

## MEDITERRANEAN TRADE

### PRECEDING THE CRUSADES:

### SOME FACTS AND PROBLEMS

Did the Crusades pave the way for the lively flow of Mediterranean trade so characteristic of the later Middle Ages? Or were the Crusades themselves made possible by the meteoric rise of international commerce in the eleventh century, which was accompanied by a similar increase in maritime traffic and naval power, subsequently providing the indispensable supply lines for the Christian warriors? If so, what do we know about the objects, scope and organization of that trade?

The European side of the problem has been treated in comprehensive works which have become classics in their field: W. Heyd's *Histoire du commerce du Levant au Moyen-Age*<sup>1</sup> and A. Schaube's *Handelsgeschichte der romanischen Völker des Mittel-*

<sup>1</sup> Leipzig, 1885-1886. Reprint Amsterdam, 1959, 2 vols.

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*meergebiets bis zum Ende der Kreuzzüge.*<sup>2</sup> Subsequent research has elucidated many additional facets.<sup>3</sup> Attention should be drawn to a paper by Robert S. Lopez showing that already the tenth century witnessed a great social and economic upsurge in western and central Europe, and, in particular, in Italy.<sup>4</sup> Still, as late as 1963 the *Cambridge Economic History of Europe* admitted: "Of the organization of trade before the twelfth century, not much, if anything, is known."<sup>5</sup> Thus we see that, despite generations of research, our information even about the European end of the Mediterranean trade in the eleventh century is still rather incomplete. The Islamic side, which then included also most of Spain and Sicily, still awaits elucidation altogether.

The literary sources illustrating the Islamic trade of the tenth century have been carefully collected by Adam Mez in the last six chapters of his *Die Renaissance des Islams*.<sup>6</sup> To be sure, his references are more copious with regard to the eastern part of the Islamic world than to the Mediterranean area. At all events, no similar work has been done for the eleventh century; and it would seem to be rather unpromising because of the incompleteness of our present knowledge of Islamic historical and geographical literature related to this century. Archibald R. Lewis' *Naval Power and Trade in the Mediterranean A.D. 500-1100* has its merits, but does not contain new source material of the character provided by Adam Mez.<sup>7</sup>

In the following pages, an attempt is made to describe the Mediterranean commerce in the century preceding the Crusades with the use of a vast, hitherto untapped source: the documents of the Cairo Geniza. The term refers to manuscripts mostly in Hebrew characters, but in Arabic language, originally preserved

<sup>2</sup> München and Berlin, 1906.

<sup>3</sup> See the biographical survey of A. Saponi, *Le Marchand italien au Moyen Age*, Paris, 1952.

<sup>4</sup> "Still another Renaissance?", *American Historical Review*, 57 (1959), pp. 1-21.

<sup>5</sup> Ed. M.M. Postan, E.E. Rich and Edward Miller, Cambridge, 1963, p. 46. The statement is by R. de Roover of Brooklyn College, New York.

<sup>6</sup> Heidelberg, 1922. There exist English, Spanish and Arabic translations, the latter two containing additional material.

<sup>7</sup> Princeton, 1951. I could not use E. Eickhoff, *Seekrieg und Seepolitik zwischen Islam und Abendland*, Berlin, 1966.

in a synagogue, partly also in a cemetery, of Fustat (Old Cairo), the ancient capital of Islamic Egypt. The material originated all over the Mediterranean area (inclusive of the sea route to India) and comprises every conceivable type of writing, such as official, business and private correspondence, detailed court records and other juridical documents, contracts, accounts, checks, receipts and inventories, writs of marriage, divorce and manumission, prescriptions, charms, children's exercises, and the like. The Geniza contains also several hundreds of papers in Arabic script, partly emanating from Muslim and Christian hands, but the bulk of the material, naturally, is of Jewish origin, and, consequently, there arises the question as to how far it may be used for the description of Mediterranean trade in general.<sup>8</sup>

To answer this question we have to keep in mind that no ghetto existed in Fustat, Alexandria or Kairouan (then the capital of the country now known as Tunisia), or even in a holy city like Jerusalem, or a provincial capital and industrial center like al-Mahalla in Lower Egypt. In contracts or other documents preserved from all these places we find that houses belonging to Jews bordered on Muslim and/or Christian properties. Muslims lived together with Jewish tenants in houses belonging to Jews and vice versa. Nor was there an occupational ghetto. Jews were prominent in certain industries, such as gold smithery and silver smithery, the fabrication and dyeing of textiles, glassblowing, and, in particular, the production of pharmaceutical goods, but here, too, there were no watertight compartments. In commerce, as we shall see, the Jews were more active in some fields than in others, but they did not monopolize any. We find partnerships between Muslims and Jews in both industry and commerce, and there were many other ways of cooperation. Naturally, the same money and the same means of transportation were used by both. Still, the specific character of the environment in which the Geniza documents originated has to be taken into consideration when they are used for historical research. Examples of caution exercised in this matter will be found, explicitly or implicitly, throughout our discussion.

<sup>8</sup> See S.D. Goitein, *Studies in Islamic History and Institutions*, Leiden, 1966, ch. xiv: "The Documents of the Cairo Geniza as a Source for Islamic Social History." Also *Encycl. of Islam*, second edition, s.v. *Geniza*.

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With only a few exceptions, the material used in the following has not yet been edited. The manuscripts are preserved in the University Library, Cambridge; the Bodleian Library, Oxford; the British Museum; the Jewish Theological Seminary of America, New York; the Dropsie College, Philadelphia, and many other libraries. All statements made in this paper are verified by exact references to the relevant manuscripts, provided in my book *A Mediterranean Society: The Jewish Communities of the Arab World, as Portrayed in the Documents of the Cairo Geniza*, Vol. I, *Economic Foundations* (now in print at the University of California Press). This book deals with the "classical" Geniza period (approximately 965-1265) in toto. Here, as a rule, only data referring to the century and a half preceding the Crusades will be used.

*The European Impact.* The documents of the Cairo Geniza are a vivid testimony to the strong influence exercised by Europe on the Islamic trade already in the first decades of the eleventh century, if not earlier. A Hebrew document of July 959, i.e. ten years prior to the conquest of Egypt by the Fatimids, makes mention of a market of the Greeks in the "Fortress of the Candles," the pre-Islamic nucleus of the city of Fustat. The Hebrew word for "Greek" renders the Arabic *Rūm*, which was the common denomination for Byzantine and Italian as well as other west-European merchants. I was not successful in finding a reference to this market of the *Rūm* in any Islamic source and assume that it was abolished at the beginning of the Fatimid rule over Egypt. This surmise seems to be corroborated by the reports about the massacre in May 996 of 160 or 107 Italian merchants who were suspected of having set fire on the warships being made ready in the harbor of Fustat for the war against the Byzantines. The foreign merchants were then concentrated with their wares not in a market within the city, but in the *Dār Mānak*, the toll—and warehouse on the quay of the Nile, later so frequently mentioned in the Geniza papers.<sup>9</sup> I wonder whether *Mānak*, which has

<sup>9</sup> See Claude Cahen, "Un texte peu connu relatif au commerce oriental de Amalfi au X<sup>e</sup> siècle," *Archivio Storico per le Province Napoletane*, N.S., 34 (1953-1954), pp. 1-8. For *Dār Mānak* see idem, *Journal of Economic and Social History of the Orient*, 7 (1964), p. 237. The reading *Mānak* is ascertained by many Geniza references.

no derivation in Arabic, does not echo a Greek or Italian name, which would indicate that this toll station for export overseas (for such appears to be its role in the Geniza documents) originally goes back to a European foundation.

Commercial terms which must be derived from Italian make their appearance surprisingly early. This is especially true of the word *barqalū* (*barcalo*) which designates a bale for shipment overseas smaller than the standard *'idl*. The Italian skippers, in order to increase their mobility, in the case of storms or attacks of pirates (when bales were often jettisoned), introduced these smaller bales, and their practicality soon was recognized by their colleagues to the south. The term occurs in a letter from Alexandria, received in the office of the great merchant of Fustat, Joseph Ibn 'Awkal, on April 8, 1030, and is frequent in earlier letters addressed to the same merchant, some going back perhaps to the first decade of the century.<sup>10</sup> Even more remarkable is the fact that the Italian word *scala* for a plank used at the lading of a boat appears as an official term in an account prepared for Ibn 'Awkal in Alexandria: "For 100 bales 11 1/2 dinars (export dues have to be paid) while passing the *isqālā*." The use of such a plank obviously was introduced by the Italians, and together with the technical improvement the term was taken over.

The European merchants were by no means confined to the seaports. The details about the market of the Rūm in Fustat and the Dār Mānak, given above, are complemented by many direct references in letters. "Keep your pepper, cinnamon and ginger," writes a merchant from Alexandria, "for the Rūm are keen solely on them and all of them are about to leave for Fustat. They are only awaiting the arrival of two additional ships from Constantinople." In another letter from Alexandria, the business correspondent in Old Cairo is advised to hold his date-palm fiber until the Rūm would arrive from Damietta. In a report from Fustat itself we read that the Rūm did not leave there a single piece of odoriferous wood (*'ud*). The Europeans normally travelled in groups, and we find "some Rūm" visiting a Jewish business friend of theirs in his house in Fustat.

The impact of the Europeans on the local market was equally

<sup>10</sup> The business correspondence of Ibn Awkal is in process of publication by the present writer in *Tarbiz*, 1967 (June, September, and December issues).

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(if not more) felt in Tunisia. Five letters from that country written in the second third of the eleventh century show that the price of pepper there depended on European demand, and in one case, payment was made in Sicilian and Pisan money (so that the merchant concerned had to pay an additional fee for the exchange). In Ascalon (as in Alexandria) Egyptian flax was bought by the Europeans when the Muslim merchants were unwilling to buy it because of its poor quality or when a state of war made its transport inland difficult. In the same, or another, Syro-Palestinian port, the Rūm paid an exorbitant price for *baqqam*, the Oriental red dye known as brazilwood. Potash alum (imported from Yemen or Upper Egypt) was another article repeatedly mentioned as sold to Europeans.

The products of the Rūm textile industry must have been extremely popular in the Muslim countries of the Mediterranean, as is evident from many dated marriage contracts and many others whose dates have not been preserved.<sup>11</sup> Every Jewish bride insisted on having a Rūm kerchief (*mindil*, cf. Spanish *mantilla*), whether in Damascus in 956, or in Old Cairo in 1040, 1050, 1067 and later. Richer brides got a Rūm bed cover made of brocade or even a couch covered with the same precious material (references in documents dated 1031, 1034, 1050, 1064 etc.). Rūm chests, cupboards and bedsteads are among the furniture mentioned in the Geniza. Sicily exported cheese to Egypt and so did Crete. A ship from Amalfi brought, besides silk, the staple good of Sicily and southern Italy, honey to Alexandria, and the European winesellers, so prominent in that city, certainly carried the products of their native countries. Corals, a great article of export from the Mediterranean area to the countries of the Indian Ocean since Roman times, were collected partly on the Tunisian and partly on the European side. Consequently, both the Jewish merchants of Tunisia and the Rūm participated in this important trade. In one case, however—in a letter written around 1050—we read that the Rūm bought large quantities of corals in Tunisia. Since they could export to India solely via Egypt or Syro-Palestine, this means that already in this early period we find European merchants trading

<sup>11</sup> When a wife received what was due to her, the marriage contract was torn up. Therefore in most fragments the date is not preserved.

between one Muslim country (Tunisia) and another (Egypt or Syro-Palestine).

*No Jewish Intermediaries between Christian Europe and the Islamic South.* The way in which the Rūm merchants are mentioned in the Geniza papers leaves no doubt that all of them were European Christians. Europeans Jews appear in the Geniza documents as wandering scholars, as pilgrims, as refugees or indigent people seeking help. Not a single Jewish merchant from southern France, northern Italy, Salonika or Constantinople has left his letters in the Geniza or is even mentioned there. Arabic-speaking Jews occasionally visited cities such as Amalfi, Salerno, or Constantinople, but such visits did not add up to wide scale regular business relations the like of which existed with the Islamic extremities of the Mediterranean—Spain in the west and the ports of northern Syria in the east. The cultural and social ties between the Jews of southern France or Byzantium and those of Egypt and Palestine were rather close; in view of this, the absence or dearth of commercial relations is rather remarkable.

*Diversity of Goods.* Every overseas trader whose correspondence has been preserved to any extent was both an exporter and an importer. The diversity of goods handled by any one was astounding. Nahray ben Nissim, a Kairouanese merchant, who was active in Egypt from 1045 through 1096 and of whose correspondence and accounts about 280 items have come down to us, dealt at least with 120 different articles destined for overseas shipment. In addition, he was a merchant banker, engaged in changing, money lending and other banking business.<sup>12</sup> Still, some main items, or groups of items stand out as dominating the Mediterranean trade. The staple exports of Egypt was flax, bought, as we have seen, by Europeans, but mainly going to the Manchester and Lancashire of the period, namely Sicily and Tunisia. The staple going in the opposite direction was silk, coming from Spain and Sicily, and having a standard price of two dinars per (Egyptian) pound, or rather of 20 dinars for 10 pounds. It was a commodity regarded as cash almost like

<sup>12</sup> Nahray's correspondence forms the object of a Ph. D. thesis by Mr. M. Michael at the Hebrew University, Jerusalem. His banker's accounts were partly edited by me in *J.E.S.H.O.*, 9 (1966), pp. 28-66.

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gold. Rūm and Syrian cotton or North-African felt, as well as wool, hemp and other fabrics, like the fanciful seawool, were of secondary importance. Finished textiles came mainly from Tunisia and Sicily, but also from "Rūm" (see above), and from Spain. There was, of course, the precious Egyptian linen, and the luxury products of Iran and, to a minor extent, of Iraq were traded as well. Hides and leather were also an important item of export from Sicily and Tunisia.

Second in quantity to the movement of fabrics, textiles and leathers, but for many individual merchants first in economic rank, were the products of the Orient, re-exported from Egypt. They can be roughly divided into four main groups: Oriental spices, such as pepper, cinnamon, ginger, and clove (which were in demand in Europe not less than in the Islamic countries); aromatics, perfumes and gums, such as aloe, ambergris, camphor, frankincense, gum arabic, mastic gum, musk and betel leaves (one variety of ambergris came from the Atlantic Ocean); dyeing, tanning and varnishing materials, such as brazilwood, lacquer and indigo (one variety of indigo as the name indicates, was grown in India; but indigo was grown at that time in large quantities in Egypt, as well as in Palestine, and many other dyeing and tanning materials were indigenous to the Mediterranean area, such as sumac and gall-nuts, produced in Syria and saffron in Tunisia); finally, materials for jewelry and semi-precious stones, such as pearls, gems, carnelians, turquoises, onyxes and the like.

Metals, chemical and pharmaceutical products constituted the third groups of articles prominent in the Mediterranean trade. Copper, iron, lead, mercury and tin came from or through Spain and other European countries. In the Mediterranean the Jews had almost no share in the iron trade, while they were prominent in this field in the export from India. Chemicals and pharmaceutical products moved East-West or West-East, depending on their country of origin. The chemicals mostly traded were alkali, alum, antimony, arsenic, bamboo crystals, borax, naphtha, sulfur, starch and vitriol. The products of the pharmaceutical industry, in which the Jews specialized, are too many to be specified here.

Olive oil (besides textiles) was the staple export of Tunisia,



followed by soap and wax. The same products were exported, but in a far lesser volume, by Palestine and Syria, which sent also considerable quantities of honey abroad. Dried fruits were the speciality of northern Syria, and sugar that of Egypt. The Jews were prominent in the Egyptian sugar industry (in the sixteenth century they all but monopolized the sugar production of Morocco, from where they exported to England). Wheat, rice and other grains are frequently referred to in business letters, but seemingly as ordered or purchased for the households of the writers or their friends, not for commercial purposes. Whether there was no significant overseas trade in these foodstuffs, or whether the Jews had no share in this trade, needs to be clarified. In the turbulent 1060's we read that the coastal towns of Tunisia depended for their wheat supply entirely on the import from Sicily.

Mention has been made above of corals. Other materials for cheap ornaments and trinkets, such as cowrie shells, tortoise shells, lapis lazuli, beads, "pomegranate strings," were also great items of international trade, and so were different types of pitch and tar, as well as palm fiber, already referred to before as bought by the Rūm. Books, both Hebrew and Arabic, i.e. both religious and secular, were also an important item of international trade, Tunisia playing largely the role of exporter and Egypt that of importer. But bibliophiles were hunting after books everywhere.

Despite the enormous diversity of goods handled by individual merchants, it is evident that each had his specialities in which he was prominent. Thus, of the two merchants mentioned here by name, Ibn 'Awkal, who had great means, specialized in luxury goods, such as choice textiles, crystal ware and costly pearls, the like of which were offered to sultans and the ladies of their harems. These things were beyond the reach of Nahray ben Nissīm, who, on the other hand (being himself a scholar) dealt also in books, an item never mentioned in Ibn 'Awkal's correspondence, although the latter often had opportunity to pass on learned treatises from the Jewish academies of Baghdad to the Jewish communities of North Africa, serving as a middleman between both.

*Money as a Commercial Commodity.* Item n. 1 in the export of

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the Muslim West to the Muslim East was gold dinars and silver dirhems, the former needed urgently for the trade with the Orient and the latter for circulation in Egypt itself, for little silver specie was coined in Egypt. On the other hand (and to a far lesser degree), "silver," i.e., broken silver vessels and dirhems which had gone out of circulation, were sent to the West, where they were melted and sold by the Jewish purveyors to the mints. Bars of gold and silver also were among the exports of the West to the East. The Geniza letters speak about the "buying" and "selling" of dinars and dirhems just as they do with regard to other commodities.

*Sedentary and Itinerant Merchants.* Some merchants, such as the great Ibn 'Awkal, were completely sedentary. In all of the forty or so letters addressed to him between ca. 1000 and 1038 he is found in Fustat, either in his office (presumably in his house) or in the *Dār al-Jawhar*, the Gem Bourse, one of exchanges of the city, where he obviously had a second office. We should not imagine, however, that all of the great merchants were sedentary. Each of the four Tāherī brothers (the most prominent of the approximately thirty merchant families from Kairouan known to us during the first half of the eleventh century) is found at one time or another in Egypt, although two of the brothers were more mobile than the other two. Nahray ben Nissīm travelled much in his early years, first between Tunisia and Sicily and the East, and then between the capital of Egypt and the centers of flax-growing, where he gained that expert knowledge of the types of flax (twenty-two types are mentioned in the Geniza letters) and its processing for export, which was indispensable for an accomplished merchant. In his later years he had his permanent seat in Fustat, but travelled occasionally to Jerusalem and other Syro-Palestinian places, for, in addition to being a member of the Jewish academy of Jerusalem, he specialized in Syro-Palestinian money (in his capacity as money changer), and the uppermost business maxim of the time was: "A man present sees what a man absent can never see." Finally, a high percentage of the eleventh century merchants who have left us their records in the Geniza were outright *commuters*, staying during the winter in Sicily and Tu-

nesia, and the following summer in Egypt, and often continuing on to the Syro-Palestinian coast and Jerusalem; others travelled regularly between Tunisia and Spain, or between Spain and Morocco, and Egypt and the Levant.

*Travel and Seafaring.* At the beginning of the eleventh century much of this traffic was overland. During the winter, when the sea was closed to shipping, three caravans left Kairouan for Egypt. In addition, there was the Sijilmāsa caravan, setting out in Morocco for the East. We read also about the Damascus caravan leaving Kairouan during the winter. The name for these caravans was *mawsim*, "season," "fixed date," because they seem to have had a rather fixed schedule, and fairs, also called by that name, were held before they set out and when they arrived. In the 1050's, when North Africa was flooded by the Bedouin hordes of the Hilāl and Sulaym, caravan traffic practically disappears from the Geniza letters. But even with regard to the first half of the century, this traffic is represented in the documents perhaps less than is warranted by its importance, the reason being that the Jewish travellers, because of the Sabbath rest, preferred to go by boat rather than overland.

Travel and transport, then, as far as the Geniza people are concerned, were mainly by sea, even between countries like Tunisia and Egypt, or Egypt and Palestine. Even for such a short trip as the one from Acre (Akko) to Ramle, one would set out from Acre by boat to Jaffa and then continue on muleback to Ramle. Each and every aspect of seafaring is illustrated in the Geniza letters, and consequently a very extensive chapter is devoted to this subject in the forthcoming first volume of my book *A Mediterranean Society*. Here it suffices to state that while it was common for Muslims and Arabic speaking Jews to travel in Christian ships during the twelfth century, during the eleventh century the proprietors of ships were Muslim (a few, very few, also local Christians), partly belonging to the ruling class, such as sultans (or ladies of the ruling houses), governors, generals and qadis, partly being powerful merchants. I have collected details about one hundred and fifty ships operating on the Mediterranean and the Nile, and it seems that many of these shipowners had their base in Tunisia. Sometimes, the Jewish merchants had a double relationship with these shipowners,

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since they served both as transporters and customers, a relationship which sometimes was advantageous (one got a good and safe place for one's consignments on the ship) and occasionally dangerous (when a ship was seized by the government, inclusive of the cargo belonging to persons who had any business connections with the proprietor). While partnerships constituted the very base of international trade (see below), partnership in boats was exceptional—a fact which calls for comment. I am also at loss to explain why Jews did not own ships in the Mediterranean (with a few and doubtful exceptions). The Jews of Aden did (the references are from the twelfth century). When prominent Jewish merchants in Cairo are described by the term *nākbudā* (ship-owner) around 1200, they have earned this title in the countries of the Indian Ocean, not in the Mediterranean.

*The Organization of Trade.* The most surprising aspect of international trade, as revealed by the Geniza records, is the prevalence in it of informal cooperation (called *ṣadāqa*, friendship, or *ṣuḥḥba*, companionship) between merchants living in different countries. The list of services rendered by business friends to one another is endless. First, a merchant had to deal with the shipments sent by his correspondent, namely to accept and then to sell them as profitably as possible, and finally to collect on them (which was quite a different undertaking). From the proceeds, payments often had to be made to specified persons. Then, local goods had to be purchased either according to a list provided or at the discretion of the buyer. Their dispatch within reasonable time and in seaworthy ships had to be arranged and supervised, something which was often, owing to the lack of shipping space, a most exacting task. Sometimes the goods had to be processed before being shipped: flax had to be combed, unbleached textiles bleached, pearls perforated and so on. For such transactions accounts had to be delivered, an activity, it seems, often more burdensome to the merchants than the operations themselves. Furthermore, business friends were expected to assist or to supervise other merchants working for their correspondent. Finally, travelling merchants usually carried with them goods of their business friends and supervised their transport.

The countless references to this relationship leave no doubt

that it was based not on any monetary compensation, but on mutual service. "You do for me at your end what I do for you in my place here." We have called this aspect of Mediterranean trade surprising because it is at variance with the principle expressed in the Arabic maxim: *taḥābabū wataḥāsabū*, "be friends with one another, but make accounts with another." I have not yet found this maxim quoted in the Geniza papers, but it certainly was applied, for exact accounts, detailed down to the *ḥabba* (1/72 part of a dinar), used to be rendered even between brothers. The reason for this informal *ṣadāqa* probably is to be found in practical considerations, namely, that it was impossible to translate the exertions required on each side into ready cash. But I wonder whether this great institution of informal cooperation has not something to do with the ideas about friendship so extensively cultivated in Greek philosophy and so enthusiastically taken over by the Muslim teachers of ethics. More will be said about this point at the end of this section (p. 17).

Merchants connected with one another by informal cooperation normally also concluded, year in year out, formal partnerships in several specific undertakings. Partnerships of different types and facets were the legal instruments for formal cooperation in both industry and commerce. Employment with a fixed salary, the normal relationship in our own society, was of little scope and importance, and so was investment of capital against fixed interest. Wages and interest were replaced in the Mediterranean society of the eleventh century, as known to us through the Geniza documents, by income from partnerships. There were two main types of contracts: in one, the contractors offered the various services in equal or unequal shares and partook of profit or loss in proportion to their investments; in the other, one or several partners contributed capital or goods or both, while the other, or others, did the work, in which case they received a smaller share in the profits, normally one-third, but did not participate in the losses. This latter form of partnership is akin to the European *commenda*, which is possibly derived from, or influenced by, its Muslim counterpart. The Jewish form of partnership, in which the agent received two-thirds of the profit, but was also responsible for losses, was not common in the Geniza period. The cases usually coming before Jewish courts were

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what they called Muslim partnerships. Since this institution pervaded the whole fabric of economic and social life, it became extremely developed and diversified. A preliminary report about it is contained in an article I published in *Islamic Studies*, (Karachi) III, 315-357, which is now replaced by the relevant chapter in *A Mediterranean Society*, I.

A special, and very important case of partnership is represented by the *family companies*, formed by fathers and sons, brothers, uncles and nephews, and even cousins. The origin of such companies was the mutual responsibility in which relatives were held, whether they liked it or not. These companies normally were loosely organized and did not engage the total capital possessed by the members, but sometimes they did and were also not limited in time. In any case, they seem to have been very effective. Most merchants appear in the Geniza papers as being connected in their dealings with one or more of their relatives.

With this, we have arrived at a most crucial point. While scrutinizing carefully the whole business correspondence from the eleventh century preserved in the Geniza, we come to the conclusion that at least 90 % of it originated in one single, closely knit group, which originally had its base in Kairouan. Even members of the third generation of immigrants to Egypt or Palestine still were attached to this group. Thus, the informal trade, must perhaps be understood as a form of mutual help of compatriots, dispersed, owing to the eclipse of Tunisia, all over the Mediterranean area. It stands to reason that the Muslim merchants of Kairouan and its seaport al-Mahdiyya cooperated in a similar way, and probably in a more grand manner, since many of them must have been shipowners, as we had opportunity to state. We find, then, on the southern shores of the Mediterranean a merchants' community not dissimilar to those of cities like Amalfi, Pisa and Genoa, with the notable difference that the mercantile bourgeoisie of the Islamic world never became organized politically.

*The Representative of the Merchants.* Informal cooperation and partnerships of different sizes and types took care of most of the business overseas. But not everyone had a friend or could find a partner or was content to rely on either. The gap left by

both was filled by the *wakīl al-tujjār*, the representative of the merchants. The Arabic language has a certain predilection for ambiguity. Just as *kātib*, literally scribe, can designate an all-powerful minister as well as a miserable clerk, or just as *jabbadh* may mean a treasurer or a low-grade accountant in a toll-house, thus *wakīl* may be used for a simple agent or for the bearer of that important office which we are now going to describe. A *wakīl tujjār* was a well-to-do merchant who, or whose father, had settled in a foreign country and served there as legal representative and business agent (against a commission) first for the people back home and then for anyone who confided in him. He kept a *dār wakāla*, or warehouse, where goods were stored and business was conducted. Some *wakīls* specialized in certain commodities. Others—it seems, the majority—were as many-sided as the wholesale merchants were in general. He had some official standing, as is evidenced by the titles borne even by Jewish *wakīls* and the express statement that so-and-so “has become *wakīl tujjār*.” In large cities like Fustat, Tyre and Aleppo, there were several *wakīls* who were Jewish (besides those who were Muslim), and there was a *dār wakāla* even in a provincial town like Minyat Zifta. Often the office of the *wakīl* was connected with that of a Muslim judge, a superintendent of a port, or a powerful tax farmer. As far as we are able to trace the origin of Muslim and Jewish *wakīls* in Fustat, we find that they originated in Mesopotamia and Syria on the one hand and in Tunisia and Morocco on the other. One can hardly escape the assumption that the office of the consul in the Italian settlements of the Levant was somehow connected with this ancient indigenous institution of the *wakīl al-tujjār*.

All in all it appears that interpenetration and mutual influence were very much at work in the Mediterranean trade during the century preceding the Crusades. This process was furthered by the fact that little or no restrictions on the commercial activities of foreigners are evident during this period, at least on the Islamic side. The Mediterranean area gave the impression of a free trade area. Things being so, one wonders whether the exchange of goods and business techniques led to the travel of ideas and cultural contacts, especially as books (as we have seen) constituted an important item of export. As far as the Islamic

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world and the Jewish community are concerned, spiritual contacts between widely separated areas were often astonishingly close. The exchange of ideas between Christian Europe and the Islamic south, as far as it existed in this early period, has left no trace in the Geniza documents.