

## 2 | The Local Clergy and “Ties of Indebtedness” in Abbasid Egypt: Some Reflections on Studying Credit and Debt in Early Islamicate Societies

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### Introduction

This chapter discusses the role of Christian churchmen in the credit business and, more broadly, in creating and sustaining ties of indebtedness in the early Islamic empire. The sources I refer to were all written in Egypt and are dated or datable to the late Umayyad and the Abbasid periods (eighth and ninth centuries CE/second and third centuries AH). They come from modern collections created by assembling documents which were found and acquired in Egypt in the nineteenth and the early twentieth centuries.<sup>1</sup> However, I hope that my considerations may go beyond the features of that region and help us identify some of the mechanisms holding the early Islamic empire together as a space that was at once coherent and interconnected, and diverse and stratified. To express both interconnectedness and internal diversity I borrow the concept of “Islamicate” first elaborated by Marshall Hodgson; I will privilege this term whenever referring to sources, cultural products, and shared practices, with the aim of including multiple linguistic and religious groups and traditions.<sup>2</sup> My goal in this contribution is to move a further step towards contextualizing early Islamicate documents on debt in a broader conversation about historical expressions of indebtedness, particularly regarding the pre-modern Middle East, and

<sup>1</sup> The story of how the formation of those collections created ties of dependency between dealers, archeologists, workers, local communities, and international collectors – while also allowing successive generations of historians to think about debt in the past tense – is central to understanding the documents’ place within historical practices of indebtedness but is beyond the scope of this paper. On the origin of document collections, see e.g. Zeynep Çelik, *About Antiquities: Politics of Archaeology in the Ottoman Empire* (Austin: University of Texas Press, 2016); Alice Stevenson, *Scattered Finds: Archaeology, Egyptology and Museums* (London: UCL Press, 2019). I discussed some of the sources and topics treated in this chapter in my PhD dissertation: Cecilia Palombo, “The Christian Clergy’s Islamic Local Government in the Late Marwanid and the Abbasid Period” (PhD Dissertation, Princeton University, 2020).

<sup>2</sup> Marshall Hodgson, *The Venture of Islam, Volume I: The Classical Age of Islam* (Chicago: University of Chicago Press, 1977), 3–100.

sustained by anthropological literature on the “debt–credit nexus.”<sup>3</sup> With the help of a multilingual corpus of papyri, I will raise three methodological points that might help us approach practices of debt and credit in early Islamicate societies.

The first point pertains to credit’s function as an institution, by which I mean, broadly following John Martin’s definition, a series of regularized and patterned behaviors developed through interpersonal relations and given contents through shared discourses.<sup>4</sup> Credit, in this sense, is a good entry-point for studying the consolidation of specific modes of social interaction and dependency in the early Islamic period, cutting across various economic and religious groups. The documents discussed in this article show us the growth of reciprocal indebtedness through personal relationships, such as those connecting the Arab businesswoman Sumayya bt. Šabbāḥ al-Qurashī and her acquaintances, who repeatedly gave each other loans, witnesses, and guarantees. By focusing on two churchmen in Sumayya’s dossier, and by comparing the corpus with contemporary documents of monastic production, I will highlight the presence of non-Muslim religious figures among those who engaged in the credit business.

The documents discussed below allow us to study credit as an institution grown out of both practices and discourses. In fact, they give us a glimpse of shared discourses about indebtedness and a sense of how local practices changed in relation to evolving Islamic legal institutions. Such discourses developed in part through the writings of scholars and jurists in Fustat and other important cities and in part through the repeated use of technical words and formulae across literary and documentary texts. The documents studied in this chapter come from a rural context, far away from the

<sup>3</sup> See Drucilla Barker, “Economics, Economic Anthropology, and Debt,” *Journal of Cultural Economy* 9 (2016): 611–16; Gustav Peebles, “The Anthropology of Credit and Debit,” *Annual Review of Anthropology* 39 (2010): 225–40; David Graeber, *Debt: The First 5,000 Years* (Brooklyn, NY: Melville House, 2011). In this chapter I rely extensively on research on debt documents started by papyrologists and scholars of late antiquity, especially Arietta Papaconstantinou’s recent work on Greek and Coptic papyri, cited below. For a broader picture, this chapter should be read alongside Robert Hoyland’s contribution on debt and dependency in this same volume.

<sup>4</sup> John Martin, *Social Structures* (Princeton: Princeton University Press, 2009). Nathan Hofer offers a similar approach to institutions, inspired by Martin’s conceptualization: Nathan Hofer, *The Popularization of Sufism in Ayyubid and Mamluk Egypt, 1173–1325* (Edinburgh: Edinburgh University Press, 2015). On the study of institutions, see also the approach outlined in Eve Krakowski, *Coming of Age in Medieval Egypt: Female Adolescence, Jewish Law, and Ordinary Culture* (Princeton: Princeton University Press, 2017). I took inspiration from both these works while studying and reflecting on the function of early Islamicate institutions and documents.

caliphate's centers of legal thought. In this respect, they are very different from the sources studied in this same volume by, for example, Nimrod Hurvitz. However, they may be related to the Islamic juridical culture of the time, with its norms, debates, and documentary traditions. Yet, the people figuring in those documents do not appear to act strictly in accordance with that juridical culture, either. Some of those characters were non-Muslims, some of them had church titles, and not all the contracts they signed belong to a recognizable legal type. These tensions suggest that we may frame the credit practices attested in the papyri – repeated, formalized, and interpersonal – as part of the development of debt as an *Islamicate* institution, one linking members of different social, religious, and professional groups, like the characters who appear in the documents cited below. Moreover, my analysis suggests that even in the early Islamic period Islamicate practices developed flexibly in relation to Islamic legal norms, and not in the absence of Islamic institutions, as it has sometimes been argued by over-extending the gradual formation of Islam out of late antiquity.

The second point I will raise with the help of the papyri pertains to the versatility of debt documents. Once the social institution of debt–credit is represented in documentary form, it takes various shapes. The dossier studied below includes different kinds of legal, administrative, and private documents written in Arabic and Coptic, also including elements of Greek. The corpus is a mix of document types and refers to various contractual moments, not all of which are retrievable to us. Some documents allude to further written agreements and to other moments at which the characters had exchanged some form of credit. I suggest that such versatility requires an effort of interpretation, a sensibility to consider as related to indebtedness not only the most recognizable loan contracts but also documents that “technically,” due to their formulary, might fall into other categories. This flexibility seems especially important when studying multilingual corpora in which different scribal and legal traditions might blend or conflict, such as those discussed in this chapter and in the chapter by Lajos Berkes.

The third and final point pertains to credit's relation to a wide range of economic activities, going beyond impoverishment due to high taxation. Historians have long used credit as a lens to study hierarchies and power dynamics; the vertical ties that unevenly bind individuals to one another. At the same time, anthropologists have insisted that credit and debt are inseparable faces of the same relational structures, in which neither party is unequivocally either powerful or powerless, thus also shaping horizontal ties. Scholarship about the early Islamic period has often focused on

the former type of ties by discussing the fragility of non-Muslim subjects before the authorities, especially due to taxes and requisitions. Although credit demarcates power differentials also within the non-Muslim population, these have been understood primarily as a result of changes brought about by Muslim conquerors upon non-Muslim subjects. Consequently, one notices a tendency in the literature to subsume different social fault lines into one major divide. Instead, the examples discussed below illustrate both vertical and horizontal ties, such as those connecting local churchmen to their surroundings. In reading Arabic and non-Arabic papyri as inter-related expressions of the same historical context, I will highlight instances of dependency based on kinds of communalities that did not always start and end with ethnic-religious or confessional identity. As I argue below, by the early Abbasid period we see local churchmen and monastic headmen engaging in money exchanges with members of their local communities. Providing financial support to those in need was one but not the only way in which Christian leaders participated in credit services. Moreover, their presence in the credit business as religious officials appears subordinate to other aspects of their visibility in the sources, such as their association with local merchants and administrators. Indebtedness reinforced interpersonal ties. Rather than allowing people to occasionally cross communal divides, we may think of such ties as contributing to creating communities of people with overlapping interests or goals. These newly formed yet temporary communities cut across the boundaries of *other* existing communities, such as those defined by religion, tribal groups, cities, monasteries, or ecclesiastical structures – many of which are discussed in other contributions to this volume – but they were not less real than any one of those. In this respect, the role of local churchmen in providing and accessing credit seems worth exploring, as we see them moving between religious, administrative, and business circles alike.

### Credit and Early Islamic History

Because they intersected several interest groups, local churchmen are interesting also for another reason: they provide us with a different view of the credit business than that offered by long-distance trade. As I explain below, some Christian churchmen and monks in Abbasid Egypt did business with merchants and landholders – thus contradicting a view that sees them as primarily concerned with high taxes targeting the non-Muslim population – but they engaged in credit at a very local level. This makes

them an interesting case-study for approaching the evolution of credit in everyday life through a variety of economic activities.

It is worth briefly mentioning that, in general, the study of credit in the pre-modern Middle East has been related especially to the history of long-distance trade and the rise of markets and banking systems. The terms for the debate have been determined by studies on the economic and social histories of early modern Europe and the Ottoman empire, with a focus on the role of trade in the emergence of capitalist economies. It is in those fields that both traditional and innovative paradigms of pre-industrial economic history have first taken shape, including the role of credit in moving capital.<sup>5</sup> Credit has been shown to be central to the rise of banking systems in various pre-industrial societies in the early modern period and to the politics of mercantile as well as early colonial powers.<sup>6</sup> It was also pinpointed as a key instrument sustaining cross-cultural and trans-regional exchanges, especially along sea routes, as studied by Francesca Trivellato and others.<sup>7</sup> Such maritime exchanges include those business partnerships that have left a trace in the Cairo Geniza, attesting to trade connections across the Mediterranean and the Indian Ocean especially from the eleventh to the thirteenth centuries CE/fifth to seventh centuries AH.<sup>8</sup> Before the Ottoman period, it is therefore Geniza experts interested in the history of trade who have discussed more

<sup>5</sup> For an overview of these debates, see Fahad Bishara, "Histories of Law and Economic Life in the Islamic World," *History Compass* 18 (2020): 1–10; Cecilia Palombo, "Studying Trade and Local Economies in Early Islamicate Societies: Responses to the 'Long Divergence' Debate from Islamic History," *Cromohs: Cyber Review of Modern Historiography* 24 (2022).

<sup>6</sup> Some important recent studies of credit in pre-modern societies are Laurence Fontaine, *The Moral Economy: Poverty, Credit, and Trust in Early Modern Europe* (Cambridge: Cambridge University Press, 2014); Pascale Ghazale, *Fortunes urbaines et stratégies sociales. Généalogies patrimoniales au Caire, 1780–1830* (Cairo: Institut Français d'Archéologie Orientale, 2010); Ariel Salzman, *Tocqueville in the Ottoman Empire: Rival Paths to the Modern State* (Leiden: Brill, 2003); Fahad Bishara, *A Sea of Debt: Law and Economic Life in the Western Indian Ocean, 1780–1950* (Cambridge: Cambridge University Press, 2017). My considerations on debt in this chapter were inspired in various ways by these works.

<sup>7</sup> Francesca Trivellato, *The Familiarity of Strangers: the Sephardic Diaspora, Livorno, and Cross-Cultural Trade in the Early Modern Period* (New Haven: Yale University Press, 2009); Francesca Trivellato, Leor Halevi, and Cátia Antunes (eds.), *Religion and Trade. Cross-Cultural Exchanges in World History, 1000–1900* (Oxford: Oxford University Press, 2014).

<sup>8</sup> On trade and the Geniza, see the classical S. D. Goitein, *A Mediterranean Society. The Jewish Communities of the Arab World as Portrayed in the Documents of the Cairo Geniza. Volume I: Economic Foundations* (Berkeley: University of California Press, 1967), Part 3; S. D. Goitein and Mordechai Friedman, *Indian Traders of the Middle Ages: Documents from the Cairo Geniza. The "India Book"* (Leiden: Brill, 2008). See Jessica L. Goldberg, *Trade and Institutions in the Medieval Mediterranean: The Genizah Merchants and their Business World* (Cambridge: Cambridge University Press, 2013).

extensively the use of credit in Islamic societies. Comparatively, little is known about how credit worked before the “classical Geniza period” and among people who were not active in the long-distance trade, such as the local businesspersons and churchmen mentioned in this chapter, whom we see traveling short distances only.<sup>9</sup>

However, we know that credit was important also in sustaining the economy of the early caliphates, and not only for merchants. Fanny Bessard has noticed the important role of money changers in the urban economies of the early Abbasid caliphate.<sup>10</sup> There are a few preliminary but important studies on everyday credit based on documentary papyri. Jennifer Cromwell, Tomasz Markiewicz, and Arietta Papaconstantinou have studied Greek and Coptic documents regarding moneylending from Roman and early Islamic Egypt and to a lesser extent Palestine. Instead of mercantile networks, these studies shed light on village life and land-based economies. Both Arietta Papaconstantinou and Terry Wilfong have pointed out the key role played by women creditors and borrowers, such as a moneylender called Koloje, who worked in the pawn business together with her relatives in Umayyad Egypt; she is one of the main characters in Wilfong’s study of the town of Jeme.<sup>11</sup> Focusing on papyri in Coptic and Greek, Papaconstantinou has discussed their degree of continuity with norms and practices attested in Egypt before the Muslim conquests, in particular, the application of Roman Justinianic laws on private loans. The conversation on debt practices based

<sup>9</sup> Scholarship on trade is comparatively less developed for the centuries preceding the Fatimid period, when more documents on trans-regional and sea trade become available. For the period before the Fatimids, see the classical Kirti N. Chaudhuri, *Trade and Civilization in the Indian Ocean: An Economic History from the Rise of Islam to 1750* (Cambridge: Cambridge University Press, 1985); and Fanny Bessard, *Caliphs and Merchants: Cities and Economies of Power in the Near East (700–950)* (Oxford: Oxford University Press, 2020).

<sup>10</sup> Bessard, *Caliphs and Merchants*, 203–14.

<sup>11</sup> Arietta Papaconstantinou, “Women in Need: Debt-Related Requests from Early Medieval Egypt” in *Living the End of Antiquity: Individual Histories from Byzantine to Islamic Egypt* (*Millennium Studies* 84), ed. Sabine R. Huebner et al. (Berlin/Boston: De Gruyter, 2020), 195–207; Arietta Papaconstantinou, “‘Choses de femme’ et accès au crédit dans l’Égypte rurale sous les Omeyyades,” in *Le saint, le moine et le paysan: mélanges d’histoire byzantine offerts à Michel Kaplan*, ed. Olivier Delouis, Sophie Métivier et Paule Pagès (Paris: Publications de la Sorbonne), 551–62; Arietta Papaconstantinou, “A Preliminary Prosopography of Moneylenders in Early Islamic Egypt and South Palestine,” *Travaux et mémoires* 16 (2010): 631–48. On Koloje and her town, see Terry Wilfong, *Women of Jeme: Lives in a Coptic Town in Late Antique Egypt* (Ann Arbor: University of Michigan Press, 2002); and Terry Wilfong, “The Archive of a Family of Moneylenders from Jême,” *American Society of Papyrologists* 27 (1990): 169–81. See also Jennifer Cromwell and Eitan Grossman “Condition(al)s of Repayment: P.CL.T 10 Reconsidered,” *The Journal of Egyptian Archaeology* 96 (2010): 149–60.

on the papyri has developed especially with and among historians of the Roman empire and through comparisons with Roman sources.<sup>12</sup>

Thus, we find that, at one end of the historiographical spectrum, the study of credit in early Islamicate societies is connected through trans-regional trade to the history of early modern empires and the rise of capitalism; at its other end, it is connected through the study of Greek and Coptic papyri to the history of the Roman empire. At both ends, historians of the early Islamic period have adopted concepts and categories of debt mainly through the filter of the economic history of empires.<sup>13</sup> In addition, the link with Roman history has marked disciplinary boundaries based on linguistic expertise. Case-studies on debt in the early Arabic papyri do exist. For example, Arabic debt documents from the Umayyad and the Abbasid periods have been edited by Yusuf Ragib and by Khaled Younes; Mathieu Tillier and Naïm Vanthieghem have recently analyzed a group of Arabic debt records on papyrus by relating them to the recording procedures of the *qāḍī's* office.<sup>14</sup> However, in most studies, non-Arabic and Arabic documents have

<sup>12</sup> Arietta Papaconstantinou, "Credit, Debt, and Dependence in Early Islamic Egypt," *Melanges Jean Gascou*, ed. Jean-Luc Fournet and Arietta Papaconstantinou. *Travaux et mémoires* 20 (2016): 613–62. On credit in the Roman empire, see e.g. François Lerouxel, *Le marché du crédit dans le monde romain (Égypte et Campanie)* (Rome: École française de Rome, 2016). Referencing patterns in recent publications can help us map the centrality of Classics, Roman history, and European history in the study of documents from the early Islamic period, including about credit. Meanwhile, in Area Studies much literature about Islamic credit has developed through political science and economic anthropology. Here, historical precedents have been often used to identify institutional constraints to economic performance. On the place of Islamic law in these debates, see Bishara, "Histories of Law." Moreover, several recent studies on Islamic credit focus on contemporary Islamic banking and trade financing, often including references to Islamic classical law. See e.g. the historical surveys collected in Mohamed Ariff, Munawar Iqbal, and Shamsher Mohamad (eds.), *The Islamic Debt Market for Sukuk Securities. The Theory and Practice of Profit Sharing Investment* (Northampton: Edward Elgar Publishing, 2012), Part 1; see also Benaouda Bensaid, Fadila Grine, Mohd Nor, and Mohd Yusoff, "Enduring Financial Debt: An Islamic Perspective," *Middle East Journal of Scientific Research* 13 (2013): 162–70.

<sup>13</sup> In turn, economic historians of the Roman empire have often engaged directly with the history of capitalism and modern state formation. In this regard, neo-institutional economics seems to have become the most influential approach; see e.g. Taco Terpstra, "Neo-Institutionalism in Ancient Economic History: The Road Ahead," in *A Research Agenda for New Institutional Economics*, ed. Claude Ménard and Mary Shirley (Northampton: Edward Elgar Publishing, 2018), 233–40.

<sup>14</sup> See Yūsuf Ragīb, *Marchands d'étoffes du Fayyoub au IIIe/IXe siècle d'après leurs archives (actes et lettres): Volume 1* (Cairo: Institut français d'archéologie orientale, 1982), 13–29; Khaled Younes, "An Arabic Acknowledgment of a Debt on Papyrus," *Archiv für Papyrusforschung und verwandte Gebiete* 62 (2016): 195–202; Mathieu Tillier and Naïm Vanthieghem, "Recording Debts in Sūfyānid Fuṣṭāṭ: A Reexamination of the Procedures and Calendar in Use in the First/Seventh Century," in *Genesis: A Comparative Study of the Historiographies of the Rise of Christianity, Rabbinic Judaism and Islam*, ed. John Tolan (New York: Routledge, 2019), 148–88;

been treated separately, and the development of debt practices in Coptic and Greek texts from the early Islamic period has been decoupled from that of Islamic law, the focus being primarily on non-Muslim subjects. Overall, such disciplinary boundaries have contributed to establishing an artificial correlation between Arabic texts (and their producers) and Islamic law and Islamic legal practices, and between non-Arabic texts (and their producers) and pre-Islamic cultures and Roman legal practices. This obfuscates the reality of practices related to Islamic rule and law that were shared across linguistic and religious groups while also manifesting a great degree of variation at the local level.

In this chapter I wish to add to the existing literature by combining Arabic and non-Arabic papyri about indebtedness. I will not focus on Roman or other late-antique precedents, which have already been studied by other scholars, shifting the attention more markedly towards Islamicate cultures. Going back to everyday credit practices with the three points outlined above in mind – credit-and-debt as a social institution, a versatile documentary practice, and a diverse economic strategy – I want to attempt a different approach, one that departs from the conceptual separation of early Islamicate societies into conquerors and conquered people. To this end, I have chosen as my case-study documents related to credit and debt and involving Christian religious figures, like monks, or figures who had a role in the church. These illustrate well two key features of early Islamicate sources about credit: multilingualism and an inconsistent but lively interaction with Islamic law.<sup>15</sup>

The documents mentioned in this chapter may be divided into two groups out of convenience. The first group concerns businesspersons who lived or worked in the region of Madinat al-Fayyum, in southern Egypt, in the early Abbasid period, including two churchmen. This group of papyri includes documents found in the Fayyum and transferred to the museums of Berlin and Paris in the 1870s and 1880s: the so-called “first finds.” Several documents among the “first finds” concern the textile trade and have

Mathieu Tillier and Naim Vanthieghem, “Un registre carcéral de la Fuṣṭāṭ Abbasside,” *Islamic Law and Society* 25 (2018): 319–58.

<sup>15</sup> The documents are cited according to the Arabic Papyrology Database’s system (APD) and the Checklist of Editions of Greek, Latin, Demotic, and Coptic Papyri, Ostraca, and Tablets (published on Papyri.info). Translations in the chapter’s main text are my own; however, whenever I cite a document’s edition, the reference is also to its translation by the editor. Names are transliterated as close as possible to the way in which they appear in the documents. For place names and modern Arabic names, I follow the Library of Congress’ simplified transliteration system with no diacritics.



been studied by Yusuf Ragib.<sup>16</sup> Other Arabic private and business letters mentioned below became part of the Rainer collection in Vienna in the late nineteenth century, while yet others remained in Egypt and are now found at the Dar al-Kutub and other archives in Cairo. Some were published by Adolf Grohmann in a volume later completed by Raif G. Khoury.<sup>17</sup> The origins of the “first finds” from the Fayyum were not properly recorded. Many artifacts associated with that region were acquired by private collectors and then by foreign institutions without transmitting much information about the real conditions of their finding and purchase. At times this makes it hard to identify the documents’ geographic origin. The fact that the Egyptian authorities at the time tried to prevent the export of some of those materials suggests that, at least in part, the Fayyumic documents were taken outside Egypt without the necessary permissions.<sup>18</sup> The second group of sources used in this chapter consists of documents from the Umayyad and the Abbasid period that are associated with monastic contexts. Some of the monastic documents mentioned below contain references to the city of al-Ushmunayn (about four days’ travel from the Fayyum) as well as other Egyptian towns.<sup>19</sup> Many monastic documents from the early Islamic period have been linked to the area of al-Ushmunayn by modern scholars although their provenience (i.e., finding spot) and provenance (i.e. ownership chain) are often unknown, leaving doubts about their exact origins and transfers. For example, the papyri now in Manchester associated with Lord Crawford’s purchases (some of which are mentioned below) came partly from al-Ushmunayn and partly from the Fayyum, and because of how they were

<sup>16</sup> See Mirelle Adda-Paris, “Les collections de papyri arabes du Louvre,” *Revue du Louvre et des musées de France* 28 (1978): 69–72; Ragib, *Marchands*, Vol. 1, ix–xx, and the texts edited in Vol. 4 and Vol. 5; Naïm Vanthieghem, “Les archives des marchands d’étoffes du Fayyum revisitées I. Un nouveau *ḍikr ḥaqq* du marchand Abū Hurayra,” *Archiv für Papyrusforschung und verwandte Gebiete* 60 (2014): 212–17.

<sup>17</sup> Georges R. Khoury, *Chrestomathie de papyrologie arabe. Documents relatifs à la vie privée, sociale et administrative dans les premiers siècles islamiques. Retravaillée et élargie* (Leiden: Brill: 1993).

<sup>18</sup> The purchase and export of the “first finds” from the Fayyum were accompanied by generic stories about local farmers and “bedouins” coming upon the objects by chance. Such stories form a veritable literary genre in the trade in antiquities; nonetheless, they are still often related by the institutions holding the documents, providing little additional information. Part of the “first finds” was acquired by the Egyptian Museum after being confiscated by customs authorities in Alexandria before it could be smuggled abroad. See Adda-Paris, “Collections”; Ragib, *Marchands*, Vol. 1, i–xi. On the dispersal of papyri, see Stevenson, *Scattered Finds*, 10–11; Todd Hickey and James Keenan, “At the Creation: Seven Letters from Grenfell, 1897,” *Analecta Papyrologica* 28 (2016): 351–82; Usama Gad, “Papyrology and Eurocentrism, Partners in Crime,” *Eidolon: Special Issue on the Papyrus Thefts* (2019).

<sup>19</sup> I calculated the distance on the “al-Thurayya Gazetteer”: <https://althurayya.github.io/>.

originally acquired it is not easy to distinguish between the two lots.<sup>20</sup> My examples concerning credit will also include documents associated with the monastery of Bawit, near al-Ushmunayn, and documents found on the site of Dayr al-Bala’iza, near Asyut.<sup>21</sup>

Thus, I will be referring to papyri from the Umayyad and the early Abbasid periods that, dispersed in several collections, may be considered as a corpus for the purposes of this chapter only in that they originate in a somewhat circumscribed region and relate to the topic of indebtedness, also telling us about the role of churchmen in the credit business. It is only when we consider and study such various and multilingual sources together, despite the reality of their physical dispersal, that they reveal their significance as diverse expressions of the same historical context and as a key to study early Islamicate institutions.

## Sumayya bt. Şabbāḥ and Her Social Circle

Dramatis personae:

Sumayya bt. Şabbāḥ al-Qurashī, a notable woman in Madinat al-Fayyum

Her brother, ‘Abd Allāh b. Şabbāḥ al-Qurashī

Her husband, the merchant Abū Ya‘qūb Işḥāq b. Ibrāhīm, also known as “the broker” (*al-simsār*)

Their children, Ya‘qūb, Işḥāq, and Baraka

Two agents working with Işḥāq b. Ibrāhīm

Businesspersons in the couple’s social circle, including Maymūn al-Khawḷānī and Sa‘īd b. Ismā‘īl al-Qurashī

The moneylender, Maymūn (al-Khawḷānī)

The deacon Sāwīrus, identifiable as the middleman Sāwīrus son of Fāna (or in Coptic, Seuēros son of Bane)

<sup>20</sup> Walter E. Crum, *Catalogue of the Coptic Manuscripts in the Collection of the John Rylands Library* (Manchester: Manchester University Press, 1909), “Introduction.”

<sup>21</sup> Many monastic documents were acquired in Egypt and moved abroad in the nineteenth century and the first half of the twentieth century and are now held in collections in Vienna, London, Oxford, Manchester, and other places. On this topic, see e.g. Elizabeth O’Connell, “Greek and Coptic Manuscripts from the First Millennium CE Egypt (Still) in the British Museum,” in *Proceedings of the 28th International Congress of Papyrology, Barcelona 2016*, ed. Alberto Nodar and Sofia Torallas Tovar (Barcelona: Publicacions de l’Abadia de Montserrat, 2019), (esp. 72–74); Cecilia Palombo, “Archives of Local Governance, Monastic Libraries, Dispersed archive” (forthcoming). On Bawit, see especially Sarah Clackson, *Coptic and Greek Texts Relating to the Hermopolite Monastery of Apa Apollo* (Oxford: Griffith Institute, Ashmolean Museum, 2020). Other relevant publications are cited below.

A businessperson or landholder, Andūna, identifiable as the deacon Andūna (or in Coptic, Antōne)

The merchant Muslim b. Yasār (or Bashshār) al-Madīnī, who was possibly an acquaintance of the merchant Ishāq b. Ibrāhīm, the notable Andūna, and the deacon Sāwīrus

At the center of the dossier studied in this chapter I have put a woman called Sumayya bt. Ṣabbāḥ al-Qurashī. Sumayya had married a merchant known from several documents from the Fayyum, called Ishāq b. Ibrāhīm, who dealt in barley, flax, wheat, and other materials. It seems that they lived in Madinat al-Fayyum but had interests also elsewhere, because the documents in which they are named sometimes mention places outside that region, such as Fustat, the capital of Egypt. Sumayya's separation from Ishāq in the year 801 CE/185 AH has left a trail of Arabic documents. One of these is a legal acknowledgment testifying that Sumayya received seventy *dīnārs* (standard gold coins) from her husband.<sup>22</sup> The document echoes Qur'anic instructions on inheritance and divorce. Sumayya "received a share" (*qabaḍat thamanahā*, or perhaps *thumunahā*, "her eighth share," as in Q 4:12) which had been calculated considering "what remained" (*fī mā baqiya*) probably of her dower or marital gift, and after subtracting what had been settled (*mimmā yuqarru*) for her younger children. This mention of the children's share is one of the dossier's internal references: other documents drafted on the same piece of papyrus mention Sumayya's three children's allowance (*nafaqa*) in cash and wheat units.<sup>23</sup> Sumayya and the children received their shares from two agents in the presence of three witnesses. A receipt for the agents was recorded separately.<sup>24</sup> These contracts allude to indebtedness in two main ways. First, through the payment that Ishāq b. Ibrāhīm owed to his wife and the allowance he owed to his children we are reminded of the debts intrinsic to the institution of marriage. We understand that Ishāq was absent when the money was paid out, though probably still alive, but it is well possible that the documents reflect an arrangement different from divorce, such as a temporary separation.<sup>25</sup>

<sup>22</sup> Chrest.Khoury II 10 (= PERF 646 A). Digital images of this document are available on the website of the Österreichische Nationalbibliothek.

<sup>23</sup> Chrest.Khoury II 11, 12, 13, 14 (= PERF 646 B, C, D, E).

<sup>24</sup> Chrest.Khoury II 11 (= PERF 646 B).

<sup>25</sup> On marriage and indebtedness, see Yossef Rapoport, *Marriage, Money and Divorce in Medieval Islamic Society* (Cambridge: Cambridge University Press, 2005). The reference is to Q 2:27–37, 4:12. The documents concerning Sumayya and her husband are not divorce contracts but they do suggest that the couple had divorced. At the same time, they echo Q 4:12, about inheritance. It seems unlikely that Ishāq b. Ibrāhīm had died at the time these contracts were written because they refer to an allowance he still owed to his family (*nafaqa*)

Second, through the use of Qur’anic terms we are reminded of the “debts and bequests” which were subtracted from Sumayya’s share before she could receive it.<sup>26</sup> Moreover, as noticed by Brinkley Messick, the use of the Arabic contractual formula “she received her share” (built on the stems *q-b-d* and *th-m-n*) echoes the Qur’anic instruction on the writing of debt acknowledgments.<sup>27</sup> Further and more explicit debts emerge from the dossier when we consider not only the couple but also their social circle.

One key feature of this small dossier is that it concerns the dealings of a group of acquaintances, providing us with an example of how the threads of credit among friends and close associates intersected with business as well as private affairs. All the witnesses in the contract concerning Sumayya’s share appear to be relatives and business partners of the couple. Besides the two attorneys working for her husband Ishāq, we find Sumayya’s brother, ‘Abd Allāh b. Ṣabbāḥ al-Qurashī. A third witness is Maymūn b. Ismā‘īl al-Khawlānī; he is a signatory also in a separate receipt concerning Sumayya’s children’s allowance, written on the back of the same document. It seems likely that this Maymūn knew and did business with Ishāq because he appears in at least one contemporary business letter from Madinat al-Fayyum regarding the wheat trade.<sup>28</sup> The two witness statements by ‘Abd Allāh b. Ṣabbāḥ and Maymūn al-Khawlānī were written on their request by somebody else, called Sa‘īd. Rather than a scribe hired for the occasion, this was probably another acquaintance of Sumayya’s: Sa‘īd b. Ismā‘īl al-Qurashī, from Sumayya’s and her brother’s tribe, signed as a witness in another document concerning Sumayya and her husband’s settlement.<sup>29</sup> Finally, a fourth person, who seems to be called Sawīrus, “wrote his witness on Sumayya’s behalf” (*kataba shahādatahu ‘alā sumayya*). These individuals appear also in other documents regarding business in the Fayyum in the early ninth century CE/late second and early third century AH, and many of them are found giving or asking for credit. Thus, we

and because his name appears in later letters from the same collections. One possibility is that Sumayya’s separation from her husband was temporary, due to his travels as a merchant, as was suggested to me by Naïm Vanthieghem. Based on other Arabic documents, it is possible that the lacuna occurring in the text contained a reference to Sumayya’s marriage gift (*ṣadāq*). This was sometimes partly repaid at the moment of divorce or inheritance: see Krakowski, *Coming of Age*, 241–64; Rapoport, *Marriage*, 12–30, 69–88. A similar language is used in other Arabic documents regarding marriage and divorce: e.g. *P.Cair.Arab.* 48, *P.FahmiTaaqud* 5, *P.MarriageSeparation* 14.

<sup>26</sup> See Rapoport, *Marriage*, 24–25.

<sup>27</sup> Brinkley Messick, *Shari‘a Scripts: An Historical Anthropology* (New York: Columbia University Press, 2017), 347–72, 385–401.

<sup>28</sup> *Chrest.Khoury* II 11 (= PERF 646 B); *P.RagibLettres* 6.

<sup>29</sup> *Chrest.Khoury* II 14 (= PERF 646 E).

may tentatively identify Maymūn al-Khawlānī, the wheat merchant, with a moneylender (*al-ṣarrāf*) called Maymūn who lived in Madinat al-Fayyum in the same years; he is mentioned in a receipt dated to the year 819 CE/203 AH in which another member of the al-Khawlānī tribe signed as a witness.<sup>30</sup> Sumayya's husband Iṣḥāq b. Ibrāhīm may well be the same merchant who appears in various business letters regarding the textile trade in the Fayyum with the name Abū Ya'qūb Iṣḥāq b. Ibrāhīm, "Ya'qūb's father."<sup>31</sup> Abū Ya'qūb Iṣḥāq b. Ibrāhīm is identified as *al-simsār*, "the broker," in a business letter concerning some merchandise sent from Fustat to Madinat al-Fayyum, using a word which was sometimes used for moneychangers.<sup>32</sup> As part of his profession, Iṣḥāq "the broker" and Maymūn "the moneylender" might have provided credit to other merchants. In addition, we see these merchants getting involved in each other's family lives, as during a separation.

The second feature worth highlighting about this group of individuals is that it was heterogeneous, signaling that credit could help people establish ties across social and confessional divides. Some people in the dossier are mentioned with Arabic names and *niṣbas* (attributes) referring to their family and tribal affiliation. Some names sound decidedly Muslim, like 'Abd Allāh; but others are not distinctively Muslim, like Iṣḥāq. In a document from 845 CE/230 AH, Iṣḥāq b. Ibrāhīm carries the *niṣba* al-Baghdādī, indicating that his family was originally Iraqi. This is a witness statement written for Ya'qūb b. Iṣḥāq b. Ibrāhīm al-Baghdādī to release of all debts a *mawlā* (client, servant) called Hārūn who had been previously attached to his father, Iṣḥāq b. Ibrāhīm. I think these two may well be identified with Sumayya's child and husband.<sup>33</sup> The lack of distinctively Muslim names in Iṣḥāq's family and the connection with Iraq suggests that perhaps they were of Jewish origins.<sup>34</sup> Two witnesses in the dossier, 'Abd Allāh and Sa'īd,

<sup>30</sup> *P.Alqab* 33.

<sup>31</sup> See Rāgīb, *Marchands* Vol. 1, p. xii, n. 1. We know that one of Sumayya and Iṣḥāq's son was called Ya'qūb.

<sup>32</sup> *P.Marchands* V. For other letters mentioning Abū Ya'qūb, see Rāgīb, *Marchands*, Vols III, V, and V/1.

<sup>33</sup> *P.Khalili* II 100. As this papyrus is unprovenanced, its geographic origin is also unknown. On witness statements, see Geoffrey Khan, "The Opening Formulas and Witness Clauses in Arabic Legal Documents from the Early Islamic Period," *Journal of the American Oriental Society* 139 (2019): 23–40.

<sup>34</sup> Scholars have often argued that Jewish families migrated from Baghdad to western provinces in the early Abbasid period, but the phenomenon's extent and impact have been recently questioned by Phillip Ackerman-Lieberman, "Revisiting Jewish Occupational Choice and Urbanization in Iraq under the Early Abbasids," *Jewish History* 29 (2015): 113–35. See also Petra M. Sijpesteijn, "Visible Identities: In Search of Egypt's Jews in Early Islamic Egypt" in

signed with the *niṣba* al-Qurashī, indicating affiliation with the prestigious Quraysh family. This suggests that Sumayya’s family belonged in an elite group of local notables in Egypt.<sup>35</sup> Instead, the witness Sawīrus bears a recognizably Christian name.

For the purposes of this chapter, Sawīrus occupies a notable place in the dossier because he was the person chosen to write Sumayya’s own witness statement. Other documents suggest that he was a deacon. The threads connecting Sawīrus to Sumayya’s social circle show us two main ways in which churchmen were involved in credit services: namely, through local business partnerships and through favor exchanges among acquaintances, often crossing confessional divides. Sawīrus and Sumayya appear together in another Arabic document from the Fayyum, a receipt dated to the year 845 CE/231 AH, when Sumayya must have been a senior woman.<sup>36</sup> We do not know how she used the seventy *dīnārs* paid out by her husband, but we may speculate that on occasion she was able to invest her money by providing cash to local landholders – similarly to Koloje in Coptic documents from Jeme in the Umayyad period as well as many other women creditors in later Arabic documents, like those studied by Yossef Rapoport.<sup>37</sup> Here, we find Sumayya paying Sawīrus on behalf of someone else, a landholder called Andūna.<sup>38</sup> Sawīrus is qualified by the title *babā*, which in the Arabic

*Israel in Egypt: The Land of Egypt as Concept and Reality for Jews in Antiquity and the Early Medieval Period*, ed. Alison Salvesen, Sarah Pearce and Miriam Frenkel (Leiden: Brill, 2020), 424–40.

<sup>35</sup> On the Quraysh in the early Islamic period, see e.g. Patricia Crone, *Medieval Islamic Political Thought* (Edinburgh: Edinburgh University Press), Ch. 17. On the display of notable family affiliations in the papyri, see Petra M. Sijpesteijn, “Establishing Local Elite Authority in Egypt through Arbitration and Mediation,” in *Transregional and Regional Elites: Connecting the Early Islamic Empire*, ed. Hannah-Lena Hagemann and Stefan Heidemann (Berlin: De Gruyter, 2020), 387–406. We find mentions of the Quraysh’s authority also in the literary papyri; see Nadia Abbott, *Studies in Arabic Literary Papyri, Volume I* (Chicago: University of Chicago Press, 1957), Fragment 5; another example (MS Or.P365) was edited by Karim Samji, “Studies in Arabic Literary Papyri” (MA Thesis, University of Utah, 2008).

<sup>36</sup> See Krakowski, *Coming of Age*, 41–47. Based on European documents, Fontaine has suggested that in pre-modern societies women’s ability to invest their private assets was conditioned by the law in relation to their life cycle. The end of their married life appears to have been a crucial factor: see Fontaine, *Moral Economy*, 124–32. By parallel, we might speculate that Sumayya had the opportunity to act as a creditor after separating from her husband.

<sup>37</sup> See Rapoport, *Marriage*, 22–26.

<sup>38</sup> This document, now at the University of Milan, was acquired during the Italian archeological campaigns in the Fayyum in the 1930s. See Achille Vogliano, “Rapporto preliminare della IVA campagna di scavo a Medinet Mâdi (Milano: R. Università di Milano),” *Annales du service des antiquités de l’Égypte* 38 (1938): 533–49. Because the spelling of names varied from one scribe to another, I believe we may identify the woman in this document with Sumayya b. Sabbāḥ despite the fact that here her name is unconventionally spelled Sumayyā with an *alif* (the form “Simiyā,” chosen by the editor, Vogliano, seems unattested).

papyri frequently corresponds to the Coptic *papa*: this honorific title was given to priests and deacons and it informs us that Sawīrus was a Christian notable connected to the church.<sup>39</sup> The money was meant for taxes imposed on Andūna's lands in Narmoute in the Fayyum, and it was paid out to a tax-collector. However, in the document the payment was framed as a personal loan: the formula "paid through the hands of" (*'alā yaday*) indicates Sumayya's mediation as a creditor. Thus, in this case, it seems that a previously contracted debt was redirected towards tax duties by the hands of an acquaintance.

The more documents we add to the dossier about Sumayya's social circle, the more loans we find. Andūna and Sawīrus figure together in another receipt concerning the restitution of a large debt of forty *dīnārs*.<sup>40</sup> This document, now in the Rylands Library, is part of a group of unprovenanced papyri perhaps acquired by Lord Crawford in the nineteenth century, mentioned above. This is a bilingual document written in four hands, in Coptic and Arabic. It contains two statements and two witness signatures, partly aligning with Islamic legal requirements.<sup>41</sup> The first statement was written in Coptic by Antōne, "the humblest deacon," the son of the late Herakleidēs, from Hō (which might indicate an area of Madinat al-Fayyum); his name in Arabic is Andūna.<sup>42</sup> The second statement was written in Arabic by Muslim

<sup>39</sup> The Coptic honorific title *papa* is always found preceding the name of the person carrying it. See Tomasz Derda and Ewa Wipszycka, "L'emploi des titres *abba*, *apa* et *papa* dans l'Égypte byzantine," *Journal of Juristic Papyrology* 24 (1994): 23–56 (esp. 54–56). I exclude that *babā* in this text was a misspelling or an equivalent of the Arabic patronymic *abū* because such a usage would be inconsistent with Arabic and Coptic papyri.

<sup>40</sup> *P.Ryl.Copt.* 214. See Papaconstantinou, "Credit," 619. This is a remarkably high loan. For comparison, in a recently published register of imprisoned debtors, half of the complaints concerned debts for two *dīnārs* or less: Tillier and Vanthieghem, "Registre carcéral."

<sup>41</sup> This document has been generally treated as if it were very early, but I think it is likely to come from the Abbasid period. While it is not dated, it displays paleographic features typical of the eighth century CE/second century AH. One of the signatories in this bilingual document has a Coptic name of Greek origin, Asyγκrite son of Theodore. The second one has an Arabic name, but he also writes in Coptic; he was perhaps called Nijāh. A phonetic transliteration of the witness' name would give *niqyeh ptērkouman*. Based on the *niṣba*, he has been identified as an Arab translator (*al-tarjūmān*), though there are various problems with this reading. One problem is that we do not know that "translator" was considered a professional title at that time. While there are attested uses of the verb *tarjama*, most of the instances recorded in the Arabic Papyrology Database come from the Fatimid period. I could trace only one other early papyrus in which the scribe might have used "translator" to indicate a profession: P.CtYBR inv. 2718, edited by Khaled Younes, "Joy and Sorrow in Early Muslim Egypt: Arabic Papyrus Letters" (PhD Dissertation, Leiden University, 2013), 240–41.

<sup>42</sup> Andūna's town may be identified either with the southern ancient town of Hiw in southern Egypt or with the region of Madinat al-Fayyum, based on its ancient name's overlap with the area of a sanctuary; see the data recorded on the "Trismegistos" database for the toponym *hw*.

b. Yasār al-Madinī. Al-Madinī is here the mediator advancing the money on behalf of Sawīrus b. Fāna; the borrower’s name was also given in Coptic as Seuēros son of Bane. While the Coptic portion of the text identifies Andūna as a deacon, in the Arabic portion he is called *al-ṣāhib*, indicating a notable or a merchant.<sup>43</sup> These two statements have the effect of releasing (*bari*?) Sawīrus from his debt.

At a closer look, Sawīrus b. Fāna is always mentioned next to local notables. Besides his connection to Sumayya (from the Quraysh tribal group in Egypt), there are a few administrative letters in Coptic in which he figures as an intermediary occasionally working for the Arab governors of al-Ushmunayn in moving goods, transferring money, and traveling with animals. The individuals he served were administrators with prestigious names, such as a member of the influential al-Lakhmī group.<sup>44</sup> As a middle-person, he possibly travelled between al-Ushmunayn and the Fayyum; traveling within the province was, after all, not at all uncommon in Umayyad and Abbasid Egypt.<sup>45</sup> Besides signing as a witness in the acknowledgment for Sumayya, his name may be tentatively found among the witnesses of various sureties in Coptic next to deacons and priests. This is a hint that

<sup>43</sup> The Arabic title *ṣāhib* is sometimes attributed to local administrators. Famously, this title was given to the Christian administrator Basileios, who supervised the region of Ishquh, in several letters sent from the office of the governor of Egypt Qurra b. Sharik in the early Marwanid period; they were edited by Nadia Abbott in 1938 and by Jafir Abu Safiyya in 2004. Basileios was a “pagarch,” a regional governor. For this reason, it has been suggested that the deacon Andūna was also a Christian “pagarch.” However, the title in itself does not indicate a role in the administration; it seems unlikely that a churchman could work as a pagarch, and by the early Abbasid period all higher administrators nominated by the governor of Egypt were Muslims. More generally, *ṣāhib* could denote a notable person, a landlord, an “owner,” or a merchant. For example, Ishāq b. Ibrāhīm was also called *ṣāhib* in some letters from the Fayyum. On early Islamic administrative titles, see Petra M. Sijpesteijn, *Shaping a Muslim State: The World of a Mid-Eighth Century Egyptian Official* (Oxford: Oxford University Press, 2013).

<sup>44</sup> *P.Ryl.Copt.* 117. This Coptic document is unprovenanced but has been associated with al-Ushmunayn by modern editors. There, the higher administrator Yazīd b. ‘Abd al-Raḥmān issues an order of payment in cash for Seuēros of Bane. Someone called Yazīd b. ‘Abd al-Raḥmān appears again as a witness in a legal surety in Arabic. He signed once with the tribal *niṣba* al-Lakhmī: *P.Chrest.Khoury* I 77. It is possible that this Yazīd b. ‘Abd al-Raḥmān al-Lakhmī was a regional governor at some point in the early Abbasid period. In fact, several members of the al-Lakhmī group served as administrators in Umayyad and early Abbasid Egypt, as well as in Ifriqiya: see Abū ‘Umar Muḥammad al-Kindī (d. 350/961), *Akhbār wulāt Miṣr*; *Akhbār quḍāt Miṣr*, ed. Muḥammad Ḥ. Ismā‘il and Aḥmad F. al-Mazīdī (Dār al-kutub al-‘ilmīya, 2004): *Wulāt*, 77, 90, 98.

<sup>45</sup> See e.g. Alain Delattre, “Checkpoints, sauf-conduits et contrôle de la population en Égypte au début du VIIIe siècle,” in *Authority and Control in the Countryside: From Antiquity to Islam in the Mediterranean and Near East (6th–10th Century)*, ed. Alain Delattre, Marie Legendre, and Petra M. Sijpesteijn (Leiden: Brill, 2018), 531–47.



he might have served repeatedly as a reliable witness, though in different contexts, now for Muslim and now for Christian notables.<sup>46</sup>

While doubts remain about the origin of these documents, I have chosen to connect them because the fact that the same names recur over a span of about forty years, in documents which were acquired in the same modern collections and often related to the Fayyum findings, seems too striking to be a mere coincidence. Thus, we may conjecture that Sawirus acted as a witness for Sumayya when she received money from her husband, the merchant Ishāq b. Ibrāhīm; Sumayyā repaid Andūna's debt by covering his tax share for lands he owned or managed in the Fayyum; while Sawirus' debt with Andūna was repaid through the mediation of a merchant, al-Madīnī, who possibly makes another appearance in the address of a business letter written for Ishāq b. Ibrāhīm in the mosque of Madinat al-Fayyum (also mentioning the servant Hārūn).<sup>47</sup> Following Sumayya and her acquaintances, we have found a multilingual dossier involving people from different social groups, in which local notables and churchmen appear together because tied to one another by credit. The features of this dossier, combined with the information we gain from monastic documents, give me the opportunity to lay out three considerations regarding the study of documents from the early Islamic period which I hope may advance our understanding of credit and debt as an Islamicate institution.

### Credit as an Islamicate Social Institution

We have seen that two characters among Sumayya's acquaintances, Andūna and Sawirus, are given Christian religious titles. However, they do not appear to lend or borrow money *as* church representatives. For example, Andūna's title is mentioned only in the Coptic part of the bilingual debt acknowledgment, mentioned above; in Arabic, he is a *ṣāhib*. In fact, those individuals' connection to other members of their social milieu is much more visible than their membership of religious or other collective organizations. In the dossier outlined above, personal connections are expressed through kinship terms and family names; moreover, people are related to one another because they repeatedly signed documents in the presence and on behalf of each other. This personal dimension of credit and debt, which

<sup>46</sup> Some documents in Coptic mentioning this character are *P.Lond.Copt.* 1167, 1168, 1169; *P.Ryl. Copt.* 117, 346. Others might be *CPR* IV 68, 79, 164; *P.Alqab* 106.

<sup>47</sup> *P.David-Weill Louvre* 8 (*P.Marchands* V 1/3).

is observable in documents from various historical contexts, has sometimes led historians to underplay credit's relation to the law.<sup>48</sup> The debate is relevant also for early Islamic history, a period in which the uncertainty caused by the disappearance of the Roman state is sometimes exaggerated, leaving the existence of local communities and that of Islamic law almost on two different levels of reality. In particular, for the early period, non-Arabic documents and non-Muslim actors are often considered independently of developments in Islamic law. Sumayya's extended dossier as well as monastic documents from early Islamic Egypt underscore the personal and relational dimension of indebtedness. Thus, they can help us better understand how credit developed dynamically as an Islamicate institution together with, rather than in the absence of, Islamic law.

One way to exemplify this point is by looking at the Christian clergy's role in debt-related documents. Based on Greek and Coptic documents from the seventh to the tenth centuries CE/the first to the fourth centuries AH, Arietta Papaconstantinou and Tomasz Markiewicz have pointed out that in loan contracts recorded in Egypt after the Muslim conquest, the church and the monasteries do not appear to have played a significant role as money-lenders. The main juridical and financial body of the monasteries (an office usually called *dikaion*) rarely figures as the creditor in loan acknowledgments. In this sense, compared to documents from the Roman period, after the Muslim conquest the church was not a major creditor. Moreover, Papaconstantinou has shown that early Islamic documents no longer reflect the application of Justinianic laws on credit.<sup>49</sup> Such patterns signal a change compared to the pre-conquest situation. However, they have been read as an effect of the institutional void presumably caused by the Muslim conquests. For example, Papaconstantinou explained those changes in the documents' contents and formulary by noticing that in the early Islamic period credit transactions took place in the absence of central regulating authorities and that ecclesiastical institutions probably found themselves in a condition of increased fragility.<sup>50</sup> This analysis is based on the idea that the Roman state's retreat would have been followed by a prolonged situation of transformation and uncertainty. The question that many scholars

<sup>48</sup> On this debate, see Goldberg, *Trade*, 11–32; Bishara, *Sea of Debt*, 6–14, 58–80.

<sup>49</sup> Papaconstantinou, “Credit,” 622–23; “Prosopography,” 634; Tomasz Markiewicz, “The Church, Clerics, Monks and Credit in the Papyri,” in *Monastic Estates in Late Antique and Early Islamic Egypt: Ostraca, Papyri, and Essays in Memory of Sarah Clackson*, ed. Anne Boud'hors, James Clackson, Catherine Louis and Petra M. Sijpesteijn (New Haven: The American Society of Papyrologists, 2009), 178–204.

<sup>50</sup> Papaconstantinou, “Credit,” 615, 624.

of late antiquity have explored is the extent to which we may prolong the formation of institutions that may be recognizably Islamic amidst the continuation of late-antique traditions. In addition, in the literature we find a general sense that at the beginning of Islamic rule local communities, mostly made of non-Muslim people, were substantially independent or even self-regulating, although also socially fragile and disproportionately burdened by the state.<sup>51</sup> There seems to be a widespread assumption that non-Muslim people would not normally interact with Islamic legal practices, or even that for a long time there was no Islamic law to interact with; consequently, activities including moneylending might end up looking like something that non-Muslim people performed regardless of surrounding Islamic institutions, or perhaps as something that bound Muslim individuals in entirely different ways than it did non-Muslim ones.<sup>52</sup>

There are historical reasons to take into consideration the development of Islamic law from very early on when studying the non-Arabic papyri. Based on documentary sources, we know that it had been possible to resolve debt disputes by appealing to Muslim authorities since the beginning of Islamic rule. Already in the Sufyanid period, not long after the conquest, local judges and secretaries in Fustat were taking care of compiling

<sup>51</sup> As Papaconstantinou has noticed, the fiscal requisitions mentioned in the Greek and Coptic papyri have been “almost universally seen as the sign of Arab oppression of the conquered populations”: Arietta Papaconstantinou, “Administering the Early Islamic Empire: Insights from the Papyri,” in *Money, Power, and Politics in Early Islamic Syria. A Review of Current Debates*, ed. John Haldon (Burlington: Ashgate, 2010), 57–74, 67. Gladys Frantz-Murphy and Mohamed Saleh have independently argued that over-taxation was the main drive for conversion to Islam in early Islamic Egypt. However, it is more common to find references to the exceptionally vexing character of the Islamic administration being expressed by scholars only in passing; in other words, this has often been assumed, rather than shown, to be the case. Brief references to this idea may be found in the following works, among others: Giovanni Ruffini, *Life in an Egyptian Village in Late Antiquity: Aphrodito between and after the Islamic Conquest* (Cambridge: Cambridge University Press, 2018), 205–207; Shaun O’Sullivan, “Fiscal Evidence from the Nessana Papyri,” in *Documents and History of the Early Islamic World*, ed. Alexander Schubert and Petra M. Sijpesteijn (Leiden: Brill, 2014), 50–93, 51; Nikolaos Gonis, “Arabs, Monks, and Taxes: Notes on Documents from Deir el-Bala’izah,” *Zeitschrift für Papyrologie und Epigraphik* 148 (2004): 213–24, 213, citing Paul Kahle. This idea connects to another important historiographical concept, according to which the supposedly *de facto* autonomy of non-Muslim communities was to be followed later on by *formally* independent communities: see Uriel Simonsohn, *A Common Justice. The Legal Allegiances of Christians and Jews under Early Islam* (Philadelphia: University of Pennsylvania Press, 2011), 4–10.

<sup>52</sup> Various scholars have questioned whether, at the beginning, Islamic law had any impact outside major cities and garrison towns. In an influential article, Jeremy Johns argued that no recognizable Islamic institution can be identified in the documents before the caliphate of ‘Abd al-Malik: see Johns, “Archaeology.” On this debate, see also Wael Hallaq, “The Quest for Origins or Doctrine? Islamic Legal Studies as Colonialist Discourse,” *UCLA Journal of Islamic and Near Eastern Law* 2 (2002): 1–32.

lists of imprisoned debtors and they registered complaints regarding private debts. From the 660s CE/40s AH, Arabic documents recorded private loans under the rubric of people’s “right claim” (*dhikr ḥaqq*), a formula which would remain in use in legal documents during later centuries. Some early Islamic debt documents contain references to Islamic jurisdiction (*qaḍā’ al-mu’minīn*) and perhaps also to an Islamic normative tradition (*sunna*).<sup>53</sup> By the Sufyanid period a petitioning system was already in place to manage private disputes and address complaints against local administrators.<sup>54</sup> The particular rhetoric employed in debt documents from the early decades of Islamic rule contributed to shaping a juridical discourse about legitimate and defensible rights as well as a legal discourse about indebtedness. But even if one insisted that initially this phenomenon interested only major cities like Fustat, while elsewhere a situation of uncertainty prevailed, the argument is unconvincing for later periods, such as under the Marwanids and the Abbasids, from which substantial corpora of non-Arabic papyri have survived.

I suggest that the interplay between everyday credit practices and contemporary institutions is better understood when we consider credit-and-debt as an Islamicate institution in itself, bearing in mind Martin’s theorization mentioned above. By providing credit to each other, and by doing so in repeated and regulated ways, people sustained relations of mutual service that could last for decades; we have seen examples of these in the lifetime exchanges involving Sumayya, her family, the two deacons and the merchant al-Madīnī. They also expressed those relationships formally in writing. Instead of existing separately from Islamic law, the documents discussed above show us that the performance of credit by non-Muslim figures interacted with developing Islamic legal documents and norms – a point to which I will go back in more detail below. Even in phases of political transition, like after the Muslim conquest, it is difficult to understand how a credit transaction might be formulated and represented as a valid written contract without the support of co-evolving legal discourses and

<sup>53</sup> Jelle Bruning, “A Legal *Sunna* in *Dhikr Ḥaqq*s from Sufyanid Egypt,” *Islamic Law and Society* 22 (2015): 352–74.

<sup>54</sup> See Petra M. Sijpesteijn, “Policing, Punishing, and Prisons in the Early Islamic Egyptian Countryside (640–850 CE),” in *Authority and Control in the Countryside. From Antiquity to Islam in the Mediterranean and Near East (Sixth–Tenth Centuries)*, ed. Alain Delattre, Marie Legendre, and Petra M. Sijpesteijn (Leiden: Brill, 2018), 547–88; Mathieu Tillier, “Dispensing Justice in a Minority Context: The Judicial Administration of Upper Egypt under Muslim Rule in the Early Eighth Century,” in *The Late Antique World of Early Islam. Muslims Among Jews and Christians in the East Mediterranean*, ed. Robert Hoyland (Princeton: Princeton University Press, 2013), 133–56.

infrastructures, which to that contract gave meaning, expectations, and consequences.<sup>55</sup> Moreover, credit intersected with other contractual forms of dependency between individuals, such as kinship, business partnerships, or marriage, many of which were normatively regulated in Islamic law and were being discussed by contemporary Muslim and non-Muslim jurists.

Credit and debt documents on papyrus can help us approach the documents differently. Papaconstantinou and Markiewicz have shown that after the Muslim conquest the monasteries stopped acting as big moneylenders, as mentioned. But their studies also show us that, since the Umayyad period, the ratio of individual creditors bearing religious titles increased. That is, there seem to be more monastic officials lending and borrowing money than there are monasteries overseeing the transaction. Moneylenders identified as clergy are mentioned in 16 percent of the early Islamic papyri analyzed by Papaconstantinou in an article from 2016. In that corpus, the number of religious officials lending money is second only to the number of moneylenders who bear no title other than kinship identifiers.<sup>56</sup> This suggests that, despite a general preference for not displaying professional titles at all (which, incidentally, is typical of the Arabic papyri), the moneylenders or the scribes writing for them might still chose to display a religious title. A second list of documents comes from Markiewicz's study, mentioned above. Here, about 66 percent of the documents in which the moneylender is identified as a churchman are either internally dated or assigned to the early Islamic period.<sup>57</sup> Thus, compared to the Roman period, there seem to be more mentions of churchmen and monks lending and borrowing money.

A first conclusion emerging from these studies is that in early Islamic Egypt there were moneylenders among the Christian clergy. This contradicts a view of the passage from Roman to Islamic rule as defined by social and financial fragility for the non-Muslim population, writ large. Even if a monastery did not often act as the creditor, its individual members might still be able to do so. Moreover, the scribes might choose or not choose to show the moneylender's or the borrower's affiliation to the church or to monasticism. Some churchmen were able to give out cash and move resources through credit. The deacon Andūna serves as an example, as he

<sup>55</sup> See Bishara, *See of Debt*, 9–14.

<sup>56</sup> Papaconstantinou, "Credit," 620.

<sup>57</sup> Markiewicz, "Church, Clerics, Monks," 192–93, 194–97. Almost half of the documents cited by Markiewicz in which the borrower is identified as a monk have been placed by their editors between the seventh and the eighth centuries CE (i.e. they are deemed to postdate the Muslim conquests).

both received and provided credit; but going beyond Sumayya’s circle, there are many loan agreements on papyrus in Greek and Coptic in which the creditor is identified as either a monk, a deacon, a priest, or a monastic headman.<sup>58</sup> At the same time, non-Christian religious figures gave credit, as well. Gladys Frantz-Murphy has suggested the hypothesis that Muslim religious scholars were involved in the Egyptian flax trade as creditors and middlemen (a business in which the merchant Ishāq b. Ibrāhīm was also involved) and that, moreover, private landholders secretly invested in the textile industry’s distribution system by letting religious leaders handle their assets.<sup>59</sup> In addition, Fanny Bessard has written about the religious careers of Muslim merchants in the Abbasid caliphate.<sup>60</sup>

We find accounts of Christian religious leaders borrowing money and demanding payments also in the literary texts. Some of these accounts are narrated in the *Siyar al-bī‘a al-muqaddasa*, a composite and stratified work on the Miaphysite patriarchate of Egypt.<sup>61</sup> The Abbasid sources which were later collected in the *Siyar* tell us stories of bribes in which religious leaders advance money in exchange for favors, such as to sway a legal trial’s verdict. In other stories, caliphs and governors make donations and give gifts to Christian religious leaders to repay them for their help, for example, after successfully crushing a revolt. All these may be read as stories about indebtedness: religious and political leaders are represented as tied to each other through financial exchanges, be it in the form of money, material gifts, or the cancellation of debts.<sup>62</sup> In addition, such exchanges are sometimes connected to the clergy’s involvement in business. For instance, we read the story of a bishop who was in charge of thirty-five monasteries in the Fayyum; he had received various honors as a form of compensation for

<sup>58</sup> E.g. *SPP* III 190; *PKRU* 58; *BKU* I 67; *BKU* III 364, 365; *CPR* IV 54, 55. See the tables in Markiewicz, “Church, Clerics, Monks.” Other examples are *P.Mon.Apollo* I 34, 37; *O.CRUM ST* 97, 310; *P.Sarga* 166; *P. Mich. inv.* 6860, 6863; possibly also *NYU inv.cairo* 95, 110, 213.

<sup>59</sup> Gladys Frantz-Murphy, “A New Interpretation of the Economic History of Medieval Egypt: The Role of the Textile Industry 254–567/868–1171,” In *Manufacturing and Labour*, ed. Michael Morony (Aldershot: Ashgate, 2003), 119–42. For another historical context in which religious scholars became involved in credit, see Salzman, *Tocqueville*, 110–18.

<sup>60</sup> Bessard, *Caliphs and Merchants*, 251–60.

<sup>61</sup> On this complex source, see e.g. Perrine Pilette, “L’Histoire du Patriarches d’Alexandrie: Une nouvelle évaluation de la configuration du texte en recensions,” *Le Muséon* 132 (2013): 419–50; Cecilia Palombo, “Lives of Patriarchs, Lives of Qadis: Reading the Abbasid Sources of the ‘History of the Patriarchs’ as Islamicate Texts,” *Intellectual History of the Islamicate World* (2023, advanced articles): 1–29.

<sup>62</sup> Theories of gift exchange subtend anthropological literature on debt: Marcel Mauss, *The Gift: Forms and Functions of Exchange in Archaic Societies* (London: Cohen & West, 1954); for a critical overview of those theories, see Karen Sykes, *Arguing with Anthropology: An Introduction to Critical Theories of the Gift* (New York: Routledge, 2005).

his services, thanks also to his good relations with local merchants.<sup>63</sup> Similar episodes were told also about *qādīs*. For instance, the judge ‘Abd Allāh b. ‘Abd al-Raḥmān al-Khawlānī had debts with a group of Jewish notables in Egypt.<sup>64</sup> In the literary sources, Muslim religious leaders seem involved in the same sort of exchanges which Christian writers attributed to church leaders. This is a first indication that the clergy engaged in credit similarly to other actors, including Muslim religious leaders, and that their involvement in credit was not disassociated from the development of Islamic legal or political institutions.

Thus, the contradiction mentioned above – less church, but more religious officials involved in credit, both in the papyri and in the literary sources – invites us to consider different explanations than institutional weakness (of the early Islamic state) and institutional fragility (of the church) to account for changed documentary practices after the Muslim conquests. The most likely explanation is that such changes were related to the development of Islamic legal institutions as well as that of Islamicate social institutions, which were flexibly conjugated depending on the context yet shared across multi-confessional groups.

Even when they mention churchmen or were written by monastic scribes, the extant documents show us that the practice of credit interplayed with Islamic legal principles and norms. In fact, these sometimes peak from behind scribal formulae even in non-Arabic documents about debt. It is tempting to see a correlation between the development of Islamic legal thought regarding credit and the changes we observe in scribal and documentary practices also in documents written in Coptic and Greek in the Umayyad and the Abbasid periods. First, one example comes from the use of witness formulae. Some legal contracts suggest that in the early Islamic period the older Greek-Coptic term *homologia* (“assent”) started being used as a semi-equivalent of Islamic statements of witness. We find this symmetry clearly expressed in the two parallel statements of witness by al-Madīnī (Arabic, *shahida*) and the deacon Andūna (Greek, *homologeī*) regarding the transfer of Sawīrus’ debt, mentioned above.<sup>65</sup> Second, the semi-professionalization of reliable witnesses might be another sign that normative, patterned behaviors were spreading across confessional

<sup>63</sup> See e.g. the stories narrated in *HPE*, 197, 378; *HPSH*, 123–24, 154, 461–62.

<sup>64</sup> al-Kindī, *Quḍāt*, 240. Incidentally, this *qādī* belonged to the same tribal group as Maymūn al-Khawlānī, one of the witnesses in Sumayya’s dossier, who might be identified as a moneylender (*ṣarrāf*) in the Fayyum; and as Jamīl b. Mūsā al-Khawlānī, who signed as a witness for that same *ṣarrāf* on at least one occasion: *P.Alqab* 33.

<sup>65</sup> Another example is *P.Heid.Inv.Kopt* 199, published by Lajos Berkes.

and linguistic boundaries; individuals mentioned in Sumayya’s papers, like the churchman Sawirus, appear also elsewhere and repeatedly as legal witnesses, perhaps signaling a change in the way that witnesses were recruited. Third, one could mention that the very spread of written debt acknowledgments in Coptic occurred over the same period in which Muslim scholars based in Egypt like al-Shāfi‘ī and the Ḥanafī al-Ṭahāwī discussed the importance of the debt acknowledgment as a document type (*iqrār*) and its legal implications.<sup>66</sup> As the sender of one letter in the dossier of the local administrator Nājīd b. Muslim informs us, the governor of Madinat al-Fayyum and his business partners should take care of recording in writing all their loans because the *qādī* had demanded so.<sup>67</sup> Such demands might have had an effect also on the proliferation of non-Arabic contracts. Finally, in the papyri we can see a reflection of ongoing discussions among Muslim jurists regarding legal responsibility, namely, the responsibility attributed to individuals as opposed to that attributed to organizations.<sup>68</sup> Those discussions might provide an explanation for the disappearance of the monastery as a major moneylender in Islamic Egypt, one that escapes us when focusing on Justinianic law. Once we take into consideration Islamic law and Islamicate legal practices, the scarce visibility of the monastic *dikaion* in documents from the Islamic period starts making sense. Thus, a plausible explanation for changes such as the scribes’ decision to represent the liability of either a juridical office (the *dikaion*, more common in the Roman period) or a physical person (the churchman, more common in the Islamic period) is not the disappearance of regulating institutions but rather the consolidation of different and differently performed institutions in a new political context. By thinking of credit-and-debt as an Islamicate institution, we may understand better the context in which those non-Arabic contracts were produced and situate them in the framework of a juridical culture that did not recognize the legal liability of abstract collectives and, instead, put much emphasis upon personal responsibility.

The creation of debt contracts, thus, was accompanied by a diversified discourse on indebtedness involving both jurists and scribes. As Fanny

<sup>66</sup> On the juristic circles of early Abbasid Egypt, see Ahmed El Shamsy, *The Canonization of Islamic Law: A Social and Intellectual History* (Cambridge: Cambridge University Press, 2013), 91–146.

<sup>67</sup> *P.MuslimState* 26.

<sup>68</sup> See Chafik Chehata, *Théorie générale de l’obligation en droit musulman hanéfite: les sujets de l’obligation* (Paris: Sirey, 1969); Valentino Cattelan, “Property (*Māl*) and Credit Relations in Islamic Law: An Explanation of *Dayn* and the Function of Legal Personality (*Dhimma*),” *Arab Law Quarterly* 27 (2013): 189–202.



Bessard has argued, since the Umayyad period, “Islamic legal norms came to govern general economic behavior” through the “increasing influence of Islamic workshops, religious institutions, and authority in the regulation and administration of trade, retail, and crafts.”<sup>69</sup> This same influence is visible in many documents concerning debts and loans among relatives and acquaintances, including churchmen and monks.

### Credit as a Versatile Documentary Practice

We can trace the development of credit as an Islamicate institution also through the documents’ language. The exchanges between Sumayya and her acquaintances were recorded in quite different document types. Based on their Arabic formulary, we might classify some of these as “receipts” or “quittances” (pl. *barāʾāt*) and others as “acknowledgments” (pl. *iqrārāt*). The receipt written for Iṣḥāq’s attorneys after they paid out Sumayya’s share, the one written for Sumayya regarding Andūna’s land-taxes, and the one written for Andūna and al-Madīnī, all refer to themselves as *barāʾa*. Instead, the texts detailing Sumayya’s and her children’s maintenance and the family settlement are referred to as *iqrār*.

However, the separation between these document types is blurrier than modern editions and catalogues might suggest. Local scribes used “quittance” and “acknowledgment” as technical terms for recording receipts, legal statements, and sale contracts alike; they also used them to record the restitution of loans and the cancelation of debts.<sup>70</sup> In Coptic and Greek documents from the Umayyad and the Abbasid periods we find these same concepts being expressed through two older Greek legal terms: “surety” and “agreement” (*asphaleia*, *homologia*). These terms were often employed in debt and loan contracts. The Arabic concept of *barāʾa* was sometimes transferred to Coptic documents via the loanword *para*; while the same idea might be expressed by Greek and Coptic verbs meaning “releasing” or “quitting.” This flexibility creates an interplay between pre-Islamic and Islamic legal categories, and between Arabic and Greek-Coptic legal terms.<sup>71</sup>

<sup>69</sup> Bessard, *Caliphs and Merchants*, 198.

<sup>70</sup> Two examples are found in al-Kindī, *Qudāt*, 257; and al-Ṭaḥāwī, Abū Jaʿfar (d. 321/933), *Kitāb al-buyūʾ min kitāb al-shurūṭ al-kabīr*, ed. Jeanette A. Wakin (Albany: State University of New York Press, 1972), 31. See Lahcen Daaïf, “La *barāʾa*: réflexions sur la fonction et l’évolution de la structure de la quittance,” *Annales Islamologiques* 48 (2014): 3–60.

<sup>71</sup> See Gladys Frantz-Murphy, “A Comparison of the Arabic and Earlier Egyptian Contract Formularies. Part IV: Quittance Formulas,” *Journal of Near Eastern Studies* 47 (1988): 269–80; Geoffrey Khan, “Remarks on the Historical Background and Development of Early Arabic

Moreover, such lexical overlaps flex the boundaries between documentary types: a tax receipt might be conceived as a debt release, while an acknowledgment might be framed as a surety.

Besides their technical names, there are also other elements that make the documents versatile. In addition to sharing keywords across document types, some of the texts in Sumayya’s dossier refer briefly to previous acknowledgments and to older requests, some of which might have not been written down at all. Like Sawīrus’ debt with Andūna, the first moment of indebtedness was often situated in different temporalities than that of the document we are able to read, which the witnesses signed only after the debt had been repaid. When a guarantor was asked to mediate, their first assent to do so was placed somewhere, sometime else. We may thus assume that credit services remained mostly unwritten.<sup>72</sup> The same may be said of debts exchanged inside monastic communities. Most probably, only part of the debts contracted at a monastery were written down.

Moreover, the scribes might disguise the terms of agreement about a loan behind other kinds of transactions, making it difficult for us to identify a debt. First, dressing a loan as something else might serve the purpose of hiding interest gains. Arietta Papaconstantinou and Amin Benaissa have independently shown that, just like other moneylenders, monks and churchmen also applied interest on the money they lent or invested.<sup>73</sup> However, excessive interest gains were not allowed either in canon law or in Islamic law; in practice, therefore, the document producers often wrote the interest into the calculation of different rates. For example, an interest gain might be written into an acknowledgment (recording the moment of repayment) by mentioning a higher sum than the one the lender had actually paid out (at the often unrecorded moment of borrowing). Most documents mentioning monks and churchmen as either creditors or debtors in the Umayyad and the Abbasid periods refer to relatively modest loans. When the loan was measured in gold coins, it usually amounts to one, two, or minor fractions of a *dīnār*; the same sums recur also in debts contracted among lay people. As James Shaw has remarked, any mention of unusually

Documentary Formulae,” *Asiatische Studien: Zeitschrift der Schweizerischen Asiengesellschaft* = *Études asiatiques: Revue de la Société Suisse-Asie* 62 (2008): 885–916.

<sup>72</sup> See Peebles, “Anthropology of Credit,” 230–32; Messick, *Shari’a Scripts*, 347–403; Abraham L. Udovitch, “Islamic Law and the Social Context of Exchange in the Medieval Middle East,” *History and Anthropology* (1985): 445–65. Udovitch notices that the authors of the Abbasid period insisted that debt agreements be contracted in complete transparency and mutual understanding; however, the documents do not always reflect such norms.

<sup>73</sup> Papaconstantinou, “Credit”; Amin Benaissa, “A Usurious Monk from the Apa Apollo Monastery at Bawit,” *Chronique d’Égypte* 85/169–170 (2010): 374–81.

high sums should ring a warning bell, because they might mean that the interest was included in the repayment without written specification.<sup>74</sup> Second, an uncommonly high sum in debt documents might signal that the loan agreement concealed, in fact, a horizontal relationship between partners rather than a vertical one. Citing the jurist al-Sarakhsī (d. 1090 CE/483 AH), Abraham Udovitch has argued that inflated debts might indicate that the lender and the borrower were in a business agreement.<sup>75</sup> In such cases, somebody's debt was linked to the collection of either advance payments or pre-agreed shared profits. The application of *interest* rates on a loan might thereby overlap with the *profit* shares that two or more individuals had agreed upon as part of a business partnership, a work contract, or a sale.<sup>76</sup> Once again, this blurs the boundaries between document types, inviting us to look for debt relations also outside the most formal debt acknowledgments.

Based on what we know about the use of credit among merchants and business associates, it is possible that some Coptic contracts from the early Islamic period conceal business agreements. One example comes from the bilingual receipt cited above, concerning Sawirus, Andūna, and al-Madīnī. The high sums, the names, and the titles in the document suggest that the restitution of forty *dīnārs* was part of a business agreement of some sort, and not a simple loan for a simple taxpayer, as the character of Sawirus has been understood in previous studies. As a non-Muslim subject, Sawirus might be cast too easily in a narrative of indebtedness due to high taxation. Rather than a tax-payer, Sawirus looks like an intermediary serving two more affluent partners: a Muslim merchant, Ibn Yasār al-Madīnī, with a prestigious *niṣba* linking him to the sacred city of Medina, who was perhaps a partner of the *ṣāhib* Iṣḥāq b. Ibrāhīm in the Fayyum; and a Christian notable, the *ṣāhib* and deacon Andūna, who held lands in the Fayyum and knew Sumayya bt. Ṣabbāḥ, Iṣḥāq's wife.<sup>77</sup> This document is a good

<sup>74</sup> James Shaw, "The Informal Economy of Credit in Early Modern Venice," *The Historical Journal* 61 (2018): 632–42. On hidden interest rates, see also Fontaine, *Moral Economy*, 177–203.

A few examples of unusually high loans in documents from the early Islamic period are: *P.Ryl. Copt.* 214; *BKU* III 365; *CPR* IV 63; *P.Heid.Arab.*I 10 (involving a priest). As another example, see Markiewicz, "Church, Clerics, Monks," 179.

<sup>75</sup> See Abraham L. Udovitch, *Partnership and Profit in Medieval Islam* (Princeton: Princeton University Press, 1970), 80. See also Godlberg, *Trade*, 113–15.

<sup>76</sup> See Udovitch, *Partnership*, 77–86, 106–10 (Hanafi law), 167–69 (Maliki law); Goldberg, *Trade*, 123–64; Phillip Ackerman-Liebermann, "Contractual Partnership in the Geniza and the Relationship between Islamic Law and Practice," *Journal of the Economic and Social History of the Orient* 54 (2011): 646–76.

<sup>77</sup> The document T-S 18.J2.7, from the Cairo Geniza, is a later example of this same phenomenon. There, we find a Christian deacon carrying gifts for two merchants and

reminder that the occurrence of churchmen dealing with Muslim notables is not always a measure of the Christian population’s social fragility. As the divide between debt acknowledgments and business contracts is sometimes blurry in the documents, due to their language, so was the divide between communities when people from different environments engaged in business transactions.

We find traces of business partnerships – or, at least, of discussions surrounding business – also in more ordinary debt documents on papyrus. Arietta Papaconstantinou has noticed that in Coptic and Greek documents from the early Islamic period the interest rates, when mentioned at all, are generally higher and more varied than they had been under Roman law. However, there are some constants in these varied sums; “when the interest can be calculated, it is generally 1/6 of the loan” (16.66 percent).<sup>78</sup> I think that this recurring pattern might indicate that the sums were not random and that monastic documents might reflect contemporary, ongoing discussions about what constituted legitimate profit according to Islamic legal norms. In fact, one-sixth is a proportion that recurs in accounts and legal opinions written by Muslim authors regarding the calculation of profit shares. In classical works of Islamic law, acceptable profit was often capped at one-sixth or one-eighth of the initial investment in order not to be considered usury. For comparison, in the Ottoman period the authorities would try to limit interest rates to between 15 percent and 20 percent, based on previous legal discussions.<sup>79</sup> There are noticeable overlaps between the discussion on the interest applied on loans and that on the interest resulting from pre-made business agreements. As for the monastic documents from early Islamic Egypt, it seems possible that the circulation of Islamic legal traditions regarding licit profit and usury, combined with the spread of scribal practices connected to the rise of Muslim merchants and entrepreneurs, affected the application of interest rates among non-Muslim

seemingly acting as a middleman. The document is cited in Roxani E. Margariti, “Aṣḥābunā l-tujjār – Our Associates, the Merchants: Non-Jewish Business Partners of the Cairo Geniza’s India Traders,” in *How Mediterranean Was Goitein’s Mediterranean Society?*, ed. Norman Stillman *et al.* (Leiden: Brill, 2014), 47 n.21.

<sup>78</sup> Papaconstantinou, “Credit,” 615.

<sup>79</sup> An average interest rate of 15% recurs in Ottoman court records according to Munther Alsabagh, “Before Banks: Credit, Society, and Law in Sixteenth-Century Palestine and Syria” (PhD Dissertation, UC Santa Barbara, 2018), 107–68; see also Astrid Meier, “Looking for Credit in Eighteenth-Century Damascus: A Case from the Court Records,” *DYNTRAN Working Papers* n. 22 (2017). At the same time, the ratio of one-sixth recurs also regarding the division of profit shares: see Udovitch, *Partnership*, 63, 192–93; Safeer Naqvi, *The History of Banking and Islamic Laws* (Karachi: Hayat Academy, 1993), 194.

scribes in various but not accidental ways. This might help us understand why, instead of writing down interest rates that in the Roman period would have been justifiable under Justinianic law, in the early Abbasid period the scribes were perhaps opting for rates (closer to one-sixth) which would be justifiable in the light of ongoing normative discourses.

In addition to concealing interest gains or profit shares, the scribes might disguise the existence of a loan altogether by describing it as something else, in such a way that confounds different document types. Likewise, a document described by modern editors as a loan contract might be concerned with other kinds of debts. Again, we can find some examples of such ambiguity in monastic documents. Tomasz Markiewicz has noticed that some documents classified as “loan contracts” by modern scholars appear to be concerned with other types of exchanges rather than loans. He cites the example of a Christian deacon who, during a division of inheritance dated to the year 713 CE/94 AH, appears indebted to his sister; and that of a monk who described his unpaid rent as a debt to the monastery (from the Roman period). Markiewicz points out that “loan contract” might be an inappropriate label for either text.<sup>80</sup>

Nonetheless, both situations concerned indebtedness. In the inheritance case from the Marwanid period, it seems well possible that the deacon’s sister had been a creditor for her relative. Alternatively, we might explain the deacon’s debt by bearing in mind an Islamic legal framework, in which a sister’s inheritance share may be paid out only after all debts are cleared. The siblings need not even be aware of such Islamic norms for these to affect the language of legal contracts; in other words, the developing Islamic legal discourse on indebtedness might have influenced scribal practices even when the parties involved were not Muslims and did not directly appeal to Muslim judges. As for Markiewicz’s second case, from the Roman period, rent payments can also imply debts. In later examples of the same phenomenon, Arabic contracts about agricultural work on rented lands sometimes allude to the restitution of advance payments. In such cases, the debt was collected together with the rent, allowing for a profit margin. For this reason, some Muslim jurists considered tax-farming to be a type of usury.<sup>81</sup>

<sup>80</sup> *P. Köln* III 153; *CPR* IV 29. See Markiewicz, “Church, Clerics, Monks,” 180–81, 198; Esther Garel, “Éditer et rééditer les documents coptes fayoumiques du début de l’époque arabe, progrès et perspectives,” in *Le Fayoum. Archéologie, Histoire, Religion: Actes du sixième colloque international, Montpellier, 26–28 octobre 2016*, ed. Marie-Pierre Chaufray, Ivan Guermer, Sandra Lippert, and Vincent Rendot (Wiesbaden: Harrassowitz Verlag, 2018), 202.

<sup>81</sup> Khaled Abou El Fadl, “Tax Farming in Islamic Law (*Qibālah* and *Ḍamān* of *Kharāj*): A Search for A Concept,” *Islamic Studies* 31 (1992): 7.

One example of how hidden debts might have been concealed inside rent contracts is found in the so-called *aparchē* contracts (meaning “first-fruits” or “first-crop”). These are a group of Coptic documents from the monastery of Bawit, in the region of al-Ushmunayn. To my knowledge, scholars have always situated them in the early Islamic period, while also invariably taking them out of their Islamicate context. Scholars have suggested that the payment in kind mentioned in these Coptic documents was an additional levy that the monastery of Bawit collected from its members in order to cover its land taxes. However, the formulary of the “first-crop” contracts differs remarkably from that of contemporary fiscal documents and land-tax receipts, including tax documents which were stored at the same monastery.<sup>82</sup> Despite several attempts at fitting them with Roman precedents, the “first crop” contracts differ from local pre-Islamic rent contracts and do not reflect squarely Roman legal norms; this is despite the fact that the documents may *also* reflect the continuation of earlier documentary traditions. In my view, they are likely to date from the early Abbasid period (mid-eighth century CE/second century AH) and should be understood in the light of that historical context. They might be related to the appearance of various forms of sharecropping in the early Abbasid period, which often entailed the use of advance payments.<sup>83</sup> In fact, the “first-crop” contracts from Bawit refer to the monastery’s collection of public taxes and rents through an intermediary, often a monk. My hypothesis is that, in this case, the collection of the crop-share was assigned to individual contractors on lands either owned or managed by the monastery. The documents’ language suggests that such lands were taxed differently depending on their type, following ongoing juridical discussions concerning lands and taxation (e.g. *baqt* lands and other types of taxable property). But these are legal rather than fiscal contracts: they recorded the concession of crop-shares between two parties by using “renunciation” and “release” formulae which are typically found in Arabic contracts.<sup>84</sup> Moreover, they were usually

<sup>82</sup> On these contracts, see Gesa Schenke, “Monastic Control over Agriculture and Farming” in *Authority and Control in the Countryside. From Antiquity to Islam in the Mediterranean and Near East (Sixth–Tenth Centuries)*, ed. Alain Delattre, Marie Legendre, and Petra M. Sijpesteijn (Brill, 2018), 420–32; Joanna Wegner, “The Bawit Monastery of Apa Apollo in the Hermopolite Nome and its Relationship to the ‘World Outside,’” *Journal of Juristic Papyrology* 46 (2016): 147–274 (esp. 189–96).

<sup>83</sup> See Abou El Fadl, “Tax Farming;” and Najm al-Din Yousefi, “Confusion and Consent: Land Tax (*Kharāj*) and the Construction of Judicial Authority in the Early Islamic Empire (ca. 12–183 A.H./634–800 C.E.),” *Sociology of Islam* 7 (2019): 93–131.

<sup>84</sup> See the rent contracts edited and studied in Gladys Frantz-Murphy, *Arabic Agricultural Leases and Tax Receipts from Egypt, 148–427 A.H./765–1035 A.D.* (Wien: Verlag Brüder Hollinek,

signed by several witnesses and often included disclaim formulae against future “trials” and “disputes.” All these features put the “first-crop” contracts in relation to a variety of early Abbasid documents recording indebtedness: rent contracts, sharecropping contracts, acknowledgments, and receipts.

In the papyri, thus, we see various types of debts and obligations, linking fiscal practices, business partnerships, and legal agreements. Licit profits and private usury are not always easy to set apart. Tax receipts, rent contracts, and salary payments alike might be represented as a written renunciation of a lender and a borrower’s mutual claims through the use of “release” and “quittance” formulae. The term *barā’a* was used for both tax receipts and debt acknowledgments. These grey areas remind us that documents which, based on their technical language, are more easily classifiable as “loan agreements” or “debt acknowledgments” represented only one way of recording credit and only one way of expressing dependency. In fact, based on the association between receipts and quittances in Islamic legal thought and Islamicate documentary practice, we may stretch the boundaries of what constitutes a debt document to also include tax receipts. But many receipts were issued in languages other than Arabic, such as those written by monastic scribes in the Umayyad and the Abbasid periods. As I see it, the Qur’anic injunction to write down debt contracts might well have been behind the proliferation of written statements directly or indirectly referring to debts in this period, in Arabic as well as in other languages.<sup>85</sup> But the boundaries of debt documents might be stretched even further. Given the importance of brokers in debt trading, why might we not include all letters mentioning intermediary payers and guarantors as part of the documentation about credit, even when those letters do not display the standard formulary of loan agreements? What about those contracts in which somebody’s labor was treated as a commodity to repay their debts, as we find, for example, in a legal contract from Umayyad Palestine?<sup>86</sup> Or what about those contracts of child donations made to some monastic centers in the early Abbasid period, which might have worked as securities on the child’s family’s debts?<sup>87</sup>

2001). These might be compared with: *P.Steuerquittungen* 8, 10, 12, 22, 50–64, published by Werner Diem. See Petra M. Sijpesteijn, “Locating Arabic Papyrology: Fiscal Politics in Medieval Egypt as a Test-Case for Setting Disciplinary Boundaries and Standards,” *Bulletin of the American Society of Papyrologists* 51 (2014): 217–28 (esp. 219–20).

<sup>85</sup> Q 2:282–83. See Muhammad A. S. Abdel Haleem, “Threefold Debt Security in the Qur’an: *āyat al-dayn*,” *Journal of Qur’anic Studies* 19 (2017): 137–42.

<sup>86</sup> *P.Nessana* III 56.

<sup>87</sup> E.g. *P.KRU* 59, 89, 96, 97, 100; O.Crum. ST 41, 310. See Arietta Papaconstantinou, “Θεία οικόνοια: Les actes thébains de donation d’enfants ou la gestion monastique de la pénurie,”

An all-round discussion of early Islamicate credit may require us to forsake some categories derived from classical philology and avoid rigid document classifications. Moreover, debt-related documents from early Islamic Egypt contribute to show us that it is important to read Arabic and non-Arabic documents together, thus exploring but not assuming patterns of continuity with more ancient precedents.<sup>88</sup> This is well illustrated by documents of monastic provenance from the early Islamic period; their language and formats interplay creatively with those of contemporary Arabic documents. By the Marwanid period, we already find ourselves in a multilingual documentary culture which included many document types in addition to those directly derived from pre-Islamic traditions. At the same time, while pre-existing scribal practices were maintained (e.g. through the work of monastic scribes educated in Greek and Coptic who maintained the use of older technical terms and formulae), the contextual meaning and validity of those formulae were also affected by the surrounding, developing legal culture.

### Credit beyond the Taxation of Non-Muslim Subjects

The contracts concerning Sumayya and her acquaintances' debts as well as monastic documents on papyrus have helped me highlight the development of credit-and-debt as an Islamicate institution, one taking shape alongside and in conversation with Islamic law. We have also seen that early Islamicate documents about indebtedness were extremely versatile and not always classifiable as loan contracts. Finally, we can refer to monastic documents in order to highlight the various economic activities surrounding the use of credit in the early Islamic period, in which members of the Christian clergy were also involved.

Historians of medieval and early modern Europe have recently started emphasizing credit's role in shaping economic dependency in daily social interactions.<sup>89</sup> Emily Kadens has made an important contribution in

*Travaux et mémoires* 14 (2002): 511–26. It seems that in Roman Egypt, under hard circumstances, impoverished families might give up their children as a form of debt insurance: see Roger S. Bagnall, *Late Roman Egypt: Society, Religion, Economy, and Administration* (Aldershot: Ashgate, 2003), 226–27. In this same volume, Robert Hoyland discusses the practice of selling one's own relatives' freedom.

<sup>88</sup> See e.g. Gladys Frantz-Murphy, “A Comparison of the Arabic and Earlier Egyptian Contract Formularies. Part II: Terminology in the Arabic Warranty and the Idiom of Clearing/Cleaning,” *Journal of Near Eastern Studies* 44 (1985): 99–114; Frantz-Murphy, “Quittance.”

<sup>89</sup> See Fontaine, *Moral Economy*, 89–121; Emily Kadens, “Pre-Modern Credit Networks and the Limits of Reputation,” *Iowa Law Review* 100 (2015): 2429–55.



stressing that credit extended to many important and reiterated moments of everyday life, such as grocery shopping, paying rent, or going out drinking. As she writes, “extended through various mechanisms, [credit] threaded through the economy from the large purchases of international merchants to the survival purchases of the urban poor.”<sup>90</sup> Kadens’ observation that the use of credit in long-distance trade was connected to its use in daily purchases seems relevant for understanding the role of credit also in early Islamic societies, among Muslims and non-Muslims alike. It can help us balance the traditionally strong focus on long-distance trade, on the one hand, and taxation, on the other hand, by paying attention also to other kinds of economic activities.

Paying taxes was indeed one of the main reasons why people asked for loans and why they or their relatives might be imprisoned.<sup>91</sup> The extant documents suggest a strong connection between public taxes and private debts. For instance, fiscal registers written at the monastery of Dayr al-Bala’iza in the early Abbasid period record together the collection of taxes (for the government) and debts (for the monastery).<sup>92</sup> Such a connection is found both in Arabic and non-Arabic papyri and it concerned both Muslim and non-Muslim taxpayers, both categories risking harsh consequences if unable to pay their debts. As Robert Hoyland reminds us in this volume, people experienced various types of unfreedom. Taxation was one but not the only engine of indebtedness. There were also other sectors in which individuals of various economic means used credit services in order to access and move resources.

First, debts are mentioned in texts concerning petitions, complaints, and trials. The state authorities did cause people to become indebted because of taxes but they became involved in this matter also by intervening in private disputes between creditors and debtors.<sup>93</sup> Second, as already mentioned, credit was an instrument for running regional businesses. We know from Arabic letters on papyrus that merchants routinely extended credit to each other. Some letters include loan requests or debt memos; others mention the intricate steps that allowed merchants and retailers to pay back their associates through intermediary payers.<sup>94</sup> As I have argued, Sawirus of Fāna acted as an intermediary for his associates, and a business partnership is

<sup>90</sup> Kadens, “Credit Networks,” 2431–32.

<sup>91</sup> Sijpesteijn, “Policing.”

<sup>92</sup> *P.Bal.* 290–300. On these registers, see Palombo, “Local Government,” Ch. 1.

<sup>93</sup> See Sijpesteijn, “Policing.”

<sup>94</sup> E.g. *P.Cair.Arab.* 306; *P.Ryl.Arab.* II 267; *P.Marchands* II 33; *P.Marchands* V 1/4, V 1/19; *P.MuslimState* 26. See also *P.Marchands* I 2–10.

probably what lies behind his debt of forty *dīnars*, which were transferred to a third partner by the merchant al-Madīnī. In the papyri there are also hints that people could refuse to give loans to their associates.<sup>95</sup> Third, credit was a common strategy for financing agricultural work. As Arietta Papaconstantinou wrote, the practice of borrowing money in the Egyptian countryside “was so pervasive that one could argue that the entire local agricultural system relied on it.”<sup>96</sup> The importance of credit in agriculture was one reason why notable women like Sumayya could find a source of financial investment more easily in this sector than in others.<sup>97</sup> Sellers of all kinds were able to give and receive credit in advance of the crop-season. It has been suggested that this form of credit was aimed at covering the costs of production; moreover, it was also used for investing in technology, purchasing new tools, or cultivating previously unsown fields. Such strategies have been observed by scholars researching credit in different historical periods.<sup>98</sup> In time, in Islamic law the practice of advancing payment came to be covered by a specific contract called *salam*.<sup>99</sup>

Because various Egyptian monasteries in the early Islamic period managed cultivable lands, we should expect that they were also involved in providing credit for agricultural work. In fact, this is what papyrologists Joanna Wegner and Alain Delattre have suggested from looking at Coptic and Greek papyri from the monastery of Bawit. Agriculture was a sector into which Bawit’s leaders funneled financial resources and from which they made profits.<sup>100</sup> Several contracts refer to the practice of buying agricultural produce in advance. In this way the creditor, either an individual monk or the monastery’s leaders through the *dikaion* (its financial office) could acquire resources before these became materially available. Such investments were to be repaid as agricultural produce only at a future crop-season, based on an agreed-upon market price. Some monastic documents record the loan at the moment of investment, before the harvest time, while others record the

<sup>95</sup> One example is the document P.CtYBR.inv. 2655 qua, edited in Younes, “Joy and Sorrow,” 209–11.

<sup>96</sup> Papaconstantinou, “Prosopography,” 632.

<sup>97</sup> See Papaconstantinou, “Choses de femme;” Fontaine, *Moral Economy*, 122–50.

<sup>98</sup> Fontaine, *Moral Economy*, 37–45, 91–92; Bessard, *Caliphs and Merchants*, 20–23.

<sup>99</sup> See Baber Johansen, “Le contract salam: Droit et formation du capital dans l’Empire abbaside (XIe–XIIIe siècle),” *Annales* 61 (2006): 861–99; Alsabagh, “Before Banks,” 124–34; Udovitch, *Partnership*, 72. Valentino Cattelan put this legal instrument explicitly in relation to credit services: “Legal Personality,” 198–200.

<sup>100</sup> Wegner, “Bawit Monastery,” 238; Alain Delattre, *Papyrus coptes et grecs du monastère d’Apsollé de Baouît conservés aux Musées royaux d’Art et d’Histoire de Bruxelles* (Bruxelles: Académie royale de Belgique, 2005), 252.

debt's repayment at the moment of gain, after the harvest.<sup>101</sup> Some contracts record a loan in money to be repaid in kind, with commodities; conversely, there are also instances of advance sales that would be repaid in cash later on.<sup>102</sup> For example, in a Coptic document from the monastery of Dayr al-Bala'iza that may be dated to the early Abbasid period, the monastic leaders give a written statement, validated by the *dikaion*, that they are now ready to repay a debt they had contracted with a member of their community. The word chosen for "debt" in this document is Arabic (*pdyn*, from *al-dayn*). The creditor, called 'Amr, possibly worked in the local administration as a minor functionary, but he might also have had a position inside the monastery. In the document, the leaders of Dayr al-Bala'iza promise to repay part of their debt to 'Amr in lentils and honey at an agreed-upon price, depending on future availability.<sup>103</sup>

One way in which people could use credit as a form of financial investment was by involving intermediary buyers or brokers, who would take on the payment on the original investor's behalf. The activity of such agents is visible in documents concerning agricultural work. For example, in a Coptic letter from the early Abbasid period a monastic headman is promised the repayment of 60 units (*artabas*) of corn for an investment that apparently had taken place fourteen years ago; the price was somewhat high, at the market rate of 12 gold coins plus fractions. We are told that the transaction was to be documented through written receipts. Moreover, the money was to be redirected through an agent (*waṣī*) to an artichoke producer, together with new advance purchases.<sup>104</sup> The mention of intermediary agents in documents such as this one tells us that in Abbasid Egypt monastic officials used credit to deal with local farmers and producers by employing the same strategies that lay merchants and retailers would use. We find agents of different types also in Arabic texts regarding business partnerships and work agreements.<sup>105</sup> As mentioned above, Iṣḥāq b. Ibrāhīm's debt with his

<sup>101</sup> E.g. *BKU* III 364; *PBal.* 103.

<sup>102</sup> E.g. *P.Ryl.Copt.* 209; *BKU* III 421.

<sup>103</sup> *PBal.* 102. The uncertainty about 'Amr's position derives from the interpretation of his two Coptic titles. One title is *shaliou*, which in the papyri indicates an intermediary, a carrier, or a minor local official, and which was used both inside and outside the monasteries; the second title is *apa*, which was often given to monks, but might also be found outside the monasteries for notable laymen. See Derda and Wipszycka, "Titre." As a consequence, it is difficult to say whether 'Amr was a member of the monastic community or not. By the early Abbasid period we do find Arabic-named monks in the documents. Moreover, in all other debt documents from Dayr al-Bala'iza the creditor seems to be a member of that monastic community.

<sup>104</sup> *P.Ryl.Copt.* 196, 214.

<sup>105</sup> See e.g. Ackerman-Liebermann, "Contractual Partnership," 654–56.

wife Sumayya was paid back by his two agents. Iṣḥāq himself was called an agent (*simsār*) in a letter written by another merchant. The deacon Sawīrus b. Fāna was also working as an intermediary, since we see him transporting commodities and forwarding money on other people’s behalf, perhaps similarly to Iṣḥāq’s servant Hārūn.<sup>106</sup> In Islamic legal terms, the mediation of a third person in credit transactions is called *ḥawāla*. This and equivalent instruments helped producers, sellers, and business partners to transfer, exchange, and deposit payments.<sup>107</sup> In such business circles, the same person might have the means to act now as a lender, now as a borrower, depending on the circumstances. In this sense, exchanging debts could be a form of investment for various types of businesses, and not only for lay people, but also for those entrepreneurs and middlepersons who had a position in the church, like the *ṣāḥib* Andūna.

In addition, we find the use of agents also for other purposes, such as to facilitate recurring payments. For example, some monastic headmen gave credit indirectly by providing guarantors to local taxpayers. In doing so, they transferred the burden of a person’s liability from the tax collector to an intermediary, or a “buffer payer,” as Arietta Papaconstantinou has aptly called them.<sup>108</sup> The intervention of an intermediary payer or a guarantor taking over somebody else’s debts had the double effect of alleviating them from a temporary situation of distress and prolonging their condition of indebtedness by putting individual borrowers at the mercy of multiple creditors. The risks of depending on the mediation of such guarantors become evident when the writers mention that somebody had been detained or beaten up on account of their debts, as we find in several monastic documents.<sup>109</sup>

Transactions of all these kinds occurred equally among lay people and religious figures.<sup>110</sup> Overall, the documents suggest that, even if some monks had little access to cash and were forced to depend on a protector’s guarantee, this condition is not generalizable to the church, the monastic world, or the Christian population, writ large, in the early Islamic period. Some churchmen belonged to regional elite groups and were able to exchange

<sup>106</sup> *P.Ryl.Copt.* 117.

<sup>107</sup> See Udovitch, *Partnership*, 77–86.

<sup>108</sup> Papaconstantinou, “Credit,” 626.

<sup>109</sup> E.g. *P.Clackson.Bawit* 3, 5, 6, 9; *P.Mon.Apollo* 32.

<sup>110</sup> E.g. *P.YaleCopt.* 18; *P.Mon.Apollo* 35, 42. Other examples involving monastic officials are *P.Bal.* 102, 103, 293; *P.Ryl.Copt.* 196, 202, 203, 205, 216. On the contacts between monasteries and laypeople in Egypt, see Joanna Wegner, “Monastic Communities in Context: Social and Economic Interrelations of Monastic Institutions and Laymen in Middle Egypt (6th–8th centuries)” (PhD Dissertation: Warsaw University, 2017).

services with local businesspersons. While we may assume that some loans were purely personal, providing credit could serve different goals, including that of manipulating market prices, or that of manipulating one's associates or relatives.<sup>111</sup> People living in Umayyad and Abbasid Egypt moved cash in the form of loans as a form of investment and to generate profits, and this was a resource which non-Muslim religious figures could also tap into.

## Conclusion

In this chapter, I have suggested considering credit-and-debt as an Islamicate institution in which both Muslim and non-Muslim individuals engaged and to which they gave contents. They did so by lending and borrowing money, writing down debt documents, signing contracts, investing in various economic activities, and exchanging favors. A rapidly developing Islamic legal framework and discourses about indebtedness surround the performance of credit even in written documents that are not classifiable as Islamic legal texts, and even when the people involved are not recognizable as Muslims. This was not to claim the supremacy of Islamic law over other fields but, on the contrary, to suggest that practices and discourses of Islamic law cannot be isolated from the reality of early Islamicate societies, and vice-versa. In this chapter, the presence of churchmen and monastic figures in documents related to indebtedness was used to exemplify the interlace of social norms, legal discourses, and scribal practices across confessional and linguistic divides in an early Islamicate society.

Moreover, I have stressed that in the early Islamic period the presence of churchmen and monks in the credit business was not limited to the problem of paying taxes. This is a simple but important point to stress, given the weight that scholarship has traditionally given to taxation when discussing the condition of non-Muslim subjects after the conquests. While some became involved in moneylending because of the tax collection, the scope of credit extended beyond the needs brought about by taxation; as mentioned, credit was also related to business partnerships, agricultural work, financial investments, and personal favors, and other spheres. In addition, even if we do find churchmen like the deacon Andūna among the local wealthy, in the early Islamic period their role as moneylenders seems to have become secondary to other groups who in the same period were able to provide credit, most notably women entrepreneurs, as Arietta Papaconstinou and

<sup>111</sup> See Sijpesteijn, *Shaping*, 177.

others have pointed out, and as the case of Sumayya also suggests. We can recognize Christian religious figures when they do figure as moneylenders because their connection to the church is often mentioned by the scribes through religious and monastic titles. However, their religious identity does not appear to be dominant over other aspects that were constitutive of those individuals' economic life and social relations. Focusing on religious figures seems therefore to be a good starting point for investigating further relations of dependency that lay outside and across traditional definitions of communities.

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