middle Ages.²⁷

To make matters worse, the church's opposition to the open, embarrassing financing of usury among Christians spilled over into antiecclesiastical attacks on Jewish usury. Popes besetted secular rulers to compel Jewish moneylenders to renounce interest and to leave Christian territories.²⁸ The famous anti-usury canon promulgated at the Fourth Lateran Council explicitly maligned Jewish moneylenders for "exhausting the financial strength of the Christians" and restricted them to moderate interest rates, a concession to the need for credit in Europe's ever-expanding economy.²⁹

The papal campaign against usury—first Christian, then, with particular intensity, Jewish—won only sporadic acceptance at the courts of Europe's secular rulers, who alone had the authority to enforce the ecclesiastical order. Where the papal call fell on receptive ears, Jewish economic well-being was devastated. In England in 1275, King Edward I and Parliament put an end to Jewish usury altogether by ruling that Jews henceforth would apply themselves to more productive occupations. This reform

failed, however, because it was not accompanied by a relaxation of the discriminatory restrictions, such as the exclusion of Jews from medicine and craft guilds (which made it impossible for Jews to succeed in commerce and arts and crafts).³⁰ Moreover, heavy tallages continued to be imposed on the Jews despite their ever-shrinking income from loans—until, finally, outright confiscation of Jewish property and outstanding debt bonds remained the only method of extracting additional money from the Jews. This set the stage for the general expulsion and spoliation of the Jews of England in 1290.³¹

Direct, too, were the consequences for French Jewry of the ecclesiastical anti-usury crusade. King Louis IX (1226–70) determined to extend royal authority in order to achieve his ideal of a kingdom ruled by a pious Catholic monarch. Mistrust of the papacy's strong opposition to usury, whether practiced by Christians or Jews, the king exceeded Rome's call for the elimination of the "heavy and immoderate usury" charged by Jews. He zealously pursued an economic policy aimed at undermining the livelihood of Jewish moneylenders in his realm.³²

The economic crackdown on the Jews in France was part of a general policy of reducing Jewish resistance to conversion to Christianity. The policy included an attack on the Talmud, enforcement of the church ruling that Jews wear distinctive garb, and heavy taxation. Louis's policy of undermining Jewish resistance to conversion culminated in the conversion of Philip III (1270–85), Philip's son, Philip IV, the Fair (1285–1314), reshaped the Capetian dynasty's anti-Jewish policy. Wishing to purify France for Christianity and to spread the Jewish money, convinced that Louis IX's policy of humbling the Jews while reducing the Jewish province had failed, Philip the Fair resolved to capel them after taking the draconian measure of confiscating their possessions.³³

Christian debt to Jewish moneylenders was a deleterious factor in the Jewish-Christian relationship during the Middle Ages. Though important for the growth of the economy and the relief of distress, and grudgingly tolerated for those reasons, moneylending contributed mightily to anti-Jewish feelings and even to violence. By the end of the twelfth century, the word *Jew* had come to mean "moneylender." A Latin neologism of the early Middle Ages, *judicium*, originally applied to Christian initiation of Jewish ritual, now came to mean lending at interest. Hatred of the Jew intensified as a result of the association of usury in Christian minds with the twin evils of heresy and the Devil, and the subject of Jewish usury came to occupy an important place in both disputations and Jewish apologetical and exegetical works.³⁴

The dangers inherent in this state of affairs are summarized by Joseph Shatzmiller:

[The Jews'] involvement in moneylending made them subject to restrictive legislation and to hostile political actions, not to mention social opprobrium and physical violence. Things went from bad to worse in the thirteenth century. But medieval people were never absolutely clear about what they wanted to do in the matter of usury. The Christian ideology of economic modesty was ill understood, indeed, and the wish to relieve those oppressed by usurers was no doubt genuine. But at the turn of the fourteenth century, individually probably could not have imagined a world without a widespread and well-entrenched credit system.³⁵

This assessment of the general trend of hatred generated by Jewish moneylending is not undermined by Shatzmiller's own new findings. Based on a study of the trial of a Jewish moneylender early in the fourteenth century, Shatzmiller concludes that there could be a "relaxed, cordial relationship between the moneylender and his client."³⁶ Shatzmiller's evidence comes from Marseilles, in the south of France, where Jewish-Christian relations were better than in the north and more similar to the improved situation of the Jews of Islam.

This review of the economic factor in Christian-Jewish relations suggests that Jewish security in northern Latin Christendom followed a course inversely proportional to the general economic well-being of society at that time. The early Middle Ages saw a dimming of the last vestiges of the economic florescence of urbanized Roman civilization and its replacement by a predominantly rural economy, soon to be restructured into the web of socioeconomic relations we call feudalism. Also in turn, this retarded economic progress. In the same early Middle Ages, Jewish economic fortunes were in ascendancy, as Jewish merchants played a dominant role in international trade. Though despised and feared by most because of their profession and their religion, Jews nonetheless were protected by pragmatic kings and barons.

With the economic rise of Europe in the twelfth and thirteenth centuries, Jews abetted by Christian mercantile competitors, were increasingly relegated to a hated profession of moneylending while, at the same time, being succored occasionally by the rogue Christian usurer. There is evidence that Jews continued to prosper from moneylending, although they may have expended larger and larger portions of their income on taxes, confiscations, or bribes. More important, the support temporal rulers accorded Jewish moneylending aided Christian debtors of the Jews, which only increased the hostility of Christians toward the Jews. As the economy expanded, secular rulers, responding to church objections to Jewish usury, withdrew their support for Jewish credit transactions. This,

too, had an adverse effect on the Jews—efforts at routing them into other occupations having failed to alter their economic plight.

The growing estrangement (and enmity) between Jewish society and general economic well-being in Latin Christendom, however, was sharply with Jewish life under Islam. There, Jewish economic well-being and Jewish security correlated directly with economic trends in society as a whole. The way in which one symptom among many of the extent to which the Jews were excluded from the economic and social order of the larger Muslim world in which they lived.

IN THE ISLAMIC WORLD

Islam and the Mercantile Life

In the thirteenth century, Jacob b. Elijah of Venice, a Jew, left his home in France for Venice and ended up in the Muslim East. Blaming Christians for the concentration of Jews in the East, Jacob compared the Jewish plight in Christian lands to their better living in the economic situation in Muslim countries. In a well-known polemical letter to Rabbi Chisiam, a Jewish apostate, Jacob wrote:

Among the Orientals, each person makes his livelihood from whatever is his occupation. And, while Arab rulers may be wicked and sinful, they do possess reason and understanding. They take a prescribed tax each year, from the older ones each according to his seniority and from the young ones each according to his youthfulness. It is not this way in our lands nor is it done in our place that way. Our kings and princes think only how to assail and kill upon us, in order to take away our gold and silver.³⁷

Jacob thus tells us that Jews living in Muslim lands enjoyed occupational diversification and that the taxes Oriental Jews paid were far rather than arbitrary and exorbitant. Though simplistic, his comparison is accurate, and it shows that, even in the Middle Ages, Jews sensed that the contrast between Jewish well-being in East and West had much to do with economics.

A brighter picture emerges from an examination of the economic factor in Jewish-gentile relations in the Islamic world during the early and High Middle Ages. In contrast to their coreligionists in Christendom, the Jews of Islam were well integrated into the economic life of the larger society. Measured against the European standard, the relative absence of economic discrimination against Jews in the Muslim world during the classical centuries makes a vivid impression. What circumstance determined this reality? How did they affect other aspects of Muslim-Jewish relations?

In the Christian West, the Barbarian invasions had snuffed out what

remained of the dwindling long-distance trade of late Roman antiquity. Islam, by contrast, appeared on the scene at a time when commercial exchange over considerable distances was entrenched in the conquered areas of southwest Asia and North Africa. Pre-Islamic Arabians had participated in the caravan trade linking spice-rich southern Arabia with the markets of Egypt, Byzantium, and Syria. Muhammad was born and reared in Mecca, a wealthy trading emporium in northern Arabia. The city was home to a pilgrimage shrine, the Ka'ba, symbol of the city's importance as a way station and marketplace for merchants traversing the trade routes of the Arabian Peninsula. The Prophet's role in the south trade axis, Muhammad's role as a wealthy trader, and the frequent Syrian caravan trading journeys, all helped to establish him as a merchant (named *Kadijja*), who supplied him to trade on his own account, in partnership with a spouse of her former husband.³⁸ Thus, it is not surprising that ancient Islam, in contrast to Christianity, asserted a positive attitude toward commerce.

In the Qur'an, God prates gain through commerce. For example, "It is no sin for you that ye seek the bounty of your lord [by trading]" (Sura 2:198). In the following utterance, usury (disapproved) and commerce (approved) are contrasted: "Those who swallow usury cannot rise up save as the arseeth whom the devil hath prostrated by [his] touch." That is because they say: "Trade is just like usury," whereas Allah permiteth trading and prohibiteth usury" (Sura 2:275). In the words of Maxime Rodinson, the Qur'an "looks with favour upon commercial activity, confining itself to condemning fraudulent practices and requiring abstention from trade during certain religious festivals." The Koran . . . says that it is proper to combine the practice of religion and material life, carrying on trade even during pilgrimages, and goes so far as to mention commercial profit under the name of God's bounty."³⁹

Similarly, Muslim traditions encourage profitable commercial activity. For example,

The best of gain is from honorable trade and from a man's work with his own hands.

The honest, truthful Muslim merchant will stand with the martyrs on the Day of Judgment.

I command the merchants to you, for they are the couriers of the horizons and God's trusted servants on earth.

Nine-tenths of livelihood is trade, the tenth is livestock.⁴⁰

The ideological encouragement of trade, firmly established in both the Qur'an and the *hadith*, carried over into the realm of Islamic law as it gradually took shape during the early Islamic period. Most important, the jurists who compiled Islamic law were themselves merchant-scholars.⁴¹

They took into account the needs of the merchant as they formulated the laws relating to commerce. Even Ibn Taymiyya, the great Muslim theologian of the late thirteenth, early fourteenth century, attacked "any great importance to individual freedom in economic behaviour." In a *fatwa* (responsum) he wrote: "We believe that Allah has permitted earnings (*maka'id*), trades (*tiya'id*), and industries (*imad'id*) and He has prohibited fraud and injury."⁴² Unlike medieval Christian religious thinkers who extolled the virtues of poverty, in keeping with Jesus' teachings, Ibn Taymiyya does not praise indigence. He believed, rather, that "man should seek prosperity and independence, since these are necessary for the fulfillment of a number of obligations and religious duties."⁴³

It is an overstatement to claim that Islam is innately compatible with capitalism, as Weber, Lawrey, and others argue for Protestantism and as Sorliart, with antemetic overtones, asserts about Judaism. But Maxime Rodinson's *Islam and Capitalism* speaks a large measure of truth about Islam's positive disposition toward profit-making enterprises. Rodinson points out that, in the Muslim milieu, there was less ideological resistance to the constant striving for profit than in the Christian West. Whereas both classical Christianity and classical Islam condemned luxury, there were "subtle and significant divergences." Christianity condemns swiftness in the striving for anything beyond one's needs. "For Islam the stress had rather upon the good use to be made of one's possessions, the merit that lies in using them intelligently and distributing them with generosity—an attitude more favourable to economic expansion than that of the Christian theologians."⁴⁴

The compatibility of Islamic law and theology with profitable economic activity both resulted from and contributed to what Gaitan calls the "rise of the Near Eastern bourgeoisie."⁴⁵ The advent of a middle class occurred centuries before a similar development in Europe. The enterprising trade of early Islam resulted primarily from the rapid creation of a vast, unified empire with considerable resources and a great demand for goods. By the ninth century, the Islamic world possessed a flourishing trade and was employing sophisticated instruments of credit for converting capital into profit—something the medieval West did not achieve until the High Middle Ages.

The Jew as Merchant

It is difficult, if not impossible, to overstate the significance of Islam's positive attitude to urban life and trade for the predominantly urban-dwelling Jews. Such a viewpoint gave them, by association, more status and a higher degree of integration than they could achieve in northern Europe, where the prejudice against merchants (and against the towns, in

which they lived) relegated the urbanized Jewish trader to the status of an alien, marginal character—the model of "the stranger" sketched by the sociologist Georg Simmel. The Arab world saw many people constantly on the move, also in contrast to the sedentary West. Hence, Muslims did not view the long-distance trader as an alien. With so much access to world markets, Islamic merchants had no reason to consider Jews competitors. In the period of economic florescence (through the twelfth century), Jew and Muslim shared the fruits of commerce without the fear—prevalent among Christians—of diminishing the other's profits.

One finds evidence of Jewish integration into the international trade of early Islam in sources describing Jewish merchants from "the land of Raddan" in Iraq, the center of the Islamic empire, beginning in the middle of the eighth century. By the beginning of the tenth century, a Jewish consortium in Baghdad had accumulated great wealth. Headed by two merchant-bankers—Joseph b. Phinias and Aaron b. Amran—whose origins seem to have been in the province of Ahwaz in southern Iraq, the consortium became attached to the Abbasid caliphate at Baghdad as a provider of loans and other banking and mercantile services. The vital services of the merchant-bankers are described in Arabic chronicles and other sources. (We met Joseph's son-in-law Neitra at the court of the Abbasid caliph in Chapter 4.) These individuals represented a significant class of Jews from the eastern Islamic lands; along with their Muslim counterparts, they fueled the commercial revolution of the early Islamic centuries.⁴⁶

Before, but especially after the Abbasid Empire began to disintegrate (ninth century), commercial opportunities in the expansive Islamic empire drew countless merchants from the eastern provinces to the new Mediterranean "frontiers." From the time of the conquest of the Mediterranean lands and of Spain, great numbers of traders from Iran and Iraq, Jews among them, migrated westward and established themselves in the multitude of Islamic cities and towns that dotted the Mediterranean. This migration of Jewish traders must be distinguished from the migration of Jewish merchants from the domain of Islam to the western European world during the early Middle Ages. The movement of Jewish traders to the West was, in part, a financial phenomenon, which Muslim merchants were forced to face in mercantile operations from East to West.⁴⁷ Second, Jewish merchants were not viewed as aliens, as they were in Europe; for one thing, indigenous to the Near East, they were largely indistinguishable physically from their Arab-Muslim neighbors. Jewish immigrants enlarged the Jewish population of Palestine, Egypt, North Africa, and Spain and laid the foundations for prosperous communities that culminated in the establishment of independent religious institutions and a de-

voion to scholarship that paralleled and eventually superseded ancient sources of Jewish authority in Palestine and Babylonia.

One of the most famous Jews to come from the East and flourish in the Islamic frontier lands of the West was Yā'qub Ibn Killis. Born in Baghdad in 930, he accompanied his father to the busy commercial town of Ramh, in Palestine. There, Ibn Killis served as a representative of merchants. This important, officially recognized post in the Islamic world of commerce involved legal representation of foreign merchants, storage and marketing of goods of absent traders, and related functions. Goitein, who likens this functionary to the consul of the Italian merchant colonies in the Levant in later centuries, speculates that there was a connection between the Islamic and European "typical counterpart."⁵⁰

Apparently, Ibn Killis had come to Egypt to escape charges that he had mismanaged funds belonging to a Jewish community in Egypt, an economic official in the service of Kāfir al-Ikhshīd, a caliph and an independent ruler. After converting to Islam, Ibn Killis went to Nubia and Africa, where he joined the Fatimid court. He accompanied the Fatimid ruler al-Mu'izz in his triumphal march to Egypt following the Fatimid conquest of 969. In Egypt, Ibn Killis served as a principal builder of the Fatimid financial administration, finally attaining the coveted post of vizier, which he retained almost continuously until his death in 991. The former Jewish vizier maintained relationships with his erstwhile coreligionists, some of whom attended the weekly intellectual salon he hosted in his personal court.⁵¹

The Tustari family is another example of the spread of Jewish commerce from East to West. The family originated in Tustar in southwestern Iran, then the center of a flourishing textile industry. Arabic sources refer to them as the Banu Shal al-Tustari ("sons of Shal the Tustarian"). By the third decade of the eleventh century, we find three brothers from this family settled in Old Cairo, where they were active in the jewel trade. Of the three, Abu Sa'd and Abu Nasr, like Ibn Killis a century earlier, rose to positions of political influence at the Fatimid court. They had commercial dealings with merchants far beyond Egypt's borders, including merchants of Jewish and people in their Persian homeland. Abu Sa'd reached the pinnacle of his influence at court during the regency of the mother of the caliph al-Mu'izz, which began in 1026. A wielder of considerable power by virtue of his relationship with the queen mother (originally a slave girl whom he had sold to al-Mu'izz's father), Abu Sa'd fell victim to political intrigue and was assassinated in 1047. Unlike Ibn Killis, Abu Sa'd remained Jewish. It was long debated whether the family were Kabbalists or Karaites. In a monograph on the family, Moshe Gil presents new evidence of their Karaite adherence.⁵²

The Tustaris were merchants whose fame and proximity to the corridors of power earned them a place in Arabic chronicles. In the Geniza they

appear both as merchants and as leaders of the Jewish community. The Geniza's value, however, lies equally in the detailed picture it provides of the working lives of hundreds of Jewish merchants who flourished in the relatively open, nonexclusive economy of Egypt and other Mediterranean countries during the High Middle Ages of Islam. After studying these documents, Goitein came to the conclusion that the Jewish merchants of the Geniza papers pursued economic activities in complete conformity with the mercantile practices of the time. This view has been fleshed out by A. L. Udovitch, who studied the classical Islamic law of partnership and the commercial instrument known as the *commenda* (the Latin name by which it was known in Europe). The *commenda* was a mutual loan whereby one party put up capital and the other contributed his time and work as agent, trafficking with the investor's contribution. Udovitch proved that what seems theoretical in Muslim juristic sources of the eighth century was practiced in real life by eleventh- and twelfth-century Jewish merchants represented in the business correspondence and related documents of the Geniza. He concludes that Muslim merchants in the early centuries of Islam followed customs tailored to their professional needs and analogous to the law merchant of medieval Europe. This customary law of the merchants was absorbed into Islamic law at the time of its classical development.⁵³ The same phenomenon occurred among the Jews.

The case of the *suflaga* well exemplifies a parallel development in Islam and in Judaism. The *suflaga* was a letter of credit issued by one party to be used by the bearer to collect payment from a party in another city who had an obligation toward or who held funds belonging to the issuer. Muslim merchants followed this custom extensively to avoid the risks of transporting specie. As Moshe Gil has noted, they were transgressing "some authorities disallowed it, but the obvious convenience of the *suflaga* [the *tyfnyya* as accepted it, saying "the Prophet never prohibited the thing which is useful and beneficial and people need it."⁵²

Jewish legal opinion shows similar awareness of the "law of the merchants" and the indispensability of the *suflaga*. Witness this Geonic responsum in Judeo-Arabic:

There is no basis in our law for sending the *suflaga*, since our rabbis have stated [in the Talmud, Bava Kamma 104b]: "One may not send money in the form of a letter of credit [*dykaver* (from Greek), used in the geonic period to designate a document for transfer of money] even if witnesses have signed it."⁵⁴ However, having seen that people do business with one another using it, we began ruling on its basis [i.e., admitting it in court], lest trade among people cease. We rule on its basis, neither adding to it nor subtracting from it [i.e., "exactly"], in accordance with "the law of the merchants" [*halakha al-suflaga*].⁵⁵

This remarkable congruence between Muslim and Jewish economic practice, as well as the shared judicial system of Muslim and Jewish legal experts regarding the necessity for flexible responses to the law of the merchants,⁵⁴ could occur only in a market atmosphere that knew no confessional boundaries and did not exclude minorities. Samuel Sorensen argues persuasively that commercial and craft guilds of the European Middle Ages were corporate and limited to members of the majority faith—did not exist in the early Islamic period, for corporate groups in general were absent.⁵⁴ The easy interaction between Jews and Muslims in day-to-day economic undertakings led to a new leniency regarding Jews who preferred drawing up business agreements and settling disputes in the Muslim religious courts, in violation of the ancient talmudic prohibition against “going to the gentiles’ court.” To accommodate this reality, legal documents drawn up and witnessed in Muslim courts were routinely admitted as evidence in Jewish tribunals. Resort to Muslim courts was so commonplace that the standard formula for a power of attorney secured in a Jewish court indicates whether the attorney is allowed to approach a non-Jewish court in addition or in lieu of the Jewish.⁵⁵ He usually was.

The responsiveness of one of the Babylonian Geonim indicates the extent of the practice of taking the Muslim courts among Jews. It further indicates that the practice was readily validated by the Jewish judiciary out of a genuine trust in the court of the *qadi*:

This is our opinion: In the city in which we live, Baghdad, the Muslim courts accept only witnesses that are wise, great, and rich, who have never been charged with theft or lying or dishonesty, and who are expert in their law. They are called *al-am al-dinin*, “honest” [the technical Arabic term for professional witnesses in an Islamic court]. If these kinds of people acted as witnesses on a deed of sale or loan, and the testimony was set out in their court and was accepted by their judge, we also adjudicate according to that legal document and consider it valid. This is our custom at this time, and it happens daily.⁵⁶

The illustrious Hay Gaon (d. 1038), chief justice, so to speak, of the entire Jewish population of the Islamic world, writes in his “Book on Buying and Selling”: “These Muslims treat us with great solicitude and protection.”⁵⁷

This attitude contrasts sharply with Ashkenazic policy on litigating inter-Jewish suits before Christian courts. Ashkenazic rabbis insisted on strict adherence to the talmudic prohibition, for fear of prejudicial or dishonest treatment and other indignities.⁵⁸ They also worried that embittered Jews would use the Christian authorities to inform against their medieval Arian world frowned on Jews applying to Muslim courts, and they regularly repeated the talmudic ban. However, realism about the

autonomous dynamics of the law of the marketplace, coupled with a certain confidence in the quality of justice in Islamic tribunals, made them flexible in economic matters. In matters of personal status, especially family law, where the need to maintain boundaries between Jews and Muslims was understandably greater, *qadis* often referred litigants back to the Jewish judiciary. At the same time, as Gideon Libson has begun to show, in matters of personal status, the Geonim endeavored to keep Jews loyal to the Jewish courts by consciously absorbing into Jewish law in the form of binding “custom” many procedures and standards of Islamic law perceived to be advantageous—yet another means of accommodation.⁶⁰

The traversability of boundaries in daily economic affairs echoes throughout Jewish sources for our period. Both the letters of Jewish traders in the Crimea and the rabbinic responsa are filled with casual references to Muslim and Jewish merchants as part of the same, unified, non-sectarian economic community. The relatively relaxed ambience of interfaith relations in the Islamic world helped create trust, which in turn encouraged partnership for profit between Jews and Muslims. Rabbinic authorities often received queries about partnerships between Jewish and Muslims because these dealings frequently gave rise to questions of Jewish law, such as whether the Muslim partner’s working on the Jewish Sabbath required special arrangements for distributing profits from transactions concluded on that day.

Louis Ginzberg published some leaves from a collection of Geonic responsa containing several that deal with interdenominational partnerships. One concerns “a Jew who made a partnership with a gentile [i.e., a Muslim] who named the store and made sales on Saturday.”⁶¹ The ruling in such cases, following the Talmud, was that Saturday’s profits belong to the non-Jew alone (with some kind of compensatory assignment of another day’s profits to the Jew) and that the method of distribution had to have been agreed upon by the partners in advance.⁶² An interdenominational partnership in agriculture raised questions about possible transgression of biblical precepts should the Muslim plow on the Sabbath using the jointly owned animal or muzzle the beast or couple an ox with an ass. The ruling, which Ginzberg labels “lenient,” disqualifies the arrangement only with respect to Sabbath plowing, because an animal possessed by a Jew must be allowed to rest on the Sabbath as commanded in the Torah.⁶³

A responsum of Maimonides presents yet another variant. Some people who are partners in a workshop are engaged in the same craft, some of them being Jews and some of them gentiles [i.e., Muslims]. The partners agreed that the Friday [proceeds] would belong to the Jew, and Satur-

day's to the gentile. The tools of the workshop are pooled, and the craft is either silversmithing or glasswork. Is it permitted to him [the Jewish partner] that they divide the profit even though they [the tools] have been put to work on Saturday? Or, should they render account for the days on which work was completed and deduct the portion [of Saturday] when he [the Jewish partner] leaves it [the workshop] to the gentile?

Maimonides sustained the arrangement agreed upon by the partners. The profits of Saturday and Friday would belong to the Muslim and the Jew, respectively, and the agreement did not disqualify the partnership on the grounds that jointly owned implements might be used on the Sabbath.⁶⁴ Reciprocally, Islamic law discusses the case of partnership, or *commenda*, with a non-Muslim. The dominant view permits it provided the Muslim retains control over what is bought and sold. In other words, the Muslim must be the agent and active partner. The legists reason that the non-Muslim, as agent, might traffic in items forbidden to Muslims, like pork (a Christian partner, obviously) or wine, or employ a contract that is invalid according to Islamic law. Another concern stemmed from the fact that non-Muslims practiced usury, and a Muslim should not be a party to such a violation of Islamic law. A more stringent opinion condemns interfaith partnerships as reprehensible, since they lead to friendship.⁶⁵ This last opinion shows that sociability between Muslim and non-Muslim partners was a common by-product of interdenominational business in medieval times.

A query to Maimonides about a case involving a Jew and his Muslim business partner indicates that Muslims who engaged in interdenominational partnerships did not necessarily observe the Islamic requirement that they serve as the trafficking agent. Here, the Muslim acted as investor and the Jew, as his agent.

Concerning a Jew in whose hands was money of a gentile [i.e., a Muslim] as a *commenda*. He [the Jewish agent] bought some merchandise and wished to sell it for a *dinar* [this means as a cash sale, the buyer being Jewish. The Muslim investor would not allow a cash sale, but rather [wanted] deferred payment [al-*ahb*] at a higher price. Is it permissible for the Jewish agent to accept the additional money or not?

The issue before the Jewish legal authority was not the interdenominational partnership in itself, but the matter of usury between Jews ("interest" consisted of the difference between the price of the moment and the higher figure advanced for the convenience of deferring payment). The Jewish agent might be seen as taking interest from another Jew, in violation of the law of the Torah. Maimonides permitted the transaction, using the rationale that the real vendor was the Muslim investor, not the Jewish agent.⁶⁶

Credit in the Economy

Credit transactions struck deep roots in the interdenominational monetary economy of the Near Eastern marketplace. In keeping with the practice of merchants, both Muslims and Jews engaged extensively in credit transactions, in spite of the appearance of usury.

This situation begs comparison with the Latin West. At first glance, it seems similar to its analog in Christendom. Islam's view of usury compares favorably with that of Christianity. *Ribā*, as it is called in Arabic, is forbidden already in the Qur'an. "O ye who believe, devour not usury, doubling and quadrupling" (Sura 1:130). Elsewhere (4:16), even interest taken by Jews is specifically condemned, the verse apparently referring to the biblical injunction against usury between Jews. Yet, Islamic law, originating as it did during the Middle Eastern commercial revolution and compiled by merchant-scholars necessarily in concert with the "law of the merchants," allowed the *ribā* ban to be circumvented by various legal devices.⁶⁷ A favorite method involved disguising loans as capital investment. The *commenda* often served this purpose. In practice, the agent earned his share of the profits because he invested time and work. The portion of the proceeds he received to the investor along with the original capital looked very much like interest on a loan, but it was sufficiently indirect to be excluded from the Islamic prohibition of over usury.

Characteristic of the accommodation of Islam to economics in Islam, jurists recognized that without such credit arrangements, including deferred payment at a higher price, the economy would be stifled or in the words of an eleventh-century Muslim jurist:

We hold that selling for credit is part of the practice of merchants, and that it is the most conducive means for the achievement of the investor's goal which is profit. And in most cases, profit can only be achieved by selling for credit and not selling for cash.⁶⁸

Almost echoing the Muslim jurist, the great Maimonides upheld a case of deferred payment at an increased price in a transaction between Jews: "Such is the custom in business dealings of people with one another, and were it not for this, most means of livelihood would cease."⁶⁹

Among themselves, Jews regularly adopted the Islamic *commenda* for long-term commercial enterprises because it was more flexible than a similar instrument in the Talmud for circumventing usury between Jews called *ṣaḥ*.⁷⁰ The Jewish religious courts recognized the "gentile *commenda*" as valid. Like the Islamic regions, they, too, regularly condoned the deferral of payment for goods sold to another Jew in return for a higher price, a way around the prohibition of loans at interest between Jews.⁷¹

The Jew as Moneylender and Debtor

As they did in Europe, Jews in the orbit of Islam also engaged in moneylending. In a revealing contrast with Europe, however, the main arena for Jewish credit transactions in the Islamic world during the period was *within* the Jewish community. Like Muslim medieval Christians, Jews involved in trade needed to have access to capital, and Jews with capital were reluctant to supply it unless they could make money on it. That was, to be sure, some lending on interest to the non-Jew, which biblical law forbade, but rabbinical counterparts in Europe.⁷⁰ But the reverse was also true: Jews regularly borrowed on interest from Muslim moneylenders.⁷¹ Far from exceptional is the instance recorded in a Maimonidean responsum of a Jew who "owed money to gentiles [Muslims] and fled from them" with the result that the Muslim creditor demanded payment from the fugitive's brother and guarantor.⁷²

Differing again from the practice in Christian lands, Jewish moneylending activities were diverse and not concentrated in consumption loans to strapped gentiles. The prominent bankers to the Abbasid court described earlier performed myriad banking functions for their Muslim lords, not just loans. Even their loans showed variety: some stipulated actual interest while others took the form of advances in cash to be recouped through tax-farming.⁷³ Loans on interest to Muslims, despite their permissibility in Jewish law, are rarely mentioned in the Geniza documents. Golden notes the obvious contrast with Europe:

Moneylending to Gentiles has found hardly any mention in the mass of private and business letters, court records, and accounts preserved in the Geniza. Instructive in this respect is also the comparison of the responsa and other legalistic literatures of the medieval rabbis of France and Germany with those of their Near Eastern predecessors and parallel contemporaries. . . . While the legal and moral questions created through unending lending to Gentiles occupy enormous space in the works of the former they play no role in the writings of the latter.⁷⁴

The theme of the malevolent Jewish moneylender is, nonetheless, not absent from Arabic literature. One of the arguments of a thirteenth-century Muslim polemicist against *dhimmi* service in government is based on the fact that they "hold that interest may be taken from those who are not of their religion."⁷⁵ Significantly, this hostile writer does not object to the principle in Islamic religious terms (as was the case in Christendom) but rather to the resulting financial exploitation of Muslims.⁷⁶

Economic Diversification

We have devoted most of this discussion of economic activity of the Jews of Islam to trade, paying some attention to its adjunct, moneylending, because of the stark contrast with the Christian West, where Jews found themselves out of conformity with their surroundings. They played an alien role as traders in the early European Middle Ages, as unwanted competitors in commerce later on, and finally, most damagingly, as distressed moneylenders. But another major difference between the economic profile of eastern and western Jewry also adds to our understanding of the improved lot of the Jews of Islam. I refer to their broad economic diversification. Neither the Islamic economy nor the attitude of Muslims toward Jews restricted the latter to a narrow range of occupations. Our main source for the Geniza, probably gives disproportionate weight to merchants because it is they, more than other, who wrote letters filled with or soliciting information needed for commerce.

At the same time, the Geniza reports that Jews made a living from industrial crafts. An appendix to Golden's *Mediterranean Society* shows Jews involved in dyeing, metalworking, weaving, bread-baking, wine-making, manufacture of glass vessels, silversmithing, and production of cheese, sugar, manufacture, and silkwork.⁷⁷ Where found, fully 60 percent of Jews owned agricultural land, and many raised crops in the staple Egyptian countryside. Jews owned and worked orchards and date groves. Some assigned gentile sharecroppers to work their fields, vineyards, and orchards.⁷⁸ In short, far from occupying predominantly one economic niche, Jews in the Islamic world during our period were broadly distributed throughout the various sectors of the economy. The more differentiated they were, the more they appeared like others around them, including the Muslim majority. This variegated economic profile, much more diverse and much more widespread than Blumenkranz claims for early medieval Jewry in the Latin West,⁷⁹ militated against the social abuse that Jews in Christian lands had to endure in part on account of their identification with a limited and problematic set of occupations.

The Anthropological Study of the Traditional Islamic Marketplace

Anthropologists studying the position of Jews in the economy of the traditional Arab marketplace in our own time have sketched a picture that may be imposed on the historical evidence for the Islamic High Middle Ages without Geniza's classic study of the marketplace of Sefrou, Morocco, in which Jews figured prominently, is a case in point. Gertzel observes, for instance, that "Jews mixed with Muslims under uniform

ground rules, which, to an extent difficult to credit for those whose ideas about Jews in traditional trade are based on the role they played in pre-modern Europe, were indifferent to religious status."⁷⁹ Further, "the distribution of Jewish merchants and artisans across the economic class structure was, to the degree one can measure it, very similar to that of the Muslim."⁸⁰ Regarding the same market of Sefrou, Lawrence Rosen writes that Jews did not occupy a set of distinctive trades or crafts,

as has been the case in many other instances of Jewish economic organization in the non-Jewish world. Rather, the Jews of Sefrou, with a few exceptions, were engaged in most of the same crafts and businesses as the Muslim population, always side by side with them in the part of the bazaar where such practitioners were located. . . . To the Muslim the Jew in Sefrou society was, therefore, both an individual who could be dealt with in terms of many of the same concepts and negotiated ties employed in relationships with a fellow Muslim and a member of an inferior religious community with whom full use of reciprocity were inapplicable.

This, concludes Rosen, was the key to Jewish security in the Sefrou environment:⁸¹

Writing about "trade as a mediator in Muslim-Jewish relations" in the Moroccan port city of Essaouira (Mogador) in the nineteenth century, Daniel Schroeter applies to a historical case the observations and analysis of such anthropologists as Rosen and Goertz. In spite of the many barriers dividing Jews from Muslims, most notably the residential segregation of Jews in the *melah* (a kind of ghetto), "on a business level Jews interacted with Muslims in the wide-open spaces of the urban market. [N]either penetrated into the other's private sector, but both were free to trade and even interact socially in the business sector."⁸²

In the urban markets, ethnic barriers were broken down. Jewish traders were subject to the same administration as were their Muslim counterparts. In the town of Essaouira, Jewish traders were not subject to the same level of surveillance of the *melah* pursued Muslim activities. Jews were free to exit shops from the *hahout*, the Muslim religious enclavements. The requirements of business overrode religious differences.⁸³

The conclusions of Goertz, Rosen, Schroeter, and others resonate with evidence from the medieval Jewish-Arab world. The embeddedness of Jewish commercial activity in the Islamic lands depicted in the Geniza, the relative absence of boundaries between Jew and Muslim in the marketplace, the considerable occupational diversification of the Jews, and their detachment from the detested role of usurious moneylender allowed for decent human relations between Jewish and Muslim merchants. This

transcended confessional differences and prevented the emergence of an irrational stereotype of the type that captured the popular imagination in northern Europe, where most Jews occupied an economic niche that put them at odds with the Christian population.

Letters from Jewish Traders

Some excerpts from the commercial correspondence of medieval Jewish traders, as translated by Goheen in his collection, *Letters of Medieval Jewish Traders*, provide a description of the Jewish place in the vibrant trade of the Islamic High Middle Ages.

The first excerpt comes from a letter of about 1010, addressed to the head of the Tustari family from Baghdad, Shih, the father of Abu Sa'd and Abu Nasr. The writer was head of a caravan of Jewish traders, the Tarent brothers of Qayrawan, Tunisia, who had two more brothers in Old Cairo, where the Tustaris lived. The passage speaks of trade in expensive textiles and of interplay with Muslim merchants.

The cloaks sent by you have arrived, and I wish to thank you for your kindness and exertion in the matter. You noted also that the rest of the order had been carried out. All you have sent, my lord, is fine, but I wish to ask you to buy everything all over again, for the three robes striped with curved lines, as well as the white robe which I wanted to have for me as a mantle, were taken from me by a man who imposed on me. . . .

I would like the robe to be deep red, as red as possible, and the white and yellow also to be of deeper color. I did not like the color of the yellow which arrived. The best when color is faded, will travel, is the merchandise of my brothers who have given me advice, will travel, is the merchandise of my many respects.⁸⁴

The next letter comes from a Jew involved in India trade. He "mailed" his massive from the African port of Aydhab (in modern Sudan), a stage forwarded for sale in Egypt. Indian goods acquired in the market of Aydhab. The proceeds were to be distributed to various partners before the merchandise was shipped to his family in Alexandria. The writer also mentions his Muslim traveling companions. His emphasis on the importance of rendering accounts is typical in one sentence, he refers anxiously to "profit," which was the goal of all commercial enterprises. Goheen surmises that the had had discouraging news while in Aydhab about the current state of the India trade.

