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TRAVAUX ET MÉMOIRES
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MÉLANGES
JEAN GASCOU

TEXTES ET ÉTUDES PAPYROLOGIQUES
(*P. GASCOU*)

édités par
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Jens

ABRÉVIATIONS

Les abréviations des éditions papyrologiques suivent la Checklist of editions of Greek, Latin, Demotic, and Coptic papyri, ostraca and tablets : <http://library.duke.edu/rubenstein/scriptorium/papyrus/texts/clist.html> ou <http://papyri.info/docs/checklist> (toutes les adresses URL indiquées ici ont été consultées le 10 juin 2016).

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|----------------|---|
| AASS | <i>Acta sanctorum quotquot toto orbe coluntur, vel a catholicis scriptoribus celebrantur, Venetiis 1734-1940.</i> |
| AC | <i>L'Antiquité classique.</i> Bruxelles. |
| ACO | <i>Acta conciliorum oecumenicorum</i> , ed. E. Schwartz & al., Berlin – Leipzig 1914-. |
| ACO, ser. sec. | <i>Acta conciliorum oecumenicorum. Series secunda. 2, Concilium universale Constantinopolitanum tertium</i> , ed. R. Riedinger, Berlin 1990-. |
| AE | <i>L'année épigraphique.</i> Paris. |
| AnalPap | <i>Analecta papyrologica.</i> Messina. |
| AnBoll | <i>Analecta Bollandiana.</i> Bruxelles. |
| AnIsl | <i>Annales islamologiques.</i> Le Caire. |
| AnTard | <i>Antiquité tardive.</i> Turnhout. |
| APF | <i>Archiv für Papyrusforschung und verwandte Gebiete.</i> Berlin. |
| ARG | <i>Archiv für Religionsgeschichte.</i> Berlin. |
| ASAE | <i>Annales du service des antiquités de l'Égypte.</i> Le Caire. |
| ASP | American studies in papyrology. |
| Basilica | <i>Basilicorum libri LX. Series A, Textus, vol. 1-8</i> , ed. H. J. Scheltema et N. Van der Wal, Groningen 1955-1988. |
| BASP | <i>The bulletin of the American society of papyrologists.</i> Oakville. |
| BCH | <i>Bulletin de correspondance hellénique.</i> Paris. |
| BCTH | <i>Bulletin archéologique du Comité des travaux historiques et scientifiques.</i> Paris. |
| BHG | <i>Bibliotheca hagiographica Graeca</i> , 3 ^e éd. mise à jour et considérablement augmentée, Bruxelles 1957. |
| BIFAO | <i>Bulletin de l'Institut français de l'archéologie orientale.</i> Le Caire. |
| BJ | <i>Bonner Jahrbücher des Rheinischen Landesmuseums in Bonn und des Rheinischen Amtes für Bodendenkmalpflege im Landschaftsverband Rheinland und des Vereins von Altertumsfreunden im Rheinlande.</i> Köln. |
| BL | <i>Berichtigungsliste der griechischen Papyrusurkunden aus Ägypten.</i> Leiden 1922-. |
| BOEP | <i>Bulletin of online emendations to papyri.</i> Heidelberg, < http://www.uni-heidelberg.de/md/zaw/papy/forschung/bullemendpap_2.1.pdf >. |
| BSAC | <i>Bulletin de la Société d'archéologie copte.</i> Le Caire. |
| Byz. Forsch. | <i>Byzantinische Forschungen : internationale Zeitschrift für Byzantinistik.</i> Amsterdam. |

- Byz. Not.* *Notarsunterschriften im byzantinischen Ägypten (Byz. Not.)*, hrsg. von J. M. Diethart & K. A. Worp (MPER N.S. 16), Wien 1986.
- BZ* *Byzantinische Zeitschrift*. Berlin.
- CdÉ* *Chronique d'Égypte*. Bruxelles.
- CEFR* Collection de l'École française de Rome. Rome.
- CEL* *Corpus epistularum latinarum papyris tabulis ostracis servatarum : (CEL). 1, Textus, 2, Commentarius*, collegit, commentario instruxit P. Cugusi (Pap.Flor. 23), Firenze 1992; 3, *Addenda, corrigenda, indices rerum, index verborum omnium*, cur. P. Cugusi (Pap.Flor. 33), Firenze 2002.
- CFHB* *Corpus fontium historiae Byzantinae*.
- CGL* *Corpus glossariorum Latinorum*, a G. Loewe incohatur, ed. G. Goetz, Lipsiae 1888-1923.
- ChLA* *Chartae Latinae antiquiores*. 1954-.
- CIG* *Corpus inscriptionum Graecarum*.
- CIL* *Corpus inscriptionum Latinarum*.
- CJ* *Corpus iuris civilis. 2, Codex Justinianus*, recognovit P. Krüger, Berolini 1877.
- CLRE* R. S. BAGNALL & al., *Consuls of the later Roman Empire* (Philological monographs of the American philological association 36), Atlanta 1987.
- Copt.Enc.* *The Coptic encyclopedia*, ed. in chief A. S. Atiya, 8 vol., New York 1991.
- CPG* *Clavis patrum Graecorum*. Turnhout 1974-2003.
- CRIPeL* *Cahiers de recherches de l'Institut de papyrologie et d'égyptologie de Lille*. Villeneuve-d'Ascq.
- CRUM, Dict.* *A Coptic dictionary*, compiled by W. E. Crum, Oxford 1929-1939.
- CSBE²* R. S. BAGNALL & K. A. Worp, *Chronological systems of Byzantine Egypt*, 2nd ed., Leiden 2004.
- CSCO* *Corpus scriptorum christianorum orientalium*. Louvain.
- DACL* *Dictionnaire d'archéologie chrétienne et de liturgie*, publié par dom F. Cabrol et dom H. Leclercq, Paris 1924-1953.
- DDBDP* *Duke data bank of documentary papyri*. < <http://papyri.info/docs/ddbdp>>.
- DGE* *Diccionario griego-español*, red. bajo la dir. de F. R. Adrados, Madrid 1989-.
- Dig.* *Corpus iuris civilis. 1, Digesta*, recognovit Th. Mommsen, retractavit P. Krüger, Berolini 1908.
- DOP* *Dumbarton Oaks papers*. Washington.
- DORNSEIFF – HANSEN* F. DORNSEIFF, *Rückläufiges Wörterbuch der griechischen Eigennamen*, ausgearbeitet von B. Hansen, Berlin 1957.
- DU CANGE* Ch. du Fresne DU CANGE, *Glossarium ad scriptores mediae et infimae Graecitatis*, Lugduni 1688 (réimpr. Athènes 2003).
- Ed.* *Iustiniani XIII edicta quae vocantur*, dans *Corpus iuris civilis. 3, Novellae*, recognovit R. Schoell, absoluit G. Kroll, Berolini 1895, p. 757-795.
- EEBS* Ἑπετηρίς Ἑταιρείας Βυζαντινῶν σπουδῶν. Athènes.
- EP* *Encyclopédie de l'Islam, nouvelle édition*, Leiden – Paris 1954-2009.
- FIRA III* *Fontes iuris Romani anteiustiniani. 3, Negotia*, ed. V. Arangio-Ruiz, ed. 2, aucta et emendata, Florentiae 1968.
- FÖRSTER, Wörterbuch* H. FÖRSTER, *Wörterbuch der griechischen Wörter in den koptischen dokumentarischen Texten*, Berlin – New York 2002.

- GIGNAC, *Gramm.* F. Th. GIGNAC, *A grammar of the Greek papyri of the Roman and Byzantine periods. 1, Phonology; 2, Morphology* (Testi e documenti per lo studio dell'Antichità 55), Milano 1975, 1981.
- GRBS *Greek, Roman and Byzantine studies.* Durham.
- HASITZKA, *NB* M. R. H. HASITZKA, *Namen in koptischen dokumentarischen Texten.* <http://www.onb.ac.at/files/kopt_namen.pdf>.
- HGV *Heidelberger Gesamtverzeichnis der griechischen Papyrusurkunden aus Ägypten*, dir. by D. Hagedorn. <<http://www.rzuser.uni-heidelberg.de/~gv0>>.
- ICMactar F. PRÉVOT, *Recherches archéologiques franco-tunisiennes à Mactar. 5, Les inscriptions chrétiennes* (CEFR 34, 5), Rome 1984.
- IG *Inscriptiones Graecae.* Berlin 1903-.
- IGLS *Inscriptions grecques et latines de la Syrie*, Beyrouth – Paris 1929-.
- ILAlg *Inscriptions latines de l'Algérie*, recueillies et publiées par S. Gsell & al., Paris 1922-.
- I.Métr. É. Bernand, *Inscriptions métriques de l'Égypte gréco-romaine*, Paris 1969.
- I.Mylasa *Die Inschriften von Mylasa*, hrsg. von W. Blümel (Die Inschriften griechischer Städte aus Kleinasien 34-35), Bonn 1987-1988.
- JANNARIS, *Gramm.* A. N. Jannaris, *An historical Greek grammar chiefly of the Attic dialect as written and spoken from classical antiquity down to the present time : founded upon the ancient texts, inscriptions, papyri and present popular Greek*, London 1897.
- JEa *Journal of Egyptian archaeology.* London.
- JESHO *Journal of the economic and social history of the Orient.* Leiden.
- JHS *The journal of Hellenic studies.* London.
- JJP *Journal of juristic papyrology.* Warszawa.
- JÖB *Jahrbuch der österreichischen Byzantinistik.* Wien.
- JRS *The journal of Roman studies.* London.
- KSB cf. *SB Kopt.*
- LAMPE *Greek patristic lexicon*, ed. by G. W. H. Lampe, Oxford 1961.
- LBG *Lexikon zur byzantinischen Gräzität besonders des 9.–12. Jahrhunderts*, erstellt von E. Trapp, Wien 1994-.
- LDAB *Leuven database of ancient books.* <<http://www.trismegistos.org/ldab/>>.
- Lex.Lat.Lehnw. *Lexikon der lateinischen Lehnwörter in den griechischsprachigen dokumentarischen Texten Ägyptens mit Berücksichtigung koptischer Quellen (Lex. lat. Lehn.)*, erstellt von I.-M. Cervenka-Ehrenstrasser unter Mitarb. von J. Diethart, Wien 1996-.
- LSJ (& Rev. suppl.) *A Greek-English lexicon with a revised supplement*, comp. by H. G. Liddell & R. Scott, rev. and augm. throughout by H. S. Jones, Oxford 1996.
- MANDILARAS, *Verb* B. G. MANDILARAS, *The verb in the Greek non-literary papyri*, Athens 1973.
- MAYSER, *Gramm.* E. MAYSER, *Grammatik der griechischen Papyri aus der Ptolemäerzeit, mit Einschluss der gleichzeitigen Ostraka und der in Ägypten verfassten Inschriften. 1, Laut- und Wortlehre; 2, 1-2, Satzlehre. Analytischer Teil; 2, 3, Satzlehre. Synthetischer Teil*, Berlin – Leipzig 1933-1938.
- MBAH *Münstersche Beiträge zur antiken Handelsgeschichte.* St. Katharinen.
- M.Chr. L. MITTEIS & U. WILCKEN, *Grundzüge und Chrestomathie der Papyruskunde. 2, Juristischer Teil. 2, Chrestomathie*, Leipzig – Berlin 1912.
- M.-P.³ Base de données Mertens-Pack³ (catalogue des papyrus littéraires grecs et latins). <<http://web.philo.ulg.ac.be/cedopal/base-de-donnees-mp3/>>.

- Münch.Beitr. Münchener Beiträge zur Papyrusforschung und antiken Rechtsgeschichte. München.
- MIFAO Mémoires publiés par les membres de l'Institut français d'archéologie orientale du Caire. Le Caire.
- MTM Monographies de *Travaux et mémoires* du Centre de recherche d'histoire et civilisation de Byzance. Paris.
- NB Copt.* cf. HASITZKA, *NB*.
- Not. Dig.* *Notitia dignitatum*, ed. O. Seeck, Berlin 1876.
- Nov.* *Corpus iuris civilis. 3. Novellae*, recognovit R. Schoell, absoluit G. Kroll, Berolini 1895.
- OGIS *Orientis Graecae inscriptiones selectae : Supplementum Sylloges inscriptionum Graecarum*, ed. W. Dittenberger, Lipsiae 1903-1905.
- OLA Orientalia Lovaniensia analecta. Louvain.
- Onomasticon Oasiticum* *An onomasticon of personal names found in documentary texts from the Theban Oasis in Graeco-Roman times*, compiled by R. P. Salomons & K. A. Worp, Leiden, rev. version September 2009. < http://media.leidenuniv.nl/legacy/onomas_final.pdf>.
- OPEL *Onomasticon provinciarum Europae Latinarum (OPEL)*, ed. B. Lörincz & F. Redő, Budapest 1994-2005.
- Pap.Flor. Papyrologica Florentina. Firenze.
- Pap.Colon. Papyrologica Coloniensia. Opladen.
- PERF *Papyrus Erzherzog Rainer, Führer durch die Ausstellung*, Wien 1894.
- PG Patrologiae cursus completus. Series Graeca, accur. J.-P. Migne, Paris 1856-1866.
- PGM *Papyri Graecae magicae = Die griechischen Zauberpapyri*, hrsg. und übers. von K. Preisendanz, München 1928, 1931.
- PIR² *Prosopographia Imperii Romani saec. I. II. III*, editio altera, Berolini 1933-2015.
- PL Patrologiae cursus completus. Series Latina, accur. J.-P. MIGNE, Paris 1844-1865.
- PLRE *The prosopography of the later Roman Empire*, by A. H. M. Jones, J. R. Martindale & J. Morris, Cambridge 1971-1992.
- PmbZ* *Prosopographie der mittelbyzantinischen Zeit*. Berlin 1998-.
- PN Papyrological Navigator. <<http://papyri.info/>>
- PO Patrologia Orientalis. Paris.
- PREISIGKE, *BL* cf. *BL*.
- PREISIGKE, *NB* *Namenbuch enthaltend alle griechischen, lateinischen, ägyptischen, hebräischen, arabischen und sonstigen semitischen und nichtsemitischen Menschnennamen, soweit sie in griechischen Urkunden (Papyri, Ostraka, Inschriften, Mumienschildern usw) Ägyptens sich vorfinden*, bearb. und hrsg. von F. Preisigke, Heidelberg 1922.
- PREISIGKE, *WB* cf. *WB*.
- PTS Patristische Texte und Studien. Berlin.
- RE *Paulys Realencyclopädie der classischen Altertumswissenschaft*, Stuttgart – München 1894-1997.
- REB *Revue des études byzantines*. Paris.
- RecTrav *Recueil de travaux relatifs à la philologie et à l'archéologie égyptiennes et assyriennes*. Paris 1870-1923.
- REG *Revue des études grecques*. Paris.

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| RIDA | <i>Revue internationale des droits de l'Antiquité</i> . Bruxelles. |
| RN | <i>Revue numismatique</i> . Paris. |
| SB | <i>Sammelbuch griechischer Urkunden aus Ägypten</i> . Wiesbaden 1913-. |
| SB Kopt. | <i>Koptisches Sammelbuch (KSB)</i> , hrsg. von M. R. M. Hasitzka, Berlin 1993-. |
| SC | Sources chrétiennes. Paris. |
| SEG | <i>Supplementum epigraphicum Graecum</i> . |
| SOPHOCLES | E. A. SOPHOCLES, <i>Greek lexicon of the Roman and Byzantine periods</i> , Cambridge Mass. – Leipzig 1914 (réimpr. Hildesheim 1983). |
| SPP | <i>Studien zur Palaeographie und Papyruskunde</i> , hrsg. von C. Wessely, Leipzig 1901-1924. |
| StudPap | <i>Studia papyrologica : revista española de papirología</i> . Barcelona. |
| Stud.Pal. | cf. SPP. |
| Suppl.Mag. | <i>Supplementum magicum : (Suppl. mag.)</i> , ed. with transl. and notes by R. W. Daniel & F. Maltomini (Pap.Colon. 16), Opladen 1990, 1992. |
| TAVO | Tübinger Atlas des Vorderen Orients. |
| ThLL | <i>Thesaurus linguae Latinae</i> . München. |
| ThLL Onom. | <i>Thesaurus linguae Latinae. Onomasticon</i> , Lipsiae 1907-. |
| TIMM | S. TIMM, <i>Das christlich-koptische Ägypten in arabischer Zeit : eine Sammlung christlicher Stätten in Ägypten in arabischer Zeit, unter Ausschluß von Alexandria, Kairo, des Apa-Mena-Klosters (Dēr Abū Mina), der Skētis (Wādi n-Naṭrūn) und der Sinai-Region</i> (Beihefte TAVO. B, Geisteswissenschaften 41), 7 vol., Wiesbaden 1984-2007. |
| TLG | <i>Thesaurus linguae Graecae</i> . < http://stephanus.tlg.uci.edu/ >. |
| TM | <i>Travaux et mémoires</i> . Paris. |
| TMGeo | Trismegistos Places < http://www.trismegistos.org/geol/index.php >. |
| TMNam | Trismegistos People < http://www.trismegistos.org/ref/index.php >. |
| WB | <i>Wörterbuch der griechischen Papyrusurkunden : mit Einschluss der griechischen Inschriften, Aufschriften, Ostraka, Mumienschilder usw. aus Ägypten</i> , von F. Preisigke, mit einem Nachruf von O. Gradenwitz, bearb. und hrsg. von E. Kiessling, Berlin 1925-1944. |
| W.Chr. | L. MITTEIS & U. WILCKEN, <i>Grundzüge und Chrestomathie der Papyruskunde. 1, Historischer Teil. 2, Chrestomathie</i> , Leipzig – Berlin 1912. |
| W.Gr. | L. MITTEIS & U. WILCKEN, <i>Grundzüge und Chrestomathie der Papyruskunde. 2, Juristischer Teil. 1, Grundzüge</i> , Leipzig – Berlin 1912. |
| WL | <i>Wörter Listen aus den Registern von Publikationen griechischer und lateinischer dokumentarischer Papyri und Ostraka</i> , kompiliert von D. Hagedorn. < http://www.zaw.uni-heidelberg.de/hps/pap/WL/WL.pdf >. |
| YCS | <i>Yale classical studies</i> . New York. |
| ZAC | <i>Zeitschrift für antikes Christentum</i> . Berlin. |
| ZÄS | <i>Zeitschrift für ägyptische Sprache und Altertumskunde</i> . Berlin. |
| ZDMG | <i>Zeitschrift der deutschen morgenländischen Gesellschaft</i> . Stuttgart. |
| ZPE | <i>Zeitschrift für Papyrologie und Epigraphik</i> . Bonn. |

CREDIT, DEBT AND DEPENDENCE IN EARLY ISLAMIC EGYPT*

by Arietta PAPACONSTANTINO

Car nature n'a créé l'homme que pour prêter & emprunter.
Rabelais, *G&P* III 3

In the third book of Gargantua and Pantagruel, *Le tiers livre des faicts et dicts heroïques du bon Pantagruel*, Rabelais discusses at length the advantages and disadvantages of borrowing. Among the advantages he includes the fact that a borrower is never forgotten, since at least his creditor will be praying for his good health.¹ This defence of lending and borrowing is put in the mouth of the crafty Panurge, while *le bon Pantagruel* argues against it, essentially because of the dependence it creates. Even though Rabelais presents Pantagruel's position as the morally sound one, through Panurge's long disquisition he also makes some important points on the role of debt and credit as elements of social cohesion and networking, anticipating the approach which has become canonical in the social sciences since the publication of Marcel Mauss' "Essai sur le don,"² and which, more recently, has begun to take root in the work of economic and social historians.³

Dependence and cohesion are, of course, two sides of the same coin. Even though debt is a major factor of economic dependence, the credit economy as a whole creates a system of interdependence, as the creditors to some extent also depend on the debtors, who are temporarily in possession of their resources, while also providing labour and produce. The bond between the contracting parties in a credit agreement is only completely dissolved

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1. RABELAIS 1552, pp. 25–37.

2. MAUSS 1923–1924.

3. The approach is especially popular among scholars of the early modern period: see for instance MULDREW 1998; HOFFMAN, POSTEL-VINAY & ROSENTHAL 2001; FONTAINE 2001 and 2008; TAYLOR 2003; CROWSTON 2013.

when the debt is fully repaid and there is no expectation of a new agreement. In many ways, practices related to credit and debt define one of the main mechanisms of social and economic control within a community, on which various forms of authority can be based.

Credit was very common in the Graeco-Roman world, but it has been studied very unevenly depending on the period and region, and also on the availability of sources.⁴ Because of its papyrological documentation, Egypt has been a good ground for the study of relevant practices. The Ptolemaic and early Roman periods in particular have been abundantly studied.⁵ One of the important contributions of the Egyptian evidence has been to highlight the importance of micro-credit alongside the large-scale operations mentioned in other sources. Its presence was pervasive at all levels of society, both within communities and between individuals from different localities. Contrary to the image given by literary texts, which are essentially urban and mention primarily the large financial operations of big merchants, landowners or high officials, papyri unsurprisingly show that rural society and the entire agricultural system were also largely dependent on credit, as has been shown for the rural world in many pre-modern societies.⁶

In comparison, late antiquity has not attracted much attention. Work on this period has concentrated principally on the evolution of banking and of the various professions associated with banking and money-changing,⁷ on the monetary implications of the credit market,⁸ on the moral qualifications expressed by some Christian authors towards lending in general and especially lending at interest,⁹ but hardly at all on practices and individuals related to credit, except, once again, for some articles or book sections based on Egyptian material.¹⁰

It is generally accepted that large-scale credit diminished drastically after the second century, and that banking activity in the traditional sense declined.¹¹ There was remarkable continuity, however, in what was the equivalent of consumer credit, namely short-term loans for the immediate and everyday needs of much of the population. A quick survey of both the source material and the secondary literature shows that the main characteristics of micro-credit practices were stable from the Roman period onwards, if not earlier, and that they were not very different from similar practices in rural societies throughout the pre-modern period in Europe and the Mediterranean.

Even though at first sight nothing seems to have changed in the early decades after the Arab conquest, the period is worth studying separately because it was structurally different

4. The most systematic work has been done on Rome, largely because the availability of relevant source material. The classic study is ANDREAU 1987, and his collection of essays, ANDREAU 1997; most recently, see HARRIS 2006 and the as yet unpublished thesis by François LEROUXEL (2008a).

5. REDEN 2008; of Raymond Bogaert's many articles see BOGAERT 1995 and 2000, with references to earlier works. See also LEROUXEL 2006 and 2008b.

6. See for instance BERTHE 1998; POSTEL-VINAY 1998; FONTAINE 2001; SCHOFIELD & MAYHEW 2002; LAMBRECHT & SCHOFIELD 2009.

7. BARNISH 1985; CARRIÉ 1998; COSENTINO 2006; BOGAERT 1992, 1997 and 2001.

8. CARRIÉ 2003; COSENTINO 2008.

9. BOGAERT 1973. See also GOFAS 2002, which contains a useful overview of the sources concerning rates of interest.

10. BAGNALL 1993, pp. 73–7; BLOUIN 2010; WILFONG 1990 and 2002, pp. 117–33. See also PREISSNER 1956.

11. ANDREAU 1986; BARNISH 1985.

from the one immediately preceding it. The most obvious reason is that the institutional context had been entirely altered. In the context of the Roman Empire, there was a legal and judicial framework that guaranteed a certain number of rules. It is very unclear how those rules fared under the relative legislative autonomy that local communities enjoyed in the earliest decades after the conquest. Nominally they continued to function according to “imperial” law,¹² but clearly liberties were taken with it and there was no imperial court to appeal to, nor any imperial authority to provide even a nominal expectation of its enforcement. A good example is provided by the interest rates on loans. Despite the overall continuity mentioned above, one important change had been introduced by Emperor Justinian in the practice of credit, namely a halving of the traditional Roman interest rate for simple private loans from 12% to 6%.¹³ Like in every society where interest is controlled, there were various ways of concealing higher interest rates—but formal contracts before notaries mentioned the legal rate. Post-conquest documents rarely mention the amount of the interest, and when they do it is not easy to calculate its rate because it was often given in kind, and we do not always know the prices of the relevant commodities. However, when that interest can be calculated,¹⁴ it is generally $\frac{1}{6}$ of the loan, in other words $16\frac{2}{3}$ or 16.67%. That is not only higher than the Justinianic rate for private loans, but higher even than the older Roman one which Justinian had reduced. It does, however, correspond to a rate attested both in Rome and in Byzantium for maritime loans from the ninth century onwards.¹⁵ Even though the raising of the interest rate suggests that creditors were benefitting from the lack of a central regulating authority, both the consistency of the rate and its adherence to established patterns also shows a degree of regulation, if only at the level of social norm.

Thus in some sense, the legislative vacuum of the first century or so after the conquest opened a breach for the economically powerful to impose their ways, but other forms of social control seem to have prevented their absolute domination of the market. This period represents the first stage of the transition to a more integrated social model visible from the late eighth or early ninth century onwards, where judicial authority in the different communities of the Islamic world was clearly defined, and matters could be brought before one or more courts, including Muslim ones.¹⁶ The balance of power between social groups which can be seen in the ninth century developed during that formative period in a context that is still only partially understood.

In this paper I would like to lay some foundations for the exploration of one aspect of that development: how credit practices functioning in relative autonomy in the Egyptian countryside reflect the socio-economic relations of its inhabitants, and how the direction of the flow of money and of any other value that was translatable into money created or

12. For instance *P.KRU* 85, 27–8; 87, 3; 94, 10–1; 98, 19–20; one assumes this means “Roman.”

13. *CJ* 4.32.26.2; see GOFAS 2002, pp. 1096–7 for variations, exceptions, and adjustments to this general principle.

14. See the calculations in the introduction to *O.Medin.HabuCopt.*, p. 4, with regard to quantities of wheat and other produce, and 5–6 with regard to cash. They omit *O.Medin.HabuCopt.* 68, which mentions interest of $\frac{1}{2}$ tremis for one solidus, i.e. $\frac{1}{6}$ again, since a tremis corresponds to a third of a solidus.

15. GOFAS 2002, pp. 1099, 1102.

16. See SIMONSOHN 2011; also GOITEIN 1999, pp. 250–62.

consolidated hierarchies not only between individuals, but also between settlements, in particular between city or town on the one hand and village on the other.

What follows is based on a corpus of c. 400 papyri and ostraca, mainly in Coptic, with some in Greek (about 6%), post-dating the Arab conquest. As always with papyri, their distribution is unequal and the finds often haphazard, conveying a picture which suffers from significant geographical distortion. They come from one place only in Palestine (Nessana), and from three main areas in Egypt, namely the Fayyūm, the region of the Hermopolite, and the area around ancient Thebes (Luxor). The documentation from Hermopolis and its region includes archives from various monastic institutions, while that from Thebes centres on the town of Jēme, as the bulk of the relevant texts from that period were found in the excavations there, or in the monastic centres which surrounded it and had constant dealings with its inhabitants. Texts from the Fayyūm do not form any obvious groups, and come mostly from Herakleopolis and Arsinoe.

Loans are mentioned or implied in different types of documents. Loan agreements can be formal documents signed before an authority with several witnesses, or they can simply take the form of a brief note acknowledging a debt between two people, or a range of cases in-between.¹⁷ Other documents are lists of objects pledged, receipts for the return of such objects, or renunciation deeds by borrowers unable to pay their debt. Debts are also mentioned in deeds of sale, as constituting part of the price of the property transferred,¹⁸ or in wills, where they are transmitted to the heirs. In some cases, loans or debts are mentioned in accounts of expenses, or in passing in private letters.

As long as one remains conscious of its limitations, the evidence of the papyri sheds an extremely useful light on the practice of credit in rural areas, about which we would otherwise know nothing at all. This was noted early on by the editors of groups of Coptic private documents. The numerous ostraca found in the excavations of Madinat Habu, covered by the town of Jēme in the seventh and eighth centuries, contained the traces of many such transactions, and the introduction to the publication of many of those texts in *O.Medin.HabuCopt.* in 1952 contains a short overview of some basic information they contain, focusing primarily on the interest rate.¹⁹ A number of documents published there were later identified by Terry Wilfong as forming part of the archive of a woman, Koloje, whose entire family was in the money-lending business.²⁰ Wilfong subsequently expanded that article into a chapter of his book *Women of Jeme*, where he analysed the small corpus more systematically and also gave a general overview of the place of women in the town's economic life.²¹ One of his most interesting observations is that as borrowers, women almost always borrowed money, contrary to men who borrowed either money or

17. I have treated those two categories in the same way for this paper, even though they are technically different and should be differentiated. The number of documents for which the distinction is even possible to make is however relatively small, and would probably not lead to significant results. Subsequent work on a corpus including late Roman texts will include this parameter.

18. When a sale in fact represents a transfer of property as payment for a debt, it corresponds to a renunciation of mortgaged property. No example of the latter is known from the period after the conquest.

19. *O.Medin.HabuCopt.*, p. 5.

20. WILFONG 1990.

21. WILFONG 2002, pp. 117–49 (ch. 5, “Koloje the moneylender, and other women in the economy of Jēme”).

grain,²² and also that women were more likely to borrow from women than from men.²³ This pattern was also prevalent in the late Roman period,²⁴ and was recently identified in the documentation of the early Roman period by François Lerouxel.²⁵

A second small archive belonging to Daniel son of Pachom, a moneylender of the same town, was recently identified and studied by Jennifer Cromwell.²⁶ It includes a number of documents pertaining to loans he made out, as well as other documents relating to his tax payments and his property holdings and business dealings, showing that he was a man of some wealth—within, that is, the socio-economic context of eighth-century Jēme and its surroundings.²⁷

Other than such small groups of documents, most archives extant today come from monasteries. In her publication of a number of Coptic texts from the Hermopolite monastery of Bawīt, Sarah Clackson concluded, perhaps somewhat hastily, that monasteries “performed a public service by providing what appear to have been interest-free ‘banking’ facilities for laypeople.”²⁸ In a recent comprehensive survey of the evidence relating to credit in monastic and ecclesiastical circles, the late Tomasz Markiewicz clearly demonstrated that this was not the case. Monks and clergy are in fact seen to charge interest in a number of cases, while monasteries are very rarely involved in credit as institutions—and when they are, it is not always as creditors.²⁹

Markiewicz covered much ground and many aspects of the credit economy. He could not have done more in the space of an article, but his results beg the question of how specific a group clerics and monks were in regard to the population as a whole. A preliminary prosopography of the moneylenders attested in seventh- and eighth-century papyri that I compiled independently showed that when compared to the full range of the evidence,³⁰ their behaviour was indistinguishable from that of the remainder of the population. If a category does stand out through its particular credit practice, that category were the women, not the clergy. The type of operation, the size and form of loans, their timing and the various aspects of their negotiation did not mark out clerics and monks, or even ecclesiastical institutions and monasteries.

In this study I would like to go beyond the results already obtained, which have remained descriptive to a large extent, classifying the forms of loans and the types of interest, and comparing the findings with earlier late Roman practice and with the norms enunciated by Christian moralists. My aim is to investigate, if only superficially at this point, the role of credit and debt in the creation and maintenance of hierarchy and dependence, and to examine where different groups and individuals stood within the system as a whole.

22. WILFONG 2002, p. 128.

23. WILFONG 2002, p. 132; see also PAPAConstantinou in press.

24. BEAUCAMP 1992, pp. 235–6 and 244–7.

25. LEROUXEL 2006.

26. CROMWELL 2014, esp. pp. 234–9.

27. Not, on the whole, an especially affluent society: see WICKHAM 2005, pp. 419–28.

28. *P.Bawit Clackson*, pp. 26–7; in support of that statement Clackson also refers (n. 136) to GASCOU 1991, col. 1641a, where the author explicitly states the contrary, namely that credit was one of the forms of income of monasteries and that this implied usury.

29. MARKIEWICZ 2009; see also *P.Brux.Bawit*, pp. 241–59.

30. PAPAConstantinou 2010.

The most common loans in rural Egypt were short-term loans for the acquisition of seed at sowing time, or for other forms of agricultural investment. Those were generally repayable at harvest, in money, produce, labour, or various combinations of the three. Money was also very commonly borrowed for the payment of taxes. Loans for tax could take different forms, and their term of repayment could be defined as “within the tax year,” but also sometimes “at harvest,” which reflects the strong seasonality of peasant income. Generally debt acknowledgements do not mention the reason for which loans were made, or use vague expressions such as “in my time of need,” or “when the need arose.”³¹ These could conceal such needs as paying for life-cycle ceremonies, providing dowries, maintaining equipment, buildings or animals—as in other rural societies.³² Only in one case does the borrower explicitly state that the money was spent “for corn for my children.”³³

A number of individuals were involved in the lending process. Lender and borrower are the most obvious, but an operation could also involve a guarantor, an agent of the creditor (or more rarely of the debtor), and if the operation involved any form of conflict, members of the community with the authority to intervene. In some more complex operations, where a series of interdependent loans were made, the same individuals could be borrowers and lenders at the same time.

LENDERS

Lenders could be of all social levels. We see villagers, landowners, officials, women, clerics, monks etc. It is very difficult to quantify this very finely, however, as most of the documents recording loans do not give enough information on either the lender or the borrower. Only around 34% of the lenders mentioned are given some form of identification, either by being called “master,” or by having their profession or ecclesiastical status mentioned (see Table 2). It is also possible to identify women, who make up *c.* 9% of the lenders. In the following table I have classified the lenders according to what little information is given about them in the documents.

| | “master” | stating profession | name, origin and name of father, mother or husband | name and name of father, mother or husband only | name and origin only | name with no other identification | total |
|-------|---------------|-----------------------|---|--|----------------------------|---|------------|
| men | 8 | 29 | 30 | 42 | 23 | < 46 | 178 |
| women | 2 | 2 | 5 | 4 | 2 | 5 | 20 |
| total | 10 (5.05%) | 31 (15.67%) | 35 (17.68%) | 46 (23.23%) | 25 (12.63%) | 51 (25.76%) | 198 |

Table 1 – Information given by the documents on the lenders.

31. For example: *P.Lond.* IV 1596 (Aphroditō, 8th c.); *P.Mon.Apollo* 34 (Bawīt, 7th/8th c.); *O.Medin.HabuCopt.* 57 (Jēme, 8th c.); *O.Vind.Copt.* 26 (Hermonthite, 8th c.); *P.KRU* 58 (Jēme, late 8th c.); *P.Edfou* I 4 (Apollōnos Anō, 7th c.); *CPR* IV 71 (Hermopolite?, 8th c.). The terms used are generally Coptic derivations of ἀπορία, ἀνάγκη or χρεία.

32. FONTAINE 2008, pp. 32–4.

33. *P.Mich.Copt.* 19 (Fayyūm, 7th c.).

The number of lenders for whom we have no further identification than their name is surprisingly high, totalling more than a quarter of the identifiable lenders. Even though we can safely assume that lenders generally came from the more affluent sectors of local society, this principle is only relative, since most of the loans were for small sums (under 3 solidi) and thus could have been made between individuals of equivalent, and not very high social standing. Even the households that did not count among the richest in the community could temporarily have had a small surplus, and lending it was one possible way of investing it. This makes it difficult to propose any sort of social classification for those lenders. The same is true for those who give only their name and origin (25, *c.* one eighth of the total), or only their name and the name of their father, mother or husband (46, almost a quarter)—and even for those who give name, origin and the name of their father, mother or husband (35, a little more than one sixth): it is impossible from that information to deduce their social position.

The individuals described as “master” (or “lady”: *psah/tsah*) were unmistakably members of an affluent elite of local potentates, but they represent only 5% of the total. The most interesting documents for the purpose of social classification are the ones that mention the lender’s profession or occupation. These however add up to less than one sixth of the total. If however we include monks and clergy in this table, and consider that the description as “monk,” “priest,” “deacon” etc. is a reference to an occupation, the proportion would change significantly, from 15.67% to 28.94%, making this by far the most important group (see Table 2 below). However, being a monk or a cleric was not an exclusive occupation. Many of them were monks or clerics *and* something else, which is not always stated along with their religious qualification. Moreover, contrary to most professional categories, membership of the clergy or of a monastic community did not automatically imply a given social status but seems to have been more evenly distributed throughout the social scale. Both these points are illustrated by a bilingual Hermopolite document, wherein the lender identifies himself in the Coptic as “Anthony the deacon, son of the late Herakleides, man of H[],” while in the Arabic he is described as “*sāhib* of How” (pagarch of Diospolis/Luxor) with no reference to his ecclesiastical office.³⁴ We cannot exclude that this sort of omission may have occurred in several other documents where churchmen are mentioned, nor can we assume that being a deacon rather than a priest automatically implied lower social standing.

It would be artificial to treat profession and membership of the church in the same way, even though they both indicate for us the occupation (or at least one of the occupations) of the individual in question. Consequently the following table repeats the one above, adding a column for monks and clerics, with the caveat that this category can overlap with any one of the others.³⁵

34. *P.Ryl.Copt.* 214 (1st half of the 8th c.).

35. The two groups are here treated as one for the sake of expediency, although a finer analysis would require one to examine whether there are differences in economic behaviour between the two, as between the various degrees of hierarchy.

| | “master” | stating profession | monks and clerics | name, origin and name of father, mother or husband | name and name of father, mother or husband only | name and origin only | name with no other identification | total |
|-------|---------------|-----------------------|-------------------------|--|---|----------------------------|---|------------|
| men | 8 | 29 | 37 | 30 | 42 | 23 | < 46 | 215 |
| women | 2 | 2 | 1 | 5 | 4 | 2 | 5 | 21 |
| total | 10 (4.24%) | 31 (13.14%) | 38 (16.1%) | 35 (14.83%) | 46 (19.49%) | 25 (10.59%) | 51 (21.61%) | 236 |

Table 2 – Information given by the documents on the lenders,
adding their status as monks or clerics.

Within the group of lenders whose profession is mentioned, we encounter several holders of military, financial or other administrative office, a *chrysones*,³⁶ a *zygostates*,³⁷ a *collectarius*,³⁸ a *karpones*,³⁹ two *chartoularioi*,⁴⁰ two *notarioi*,⁴¹ a *stratelates*,⁴² a *boethos*,⁴³ a *riparius*,⁴⁴ a pagarch (*sāhib*)⁴⁵ and possibly a second one,⁴⁶ a *lashane*,⁴⁷ two *pronoetai*,⁴⁸ a *symmachos*,⁴⁹

36. *CPR* IV 77 (Hermopolite, 7th c.). The *chrysones* was responsible for the collection and dispatch of the gold taxes for an entire province; see JOHNSON & WEST 1949, p. 174; GASCOU & WÖRZ 1988, especially p. 105 and n. 14.

37. *CPR* IV 89 (Arsinoe, 7th c.); the *zygostates* (weightmaster) was a municipal official responsible for weighing solidi and assessing their value; see GONIS 2000, especially p. 182, n. 1.

38. *CPR* IV 55 (Fayyūm, 8th c.); *collectarii* were money-changers or bankers; see BOGAERT 1985.

39. *P.Ryl. Copt.* 212 (Hermopolite, 8th c.). A *karpones* was a city's contractor for fruit supply; see *P.Lond.* III 974 (pp. 115–6) of 305/306, a guarantee for an individual appointed to that office. The Phoibammon mentioned here is also known from *P.Ryl. Copt.* 215 and 216, which explicitly calls him *karpones* of Shmun.

40. *CPR* IV 71 (Hermopolite?, 8th c.). *Chartoularioi* were secretaries or archivists in the administration.

41. *CPR* IV 56 (Hermopolite, 7th/8th c.); *P.Lond.* IV 1435 (Aphroditō, 715–6); *notarios* is often translated as “notary,” but the function did not involve formal legal training, and the term describes individuals who drew up documents in all sorts of contexts.

42. *P.Ross. Georg.* III 53 (Arsinoe, 647–75).

43. *CPR* IV 61 (Kbehs, 7th c.).

44. *SPP* III 343 (Herakleopolis, 8th c.). The *riparioi* were a form of local police enforcing public order in cities; see BAGNALL 1977; DRECOLL 1997; TORALLAS TOVAR 2000 and 2001.

45. *P.Ryl. Copt.* 214 (Hermopolite, 1st half 8th c.); the title “*sāhib* of How (Diospolis Parva)” is only given in the Arabic part of this bilingual document, while in the Coptic the lender is simply called “Anthony the deacon.”

46. *P.Apoll.* 58 (Apollōnos Anō, 660s); the lender might be Papas, pagarch of Apollōnos Anō, but the document is incomplete and the information is missing.

47. Village headmen: *SB Kopt.* III 1306 (Jēme, 7th/8th c.).

48. *P.Lond. Copt.* I 1031 and 1043 (Hermopolite, 7th c.).

49. *SPP* III 344 (Arsinoe, 658 or 643); this was an armed guard or messenger, on whose attributions and status see JÖRDENS 1986, pp. 105–11, and *P.Heid.* V, pp. 55–8: “Excursus 2: Zur Stellung der Symmachoi.”

a *shaliou* (or *pistikos*),⁵⁰ an *apaitetes*,⁵¹ and three *pragmateutai*,⁵² the last four probably agents of some estate or institution. The *boethos* and one of the *notarioi* are addressed as “master” (*kyrios/psah*), and that title is also borne by another eight lenders without any further description of their occupation.⁵³

Among the remaining professions, we find a wine-merchant,⁵⁴ an oakum-dealer,⁵⁵ a weaver of fine linen,⁵⁶ two camel-drivers⁵⁷ and a farmer.⁵⁸ Churchmen of all clerical degrees are also found among the lenders, thus a bishop,⁵⁹ six priests, eight deacons and an *oikonomos*.⁶⁰ Similarly, in the monastic world, loans were made by monks at all levels of the hierarchy. We see fifteen simple monks lend various sums, against only two cases of possible *higoumenoi*;⁶¹ another four monks with additional attributions are lenders: a monk-*oikonomos*,⁶² a monk-physician,⁶³ a monk-deacon,⁶⁴ and possibly a monk-scribe (*psah*), or at least a monk of high status if *psah* is to be understood as “master.”⁶⁵

As has often been noted, loans were mostly small sums: of all the loans mentioned in this corpus and expressed in money, only thirty were more than three solidi. Of those thirty, only six were made by the first group of lenders, those who held some form of office or were agents of someone who did. The amount of another eight loans made by members of that group remains unknown, however, and if they were all above three solidi it would change this proportion significantly. The others lent smaller sums, from

50. *P.Bal.* 102 (Dayr al-Bala’iza, 7th/8th c.); on the *pistikos*, see *CPR* XXV 30, note to line 4, pp. 179–80; on the equivalence *pistikos-shaliou*, see *P.Bawit Clackson*, pp. 25–6 and CLACKSON 2007, especially p. 105, n. 21.

51. *O.Brit.Mus.Copt.* I, pl. LXXVII 1; see PALME 1989 on the ἀπαιτητής in general, and for this text p. 250, note 237.

52. *P.Mon.Epiph.* 92 and *SB Kopt.* I 270 (both Theban region, 7th/8th c.). The term *pragmateutai* could also describe traders and merchants, so it is not certain that it has the meaning of “agent” here. However, “merchant” is usually ⲙⲱⲧ or ⲉⲁ in Coptic documents. Besides, the two are not mutually exclusive, since agents of estates often did much of the trading. On the different meanings of the term see THOMAS 1974, pp. 241–2.

53. *P.Ryl.Copt.* 193; 212; *P.Lond.Copt.* 1042; 1045; *CPR* IV 41; 48; 61; 80; 85; 96; *P.Mon.Apollo* 41; *SB Kopt.* III 1326. To these can be added one woman bearing the feminine equivalent of the title, *tsah*: *SB Kopt.* III 1381. Conceivably the *notarios* could be described as a “scribe,” since one of his main jobs was to draw up documents, but the social status of a *notarios* perfectly fits with the term “master.”

54. *CPR* IV 62 (Fayyūm, 8th c.): Ψⲁ ⲛⲓⲣⲉⲡ.

55. *CPR* IV 82 (Hermopolite, 8th c.): ⲥⲧⲫⲫⲁⲭ.

56. *P.Erl.* 68 (18) (Herakleopolis, 7th c.): ⲧⲁⲣⲥⲓⲕⲁⲣⲓⲟⲥ.

57. *CPR* II 237 (Hermopolite?, 8th c.); *O.Brit.Mus.Copt.* I, pl. LXXXIII 1 (Theban region, 7th/8th c.).

58. *CPR* IV 94 (Hermopolite?, 7th c.).

59. *O.Crum* 311 (Theban region, 7th/8th c.).

60. *O.Crum* 158 (Theban region, 7th c.); an *oikonomos* was responsible for the management of a religious institution.

61. *BKU* III 365 (Hermopolite, 7th c.), where the reading of the term is uncertain, and *P.Ryl.Copt.* 332 (Middle Egypt, 7th c.), where the title itself does not appear—although it is clear that some religious official is meant.

62. *CPR* IV 54 (Hermopolite, 8th c.).

63. *O.IFAO* sans no d’inv. (Asyut? 7th/8th c.); see BACOT 2002.

64. *P.Sarga* 166 (Wadi Sarga, 7th c.).

65. *P.Mon.Apollo* 41 (Bawīt, 7th c.).

a tremis to two solidi in cash, to be repaid in cash or in kind, or made loans in kind directly, especially cereals. It is noteworthy that the two *pronoetai*, i.e. estate managers, in this group both made out loans of grain and not cash—although this could simply be a coincidence with such a small sample.

Among the other professions and the monks and churchmen, the only creditor dealing with important sums is the wine merchant. He lent money regularly to the same person and recorded the accumulated debt in a register, a total of at least 38 solidi.⁶⁶

Most other loans of more than three solidi were made by individuals whose status is unclear, except in four cases. In the first of these, a loan of twelve solidi of full weight (*eustathmon*) is made by a religious institution, possibly St. Theodore of Shteh in the Hermopolite, to a certain Theodore, the son of Leontios, who is to repay in kind, namely 60 artabae of wheat.⁶⁷ Although the name of the institution is missing in this document, it is fully preserved in another debt acknowledgement where the same Theodore appears as its debtor for a 120 artabae of wheat.⁶⁸

The second case is that of a man called al-Aswad b. ‘Adī from Nessana in Palestine, who had given 50 solidi to abba Kyris while the latter’s son was working for him. In a document dated 18 January 687, abba Kyris is said to owe 30 solidi to al-Aswad, while the other 20 are given to him as a gift.⁶⁹ The identity and position of al-Aswad remain unclear. He may have been a landowner who required labour on his land. He was certainly a Muslim, since the document he signed has a section in Arabic that begins with the *basmala*, describes the “gift” of 20 solidi as *ṣadaqa*, is signed by four witnesses (including the local *qādī*) and dated from the *hijra*. It is noteworthy that the Greek section of this bilingual document is witnessed by George, son of Patrikios, also a moneylender.⁷⁰

The third case is a much smaller loan, of five solidi, made by another lender with an Arabic name transliterated in Coptic as [...]ⲉⲙⲉⲃ ⲛⲛⲉ ⲁⲃⲁⲉⲗⲗⲁ (i.e. Aḥmad b. ‘Abd Allāh), from the city of Hnes (Herakleopolis), to two men from a village of the district.⁷¹ He was probably also a Muslim, as Hnes—Ihnās in Arabic—was one of the areas where Muslims had settled in larger numbers than in the south. Finally, it is possible that the *shaliou* mentioned above, whose name is given in Coptic as Amrou, was also a Muslim called ‘Amr. If true, this would be even more interesting, as that individual is seen lending eight solidi to a monastery.⁷²

In some cases it is possible to identify families of moneylenders. Two moneylenders are known in Nessana. One, Patrikios, son of Sergios, superior of the monastery of St. Sergios, made out several loans in the late sixth and the early seventh century, charging

66. CPR IV 62 (Fayyūm, 8th c.).

67. P.Ryl. Copt. 196 (1st half 8th c.).

68. CPR IV 93 (1st half 8th c.).

69. P.Ness. III 56. On this document, see below, p. 638.

70. The editor suggests that the “gift” (or *ṣadaqa*) of 20 solidi corresponded in fact to the wages of the son. This would, however, be a very high salary for someone who did general service, and one does not see why al-Aswad would have disguised it as a gift or charity payment.

71. CPR IV 84 = CPR II 11 (8th c.).

72. P.Bal. 102 (Dayr al-Bala’iza, 7th/8th c.).

interest at the legal rate of 6% introduced by Justinian.⁷³ The other is George, son of Patrikios, who is seen to lend money twice later in the seventh century, with the help of his own son, Sergios, a priest.⁷⁴ It is very tempting to relate the two and consider that the first Patrikios, who died in 628, was George's father. The two loan agreements are dated by the editor in 682 and 684 respectively, but they only bear an indictional date and could have dated from 667 and 669, which makes the filiation between Patrikios and George entirely possible. George would have been relatively old in the late 660s, which could explain why his son was taking care of his business for him. The fact that the son was called Sergios, and was a priest, like the father of Patrikios, reinforces this hypothesis—with the qualification that Sergios was a very common name in Nessana. If this family connection is correct, we are in the presence of a rich landowning family who had entered the Church and at the same time conducted its moneylending (and other) business. Contrary to Patrikios, George was operating under the Arabs, and both his known loans took the form of an advance of the tax payment for a given individual, who then signed a debt acknowledgement to him for the same sum—in which there is no mention of interest.

The moneylender of the period who is best known to scholars is Koloje, whose relatively modest business in Jême left behind a substantial number of documents.⁷⁵ It was a family business that can be followed over three generations, covering the very late seventh and the first half of the eighth century. Like her grandmother before her, Koloje, as well as her husband and her son, were pawnbrokers, a form of lending that fits well with the general assumption that the Theban area was relatively poor in the seventh and eighth centuries, at least compared to other parts of Egypt. Indeed, although the documentation is markedly more abundant than that from other areas, recording in all 174 loans, of which 94 are loans of money, only five loans are for more than three solidi (5.32%), and never reach the heights of loans in other areas, the highest sum borrowed being a mere seven solidi. Another sixteen loans (17%) range from three to 1 ½ solidi, and the remaining amounts borrowed (77.68%) were all of one solidus or less. Koloje and her family made out five or six of the twenty-two loans that were over one solidus (between 27.3% and 22.7%), which shows that they were an established, if somewhat modest, business. They lent both in cash and in kind, and usually took objects as pledges, several of which were eventually transferred to them because the debtor had defaulted.

As Markiewicz has shown in his above-mentioned article, religious institutions as such do not commonly appear as creditors. For the entire period from the fourth to the ninth century, only 16 out of 113 credit transactions were by church institutions, namely 14.2%. In 13 of those cases the institution acted as creditor (11.5%), and in three only as debtor (2.65%). If we take only the credit transactions involving monks, clerics and ecclesiastical institutions in the period after the Arab conquest, institutions represent four out of 38 lenders (10.56%) and two out of 40 borrowers (5%). While the overall

73. *P.Ness.* III 44; 46; 147; possibly 48; see *P.Ness.* III, pp. 6–8 (on the family archives) and pp. 132–3 (introduction to the first document of the series, no. 44, with a family tree).

74. *P.Ness.* III 55 (11 April 667 or 682); 59 (Oct. 669 or 684), for 4 ½ and 12 solidi respectively; see PAPAConstantinou 2010, p. 635; PAPAConstantinou 2012.

75. See WILFONG 1999 and 2002, pp. 117–49; PAPAConstantinou 2010, p. 642.

proportion between lenders and borrowers is around 4:1, if we take the post-conquest period alone it changes to almost 2:1, which could indicate that the financial position of ecclesiastical institutions was more fragile. It is also striking that when compared to the overall population of participants in credit activities in this period, institutions represent only four out of 240 identifiable creditors (1.67%) and only two out of 305 identifiable debtors (0.66%).⁷⁶

It is remarkable that the four institutions seen to be lending money in this period are all in the vicinity of Hermopolis. The largest sums involved are those owed by Theodore, son of Leontios to the *dikaion* of St. Theodore of Shteh in the Hermopolite, which were to be paid back in wheat.⁷⁷ It is not entirely clear, however, that these were loans rather than some sort of rent, because in one of the two documents his “dues for the twelfth indiction” are mentioned.⁷⁸ Once only do we see the *dikaion* of the monastery of Apa Apollo in Bawīt lend two solidi to a monk in its capacity as an institution.⁷⁹ A well-established Hermopolite church, St. John of Peripatos, is twice seen to lend money to individuals.⁸⁰ Both loans were modest, one of one tremis and the other of ¼ keration,⁸¹ and the former was made in exchange for a family object left as a pledge. Finally, another debt acknowledgement was written out to a Hermopolite *dikaion* whose name is lost, represented by a certain Apa Kallinikos, by a man called Herouōj who promises to repay with the *foros*, presumably the interest (and not the “rent” as the editor suggests).⁸² This institution could potentially be identified with St. John of Peripatos too, as it seems to have been within the city of Hermopolis.

BORROWERS

The borrowers form a very different group, which contains no high-ranking officials or obvious landowning elites and no individuals called “master” except a carpenter, in which case the term presumably reflects the relation master-apprentice. Among members of the military and administration the most prominent are a *lashane*,⁸³ the *stolarches* of Elephantine,⁸⁴ and an agent of the pagarch of Apollōnos Anō (Edfou), Papas.⁸⁵ We also encounter a *symmachos* and two *pistikoi* from the same village of Pouōhe in the Fayyūm;⁸⁶ another *pistikos* or agent could be hiding behind the term *pragmateutes*.⁸⁷ The range is

76. Data from the tables in MARKIEWICZ 2009.

77. *P.Ryl.Copt.* 196 and *CPR* IV 93 (Hermopolis, early 8th c.).

78. *CPR* IV 93, 4.

79. *P.Mon.Apollo* 38 (8th c.).

80. The *eukterion* of St. John of Peripatos, dedicated to John the Baptist, is known from the mid-sixth century, and had a farm and a pious institution attached to it (*philoponeion*); see *CPR* IX 32 (8 Jul. 551), and PAPACONSTANTINO 2001, pp. 112–3.

81. *CPR* IV 78 and *P.Lond.Copt.* I 1046 respectively, both 7th/8th c.

82. *P.Lond.Copt.* 1028 (7th c.).

83. *O.Vind.Copt.* 23 (Theban region, 7th/8th c.).

84. *SB Kopt.* III 1392 (Elephantine, 7th/8th c.).

85. *P.Apoll.* 22, 23, 24 (Apollōnos Anō, 660s or 670s)

86. *Symmachos*: *P.Ryl.Copt.* 191 (Hermopolis, 7th/8th c.); *pistikoi*: *CPR* IV 66; 67 (both Fayyūm, 8th c.).

87. *O.Medin.HabuCopt.* 77 (Jēme, 8th c.); on the *pragmateutai*, see above, n. 52.

markedly lower than that of the lenders. This may not seem very surprising, but it does imply one of two things: either the higher local elites did not borrow money, which would mark them out as different from most preindustrial local elites; or they did borrow money but for some reason this remains invisible in the sources that have come down to us. The second solution seems much more plausible. That lack of visibility could mean that they made different types of agreements or drew up different documents that have not come down to us, or it could mean that members of the local elite are hidden behind the simple formula of name-patronymic-origin, some of whom we see borrowing substantial sums. An example from the period before the conquest is the *eugenestatos* Abraham, son of Prokopios and grandson of Poorsaphos in Nessana, who borrowed nine solidi less nine carats from Patrikios, son of Sergios (and father of the above-mentioned George). George himself advanced twelve solidi for one of his fellow villagers, six for the poll tax and six for the land tax, which does imply the debtor was a relatively well-to-do landowner.⁸⁸ The abovementioned abba Kyris who borrowed 30 solidi from al-Aswad and received another 20 in return for his son's "labour" could hardly have been a man with no resources. It would be interesting to know the full identity of Damiane, man of Shmun (Hermopolis), whose father's name is lost but not the rare epithet "the remembered," and who borrowed twenty solidi from a man whose name is also lost.⁸⁹ Another intriguing case is that of Hatre, in Apollōnos Anō, who possessed a slave, pledged him for a loan of 12 solidi, and then recovered him and sold him in order to pay back another debt of the same sum. Even though we know nothing more than their name and sometimes their origin, it is clear that we are dealing here with a different class of borrowers than the 174 individuals in the Jēme area who borrowed sums ranging between a couple of bronze coins and a solidus, or simply the produce they needed. Large loans required large securities, generally land or a house, which such borrowers must have possessed.

Overwhelmingly however, the borrowers in the papyri were either artisans or, more often, practiced some form of agricultural activity. We encounter two *tarsikarioi* (linen-weavers),⁹⁰ two carpenters,⁹¹ a glassworker⁹² and a baker,⁹³ an oil producer (*elaiourgos*),⁹⁴ nine vinedressers,⁹⁵ ten husbandmen,⁹⁶ two farmers, as well as a group of farmers borrowing together.⁹⁷ Only one merchant (Peshōt) is mentioned,⁹⁸ and also 14 monks, seven priests and ten deacons. Once the superior of a monastery is mentioned as borrower, but he was

88. *P.Ness.* III 59 (Nessana, Oct. 684).

89. *P.Ryl. Copt.* 195 (Hermopolis, 8th c.).

90. *SPP* III 190 (Herakleopolis, 9 June 710); *SB* I 4664 (Arsinoite, 642).

91. *P.Lond. Copt.* I 1037 (Hermopolite, 7th/8th c.); *P.Sarga* 166 (Wadi Sarga, 7th c.?).

92. *O.Crum* 162 (Theban region, 7th c.).

93. *P.Lond. Copt.* I 1030 (Hermopolite, 7th c.).

94. *BKU* III 421 (Hermopolis, 7th/8th c.).

95. *P.Lond. Copt.* I 1036; 1040; 1042 (Hermopolite, 7th c.); *CPR* IV 95 (Hermopolite, 7th c.); *CPR* IV 82 (Hermopolis, 8th c.); *P.Ryl. Copt.* 193 (Hermopolite, 7th/8th c.); *P.Ryl. Copt.* 207 (Hermopolite, 7th c.).

96. *O.Medin. Habu Copt.* 63 (Jēme, 8th c.); *O.Crum* 156 (Jēme, 8th c.); *O.Crum* ad. 16, 17 and 18 (Theban region, 7th c.); *CPR* IV 81 (Fayyūm, 7th c.); *P.Ryl. Copt.* 206 (Hermopolite, 8th c.).

97. *CPR* IV 92 and *P.Lond. Copt.* I 1039 (both Hermopolite, 7th c.); a group of farmers: *CPR* IV 100 (Hermopolite, 8th c.).

98. *P.Ryl. Copt.* 197 (Middle Egypt, 7th c.).

probably acting in the name of his monastery, as several other parallels indicate. This is impossible to ascertain, because the document is incomplete and does not preserve the relevant passage.⁹⁹

Finally, we see two monasteries borrow money, one of which did so on a regular basis. For the first one, the “holy *dikaion* of Apa Th[]” in the vicinity of Hermopolis, only a fragmentary debt acknowledgement is preserved, wherein the monastery promises to repay a debt to a woman called Maria.¹⁰⁰ The second one, “the *dikaion* of the monastery of Apa Apollo” (Dayr al-Bala’iza, in the region of Asyut), preserved a substantial archive of texts among which at least seven debt acknowledgements. The amounts vary between eight solidi and one solidus. The sum of eight solidi appears only once, and is owed to Apa Amrou the *shaliou* (mentioned above). Twice the monastery borrowed a single solidus, once four solidi and another time four solidi and eight and a half carats.¹⁰¹ In some cases the creditor’s name is not preserved, but when it is it brings little information, except the case of the “god-loving brother Apa Elias,” presumably a monk of the monastery itself.¹⁰² When the motive for the loan is stated, it is the payment of the annual tax, and the repayment is always in agricultural produce of different sorts. This indicates very clearly that the monastery as an institution was subject to at least occasional shortages of cash, which was not necessarily reflected in the financial situation of the neighbouring inhabitants or even of some of its inmates.

GUARANTORS

Apart from the lenders and borrowers themselves, a number of others were involved in the credit process. The most official were the guarantors, as they were named in the loan agreement and were legally responsible for repaying the debt in case the debtor failed to do so. Surprisingly the presence of guarantors in the contracts or debt acknowledgements does not seem to be related to the size of the loans. Only two loans involving a guarantor were for more than three solidi. In the first case, Severus, son of Bane, had borrowed 40 solidi/dinars from Anthony, son of Herakleides, who was headman of How (Diospolis Parva) and a deacon. In a document drawn up in Coptic and Arabic, Anthony agreed to make no further claims on Severus, because Muslim b. Bashshār of the city of Shmun (Hermopolis) had paid the sum. The document was intended as a security for the guarantor.¹⁰³

The second loan of over three solidi was made out by Aḥmad b. ‘Abd Allāh from Hnes (Herakleopolis) to two men from the village of Kahala in the city’s district, Petros, son of Jacob and Moses, son of Shnubi. The former borrowed two solidi and the latter three, promising to repay at harvest time in wheat and seeds; both loans were guaranteed as one for the creditor by Pinen the *leitourgos*, son of Zacharias, who declared that “they will deliver them to you, and if they have not delivered them to you I shall deliver them”.¹⁰⁴

99. *P.Bal.* 115 (Dayr al-Bala’iza, 7th/8th c.).

100. *P.Ryl.Copt.* 201 (7th/8th c.).

101. *P.Bal.* 102; 103; 108; 110; 111; 112; 115 (all dated 7th/8th c.).

102. *P.Bal.* 110.

103. *P.Ryl.Copt.* 214 (Hermopolite, 1st half 8th c.).

104. *CPR* IV 84 = *CPR* II 11 (Herakleopolis, 8th c.).

In some cases the role of the guarantor was probably indeed quite straightforward and he only intervened if the debtor could not honour his debt. From the first case above, however, one can surmise that guarantors were sometimes used as the providers of the equivalent of a form of buffer loans, or at least provided a way of extending the loan period, namely they paid the creditor at the end of the loan period on behalf of the debtor, and consequently they became the new creditor. This is very clear in the above-mentioned case of Severus: although freed of his obligation to Anthony at the end of the loan period, he remained indebted for the same sum to his guarantor, Muslim b. Bashshār. This practice seems to have been very common, even for much smaller sums or repayments in kind. The above-mentioned Theodore, son of Leontios, who owed 120 artabae to St. Theodore of Shteh, states in the agreement: "I am prepared to give these to you in the month Epeiph of this 13th indiction year through my guarantor, who has signed this document, in good, fresh wheat."¹⁰⁵ Unfortunately we do not possess the acknowledgement Theodore certainly signed for his debt to his guarantor. Such a document was signed by Sergios, son of Menas, in 682 in Nessana, when his creditor George, son of Patrikios paid his tax directly for him. The document preserved today combines a receipt for Sergios' tax, given directly to George by the tax-collectors, and an acknowledgement of debt to George for the amount of the tax paid on his behalf (4 1/3 solidi).¹⁰⁶ George does not seem to have charged interest on such loans, which to some extent marks them as a form of charity—or at least as a form of financial assistance to other members of the community. This aspect of lending, prominent in Patristic writings, is much more explicit in an eighth-century document from the Theban area:

*Before all things I embrace the feet of your holy, paternal piety: Paipous of Pathēas. Be so kind, the charity you did with Paul, do it again this year. Whatsoever you give him, I undertake to pay it to you in corn in Pauni and to deliver it to you at the place where you shall ordain, without fail. Be so kind and remember me in the lifting up of your holy hands. Paithuma and Paipous from Pathēas, your son.*¹⁰⁷

This letter is addressed to a monk or clergyman by a layman, who is asking for "charity" for a third person. However, the layman also promises to repay said "charity" in kind to the churchman, which in practice means that it was a loan to Paul guaranteed—and probably repaid—by Paipous, for whom this would have been a chance to ask for the churchman's prayers, but also to create a relation of obligation between himself and Paul. Here we find an inversion of the church's expected role as the central agent of charitable activity, since if there is any good deed at all involved in this transaction, it comes from a layman, while the churchman is actually acting as a creditor.

Another document from the Theban region shows that one could extend the period of a loan by using a double tier of guarantors (or possibly even more). George, son of Para[], acknowledges a debt of one solidus to Matthew. Matthew had guaranteed that sum borrowed by a third person, whose name is not preserved, but for whom George seems to have been responsible. As guarantor, Matthew paid the solidus to the initial

105. CPR IV 93 (Hermopolite, 7th c.).

106. P.Ness. III 55 (11 April 682?).

107. O.CrumVC 71 (Hermonthite, 8th c.?).

creditor, and the solidus was now owed to him—not by the person who had borrowed it, but by George, presumably a second guarantor to whom the borrower will now owe it. Most probably, the person in question was using his social network to push forward the term of repayment of his loan.¹⁰⁸

Such arrangements point to a system of patronage wherein the economically weak could count on one or more patrons who covered their short-term financial needs and whom they could use successively to delay the repayment of their debts. The multiplication of creditors by the same debtor, even though it is very characteristic of the poorest sectors of society, was not confined to them. Witness the case of Hatre described above, who had pledged his slave for a loan of twelve solidi, and had also taken a second loan, probably larger, from a second creditor. In order to repay that second debt he had to repay the first one and recover the slave, whom he could then sell and obtain the sum owed to the second creditor.¹⁰⁹

Of course the protection of a patron had its price, since it involved chronic economic dependence on the part of the client. The George above who was dealing with a third person's debt was also, of three successive creditors, the one who ultimately commanded that person's economic fortunes. We know nothing of the debtor, but even if he was in the worst possible economic circumstances he could repay such a patron in labour. By the time one debt was paid off the next one would come up, so that the system could ensure a form of permanent and dependent labour even for medium landowners who could cover all or part of their labourers' cash needs. As we have seen, the proportion of husbandmen and farmers among the borrowers was relatively high, and they are often said to be working on other people's estates. Thus Kones and David, who borrowed two artabae of wheat from a man called Andreas, were husbandmen on the land of Apa Leontios in the region of Jême,¹¹⁰ and Isaac, son of Paul from Jême, borrowing five artabae of wheat, is described as "the husbandman of the *scholastikos*."¹¹¹

Some documents are very interesting in that respect. One debt acknowledgement shows two brothers, husbandmen of the *illustris* Theodore, the *endoxotatos dioiketes*, who even though they lived in Psenantone in the region of Qift, presumably on their master's estate, borrowed two gold tremis and two *dipla* of wine from a lender in Jême.¹¹² Another mentions a vinedresser living on the estate of "master Christodotos," who borrows three solidi from an oakum-dealer, Apa Agena.¹¹³ In both cases, it seems that the estate owners would have been the most natural creditors. It is not clear if the borrowers were here attempting to dodge the economic dependence on their masters, or whether they were keeping those masters as the last resort in a multi-layered process of loans that would allow them to push back the term for repayment. Whatever the case, it seems that even

108. *O.Crum* 173 (Theban region, 7th/8th c.).

109. *P.Apoll.* 66 (Apollōnos Anō, 660s/670s).

110. *O.Crum* ad. 18 (Theban region, 7th/8th c.).

111. *O.Medin.HabuCopt.* 63 (Jême, 8th c.).

112. *O.Crum* ad. 17 (Jême, 7th c.); in that period *dioiketes* usually describes a district governor; the high-status honorific *illustris*, followed by *endoxotatos* and applied to a relatively low official who would normally be addressed as *lamprotatos* is typical of the devaluation of such titles after the troubles of the seventh century.

113. *CPR* IV 82 (8th c.).

in quite dire circumstances those with limited financial resources had several options allowing them to remain within the economic system, on condition, however, of having a social network they could count on.¹¹⁴

AGENTS

One last category of people involved in the credit process were those who acted as agents of the lender. The most obvious reason for this was that creditor and debtor were not in the same place, and thus had recourse to someone who travelled between the two locations. The agent in question could be a family member, and thus potentially also a member of a family lending business. For example, the above-mentioned George, son of Patrikios, who advanced the land tax for Sergios, son of Menas, was, like his debtor, a resident of Nessana. However, the corresponding tax receipt was made out to him by the tax-collectors in Gaza, where he did not go himself, but sent his son Sergios, a priest. As a scribe, Sergios, son of George, wrote the tax receipt in the name of the tax-collectors, and then had the debtor, Sergios, son of Menas, add an acknowledgement of his debt in his own hand. George's son then had the entire double document signed by a witness and presumably took it back to Nessana for his father's archives.¹¹⁵ The reason why George did not travel to Gaza himself could have been one of pure circumstance—his son may have been going there on business anyway—or it could have been that for some reason, possibly old age, he could not travel easily. Incapacity to travel is explicitly invoked in a document from Jēme, wherein Patermoute asks his brother Paul to go by several people's houses to collect sums of money from them, "and send them to us; for you know that we do not have leisure to come south." The sums are very small, between fifteen and twenty-five bronze *shē*,¹¹⁶ and Patermoute enjoins his brother to be conciliating: "If he says the twenty-five are not there, take whatever he will give you." Otherwise he is also prepared to accept a tunic in lieu of payment.¹¹⁷

An eighth-century letter from the Hermopolite shows how Ṣāliḥ, a lender who was also a borrower, used an agent to limit the number of transactions when recovering and paying his debts. Simon, son of Apa Ioule, owed Ṣāliḥ 1/3 of a solidus; at the same time, Ṣāliḥ owed Shenute the camel-herder the same sum, so he wrote to a fourth person, Chael, asking him to take it from one and give it to the other.¹¹⁸ Chael's status is not clear from the text. Ṣāliḥ calls him a "beloved brother," an expression that can be used in very different contexts, but that indicates someone of equivalent status to that of his correspondent.

Sometimes we see individuals who may have been themselves involved in lending take care of the affairs of fellow lenders. Thus for example the *lashane* Psate of Sanbt in the region of Jēme, who had lent a sum of money, presumably from people residing further afield, and wanted some objects as a deposit. A woman called Katharon, possibly

114. See FONTAINE 2010, pp. 39–40.

115. *P.Ness.* III 55 (11 April 682?).

116. A bronze coin whose value is not clear, estimated at one-tenth or one-twelfth of a carat: see *O.Medin.HabuCopt.*, p. 3.

117. *O.Medin.HabuCopt.* 134 (Jēme, 7th/8th c.).

118. *CPR* II 237 (Hermopolite, 8th c.).

the grandmother of Koloje, promised to go to a woman called Tsia who is known from several other texts as someone who kept deposited objects safe.¹¹⁹ Katharon is also seen looking for objects in another document, with the help of a certain Apollo.¹²⁰

There were even more direct ways of limiting the number of transactions, without any agent. The case of Theodore, son of Leontios mentioned above offers a good example of how this could be done. Theodore owed twelve solidi to the *dikaion* of St. Theodore of Shteh, which were to be repaid with 60 artabae of wheat. The *dikaion* in turn owed wheat to an artichoke-seller. In his debt acknowledgment to the *dikaion*, Theodore undertook to deliver the 60 artabae "to the artichoke-seller on your behalf."¹²¹ The number of transactions is thus doubly limited, as on the one hand the sum does not have to transit through the *dikaion*, and on the other the goods that would have been bought with the sum are given directly. This also avoided drawing up a series of documents, which were often notarised for such important sums, thus limiting the number of transactions and the corresponding costs even further.

TRUST AND SECURITY

One of the most obvious prerequisites for a credit economy to work is a system that offers the lender the security of recovering his funds, and the borrower a sense of equity and justice. The desired security was obtained in various ways, ranging from formal to informal and from legal to social, in an interesting array of combinations. We do not know the proportion of loans made by oral agreement, since the only ones we know about today are the ones that involved written documents. Even those documents, however, represent a wide range of registers, from the formal contract, drawn up by a professional and signed by several witnesses, to the simple debt acknowledgements without any intermediary, and sometimes even without witnesses. There does not seem to have been any straightforward correlation between the degree of formality or the number of witnesses on the one hand and the amount of the loan on the other. Other means of securing the recovery of one's funds were available, such as the introduction of a third party as guarantor, as we have seen.

Leaving objects as securities with the lender was another means of guaranteeing one's funds. Pawning is usually understood as indicating a systemic lack of resources. This fits in well with the fact that pledging objects was a very common practice in the Theban region, generally considered one of the poorer areas in the seventh and eighth centuries. Judging by the frequency of documents recording the transfer of pawned objects to the lender, it was not a superfluous precaution to take. In some cases, for larger loans, debtors could pledge a field, or part or all of a house, as in a mortgage agreement.

Finally, and perhaps most importantly, trust and security were guaranteed by the strong degree of social dependence and control that characterised rural society. This is clearly indicated by the surprisingly large number of documents in which the level of identification of the parties is minimal. In more than one in five documents (c. 21.5%)

119. *SB Kopt.* III 1306 (Jême, 7th/8th c.); see BACOT 1999.

120. *P.Mon.Epiph.* 544 (Theban region, 7th/8th c.).

121. *P.Ryl.Copt.* 196 (Hermopolis, 1st half 8th c.).

in which the names of the parties are preserved, those parties used their first name alone, without even a patronymic. This implies that the parties were well-known to each other and part of a closely-knit social fabric. Such tight social control would have played mostly in favour of the lenders, as they probably knew and had leverage on a number of the borrower's relations. In some cases, however, it could also turn to the advantage of the borrower, since lenders were to some extent in competition, and needed to inspire trust through their honesty or their submission to a system of control in order to remain in the business.

Although securities in the form of pledged objects offered protection mainly for the lender, documents gave a form of guarantee to both parties. An interesting example is the declaration made by "Apostolou, widow of the blessed Enoch, woman of Shmun" that "master (*psah*) Iohannes the carpenter, son of the blessed Pqol, man of Shmun" has paid her back the two tremis and the wine-jars he owed her, even though she had lost the initial debt acknowledgement.¹²² This fact is recorded in the declaration, presumably to protect Iohannes from having to repay them if Apostolou found her document again and came to (re)claim her due.

Naturally, disputes concerning loans were not uncommon. Debtors could have recourse to the authorities, even in cases of a high status difference with their creditor. This possibility did not mean that their chances of success were high, however. In the eighth century, an inhabitant of the village of Thelbo in the Herakleopolite whose father was George but whose own name is not preserved, started proceedings against Flavius Paulos, a *riparius* of Herakleopolis, "on account of some objects of mine which I left as a pledge some days ago." The *riparius* had apparently claimed that he had bought the objects and refused to return them. He was ordered to take a solemn oath "in the holy church of God" that he had indeed bought the objects and not received them as pledges. The *riparius* did take that oath before the "very glorious authority," and the villager was obliged not only to sign a declaration that he had no further demands from him, but also to pay him a fine of twelve gold solidi of good weight. The document was drawn up by a notary and signed by three witnesses, two of whom were deacons.¹²³

More commonly, debtors with little influence would ask a mediator for help. Thus Piëou, son of Taurine, a villager from Terot in the Hermopolite who had pawned objects with "*psah* Klauta," wrote to the "beloved holy father" asking him to intervene. It is not possible to determine with certainty the status of those individuals. The text's editor suggests that Klauta was a scribe (one of the meanings of *psah*) in a monastery, and the "holy father" that monastery's superior.¹²⁴ Another possibility is that *psah* Klauta was a local landowner ("master"), and the holy father a churchman with moral authority who could talk to him on behalf of the villager. This may have been the bishop, who could tackle men of high status on his own terms, in theory at least. A telling example of this is offered by a document dating from the decade or so before the Arab conquest. Sometime after the Persian conquest, a widow wrote to Bishop Pisenthios telling him that after the death of her husband the Persians carried off almost all her cattle, and that

122. *P.Lond.Copt.* I 1037 (Hermopolite 7th/8th c.).

123. *SPP* III 343 (Herakleopolis, 8th c.).

124. *P.Köln* X 427 = *SB Kopt.* III 1326 (Hermopolite, 7th/8th c.).

concerning “the pair of cattle which were left from the Persians, the moneylender took legal proceedings and carried them off and sold them on account of his loan, which I borrowed for the tax.” Her request to the bishop was to help her remain in her house, which must have been mortgaged or simply on the point of being seized by a creditor.¹²⁵

In another case we see a “great man” intervene in a dispute between a woman, Thère, and Peqosh, the son of Koloje, a known moneylender. Thère declares she has “no further claim” against Peqosh, which suggests either that Peqosh had borrowed from Thère and the debt towards her was now settled, or that Thère was one of Peqosh’s debtors and that her claim settled by the great man concerned some sort of overpay or irregularity on the part of Peqosh.¹²⁶ In all likelihood that “great man” was one of the lay worthies of Jême, although the expression was also used commonly within monasteries to describe the superior or some important figure of the community.

In most cases, one suspects, the parties first tried to solve the disputes among themselves, as is evident from a number of documents wherein creditors demand their money back from their debtors.¹²⁷ The possibility of legal action seems to have been in the background of settlements made between parties, as a document from the Koloje archive shows:

*It is I, Pahatre, who writes to Koloje, saying: since I have settled my business with you, as I sat with you and Daniel, saying, “The solidus is mine, along with the wheat,” I said to you, “As for the man who brings this sherd to you, you should give to him the property: it is mine. Don’t start legal action!” Farewell.
Give it to Koloje from Pahatre.*¹²⁸

The content of the document is not entirely clear. On the one hand, Pahatre claims ownership of a solidus and a quantity of wheat, as if he had lent them to Koloje; on the other he asks her not to start legal action as if he were the defendant. If the Daniel mentioned in this document is the above-mentioned son of Pachom, who was also a moneylender, it could indicate a multi-tiered credit operation like the ones described above, which for some reason needed all three parties to settle the case together. This will remain unknown, however, because Daniel was a common name in the area. What is clear, in any case, is that Koloje had at some point threatened Pahatre with legal action, and that before coming to that, the parties involved sat down together and worked out their differences among themselves.

Another document from the Koloje archive is an oath taken in a church to the effect that a gold chain left as a pledge had not been tampered with:

125. *SB Kopt.* I 295 (Jême, ca 630); see DRESCHER 1946. The bishop could have been the famous Pisenthios of Koptos, or the homonymous bishop of Hermonthis. Drescher’s hesitation on whether the addressee was really a bishop seems too cautious, as the type of address cannot have been used for anyone else.

126. *O.Medin.HabuCopt.* 83 (Jême, 7th/8th c.).

127. *O.Brit.Mus.Copt.* I, pl. LXXXVIII 1 (7th/8th c.); *O.CrumVC* 59 (7th/8th c.).

128. *O.Medin.HabuCopt.* 151 (Jême 7th/8th c.); transl. WILFONG 2002, p. 124; see also his pl. 4a.

*By this holy place that is here, concerning this gold necklace for two solidi: I have not removed anything from it, for these two solidi and their interest.*¹²⁹

The circumstances of this oath are once again unclear. It could be an oath made by Koloje to the debtor as she is returning the chain, or by some agent or collaborator of Koloje to her, after having had access to the chain, for example by the person who carried it. As the value of pawned objects is usually slightly superior to the sum borrowed, this must have been a heavy or elaborate gold chain, which can explain the suspicion its handling aroused. Such fears of dishonesty are visible in other documents involving money, such as an oath by three witnesses that a creditor or seller (?) has declared in their presence having received the payment he expected.¹³⁰

MOTIVATIONS

The specific reasons for which people borrowed money are rarely given in extant documents. This is a consistent feature of loan agreements, already present in documents of the Roman, and even the Ptolemaic, period.¹³¹ Several of those reasons are easy to deduce, since people are seen borrowing cash at sowing season and promising to repay in kind, usually agricultural produce, at harvest. Sometimes they even borrow seed directly and dispense with cash altogether. The system of the rural credit economy has been very well studied for early modern Europe,¹³² and despite regional and chronological differences and a different source base the main pattern does not seem to change much. Short-term loans to finance agricultural investment or tax payments make up the largest part of the transactions for which we have the necessary information.

It is possible to infer the existence of other types of loans from the evidence at our disposal. As we have already seen, some of the lenders borrowed money themselves, presumably in order to lend further down the scale. Some of the larger loans were certainly not for the payment of tax, and hardly for basic purchase of the year's seed and agricultural implements. Such sums borrowed in rural areas may have been used for larger agricultural investment, like the purchase of cattle, pack animals or amphorae, or the installation of infrastructure, such as waterwheels or storage space. Direct use for basic subsistence seems rare: only once does a debtor mention feeding her children with the loan. It is impossible to know, however, which of all the above reasons lay behind each use of the *passe-partout* term "need" (*chreia*), used in the overwhelming majority of the documents.

Whatever the specific motivations and needs of single borrowers, the large-scale use of micro-credit points to a structural lack of cash. The reasons for this are not easy to determine, especially as they would have varied according to the historical context. A diachronic quantitative study could bring out variations in the intensity of the credit economy, but it has yet to be conducted. Credit practices also took very different forms depending on the region, and we apprehend them differently because for each region and period the preserved evidence is of a different nature. In any case, lack of cash

129. *O. Medin. Habu Copt.* 93 (Jême, 7th/8th c.); transl. WILFONG 2002, p. 123; see also his pl. 4b.

130. *O. Crum* 215 (Theban area, 7th/8th c.).

131. See LEROUXEL 2006, p. 122.

132. References above, n. 6.

did not always perfectly correlate with degrees of poverty and deprivation. In some cases, paradoxically, it can indicate economic expansion, namely a rise in the volume of transactions and thus in the demand for cash. This has been clearly shown by Jean-Louis Gaulin and François Menant for late communal Italy, and especially Tuscany.¹³³ The rise in population numbers in the eleventh century created more demand from the cities while at the same time diminishing the size of land tenures, thus putting individual farmers in financial difficulty. That pressure only eased after the fourteenth-century plague, when there is a visible decline in the volume of credit transactions and peasant debt. Very little is known of the evolution of the population in Egypt after the Justinianic plague—or even of the effect of the plague on the Valley. It is, however, an explanatory factor that will eventually need to be introduced in order to understand the background of the rural credit economy satisfactorily.

The reason that has usually been invoked by editors of papyri to explain loans is a rise in fiscal pressure. This is largely because several documents clearly state that money is borrowed to pay for taxes—but the inability to pay the taxes could also be linked to an impoverishment of the peasant population and thus a rise in the relative rather than the absolute weight of taxes. Such factors as the density of the population or the quality of successive harvests and crises of various forms could dramatically change the immediate context within which rural credit developed, and the reasons for the lack of cash it implied.

THE CIRCULATION OF MONEY AND PROPERTY

In much of the Egyptian documentation, that lack of cash manifests itself through a seasonal movement of cash resources. The unsystematic nature of papyrological evidence makes it difficult to track the whereabouts of the actual coinage at any given moment. A detailed study of the cyclical flow of cash over the year that would include other aspects than credit would certainly yield interesting results. If we take the documents literally, at sowing season the surplus cash went from the lenders to the farmers, and immediately from them to their suppliers in seed and minor agricultural implements. At harvest, the suppliers of seed bought part of the crop and gave cash to the farmers who repaid their lenders, while another part of the crop went directly to the lenders as repayment in kind. This implies that to some extent, lenders did not purchase from the merchants, who must have sold the part of the crop they bought to city-dwellers. In turn, this means that the lenders had the maximum of their assets in cash between the harvest and the sowing season, which corresponds to the season of the flood, while merchants had available cash almost at all times, allowing for the slightly different moments when the various crops were sown and harvested. Of course, lenders who were small landowners were probably also the ones taking their own production to market, and giving seed on credit to their tenants, so the two categories of merchant and lender must have partly overlapped. Others, however, will have used the services of independent merchants, or even, if they were large landowners, men in their employ.

133. GAULIN & MENANT 1998.

That cycle of local and supra-local circulation was not watertight, of course, since a large chunk of the cash regularly took the way of Fustāt in the form of tax money. It is unclear what proportion of that sum was reintroduced into the system locally, and in what form. The governor of Egypt Qurra b. Sharīk (709–14) explicitly states that it was used for the pay of the soldiers posted in Fustāt and of the sailors participating in the annual maritime raids, who otherwise lived in Fustāt with their families, and most probably spent most of their allowance there. Qurra's letters also insist on the fact that the sailors had to be paid before the summer raids, and that requisitioned goods in kind had to be carried across Trajan's canal while the waters were still high.¹³⁴ This means that the tax money had to be in the capital by early summer, which fits well with the fact that the vast majority of extant tax receipts were made out between Mecheir and Epeiph (February to July).¹³⁵ Conveniently, that also coincided with the harvest months, and thus the moment when the peasant population received its yearly income.

Fustāt certainly benefitted from the system, as money arrived there in gold and was spent by the soldiers at least partly locally. Some of it was certainly spent on Egyptian products, and thus returned to the Valley where it had come from. As for the local circulation of money in the Valley, there seems once again to have been a seasonal movement between city and village. To a large extent this followed the movement between lenders and borrowers, namely it went from the city to the village during sowing season, and then back to the city at harvest, with the mobile merchants transferring it from one to the other. Indeed, out of 133 borrowers whose origin is known, 36 borrowers were from towns or cities (27.07%) and 97 from villages (79.93%), while for lenders the imbalance was even stronger, albeit in the other direction: 75 from city or town (82.42%), 16 at the most from villages (17.58%).

What looks on the surface like a neutral and perennial cycle of monetary circulation was, however, disturbed by the introduction into the system of other elements of value and exchange. Coins were but a part of a much wider system of circulation of *value* in different forms. Coins were necessary for the payment of taxes and the acquisition of specific goods. They could, however, be replaced by other forms of value in the various transactions, which in turn were not always straightforward one-to-one affairs, as we have seen. Within the credit economy of early Islamic Egypt, these fell into two main categories: the various elements of value that made up the loan transaction itself, and those that were pledged as securities in case the debtor defaulted on the loan.

In the first category we find cash, various products corresponding to the value of the loan plus the interest (generally agricultural produce and/or wine),¹³⁶ labour,¹³⁷ and services such as transport.¹³⁸ Very often a transaction involved a combination of the above, for example a loan in cash was repaid in cash with the interest in kind,¹³⁹ in kind

134. PAPAConstantinou 2015.

135. See Worp 1999, especially p. 320, a seasonality generally confirmed by the many documents published after Worp's article.

136. Wheat and wine were by far the most common. Others include "Alexandrian onions": *P.Lond. Copt.* 1044 (Hermopolite, 7th/8th c.); lentils and honey: *P.Bal.* 102 (Dayr al-Bala'iza, 7th/8th c.).

137. *O.Medin.HabuCopt.* 61 (Jēme, 8th c.); *O.Brit.Mus.Copt.* II 12 (Jēme, 20 Sept. 622 or 637).t

138. *CPR* IV 37 (Fayyūm, 8th c.); *O.Crum* 160 (Theban region, 7th/8th c.).

139. See an overview of such loans for the late Roman period in BLOUIN 2010.

with interest in labour,¹⁴⁰ entirely in labour,¹⁴¹ or entirely in kind, and the transportation costs of the payment in kind could sometimes be included.¹⁴² The loans themselves could be partly in cash and partly in kind, or entirely in kind. These elements were treated as more or less interchangeable in most transactions, and seem to have depended on the needs and possibilities of both lender and borrower. Their relative weight in a given transaction, however, was clearly defined from the start and set down in writing in the loan agreement. In practice there seems to have been some latitude in this strict definition, as can be seen from a letter sent by a lender to his brother, asking him to visit several of his debtors and collect the money, and instructing him, if they do not have that money, to accept something else instead.¹⁴³

The various elements above were never part of the second category, that is, they were never used as securities for loans. Securities were usually objects, houses,¹⁴⁴ land,¹⁴⁵ or livestock,¹⁴⁶ and with the probable exception of houses, they were given to the creditor at the start of the loan period, who could use them for the duration of the loan, and keep them if the debtor could not pay at the end of the initial loan period. The latter case involved drawing up a document transferring the ownership of those securities to the creditor. Securities fell into two groups. Houses, land and livestock secured social integration and/or provided livelihood; objects, on the other hand, were mostly jewellery, metal tableware and other objects, and garments or other textiles, namely elements of display, or unproductive rather than productive assets. In that sense, they could function as a form of money, or as units of exchange.¹⁴⁷ Securities from the first group indicate borrowers who were generally better off, and unsurprisingly they appear with some of the bigger loans in the corpus,¹⁴⁸ while the highest sum secured by objects is four solidi.¹⁴⁹ Losing securities of the first group represented a much more significant fall in economic status for the debtor than losing securities of the second group, which were normally pledged by individuals already further down the scale, and were reduced to using display commodities as money in order to make up for an endemic lack of cash.

The introduction of those alternative elements of value means that a large part of the money lent by urban creditors to rural debtors who used it to pay their taxes and buy seed

140. *O.Medin.HabuCopt.* 61 (Jême, 8th c.).

141. *O.Brit.Mus.Copt.* II 12 (Dayr al-Bahari, 20 Sept. 622 or 637); *O.Vind.Copt.* 50 (Jême, 7th/8th c.); *O.CrumVC* 29 (Hermonthite, 7th/8th c.).

142. *CPR* IV 37 (Fayyûm, 8th c.); *O.Theb.Copt.* 2 (Theban region, 703?); *P.Mon.Epiph.* 90 (Theban region, 7th/8th c.); *O.CrumVC* 24 (Jême, 8th c.); *O.Crum* 160 (Theban region, 7th/8th c.).

143. *O.Medin.HabuCopt.* 134 (Jême, 7th/8th c.).

144. *CPR* IV 29 (Herakleopolis, 8th c.); *P.KRU* 16 (Jême, 735 or 750).

145. *HALL* 1911, nos. 1 and 2 (Jême, 7th/8th c.); *P.KRU* 49 (Jême, 728 or 743); *P.KRU* 57 (Jême, 733–5).

146. Camels: *O.Brit.Mus.Copt.* I, pl. LXXVI 1 (Theban region, 7th/8th c.); *P.Laur.* V 201 (Middle Egypt, 8th c.); cattle: *SB XVIII* 13930 (Latopolite, 7th c.); *O.Brit.Mus.Copt.* I, pl. LXV 1 (Theban region, 7th/8th c.).

147. See “For the most part, money consists of things that otherwise exist only to be seen” (GRAEBER 2001, p. 92).

148. For example *CPR* IV 77 (Hermopolite, 7th c.): 20 sol.; *P.Ryl.Copt.* 196 (Hermopolite, 1st half 8th c.): 12 sol.

149. *O.Medin.HabuCopt.* 73 (Jême, 7th/8th c.).

and other necessities, never made it to the last part of the cycle described above, namely back to the debtor and the creditor. Instead, the loans were repaid in kind or labour, or were redeemed through the transfer of the securities to the creditor. In the long run, this will have created an increasing deficit in cash in the rural areas, making credit more and more necessary. The creditors, of course, recovered the value of their loan in one way or another. If it was repaid in kind, it saved them having to purchase a certain number of goods, and possibly even gave them a surplus that they could put on the market; if it was repaid in labour, they could dispense with paying wages; and if they became owners of pawned objects of some value, they could keep them as a reserve value or sell them. What was potentially the most significant outcome, however, was the transfer of land to them as the result of unpaid debts. With time, this could result in an important shift in the ownership of land, from the rural smallholder to the large urban landowner. This phenomenon is described in detail by Gaulin and Menant for Italy of the communal period: the continuous unbalanced credit economy and weighted circulation of money over three centuries lastingly transformed the patterns of land ownership in regions like Tuscany, making city-dwellers the uncontested owners of the countryside and reducing the peasants to working for a meagre wage on what used to be their own family land.

Documents recording such transfers of property have survived from early Islamic Egypt,¹⁵⁰ but we still know too little of Egyptian rural history in that period to judge whether something similar might have been happening. There is as yet no detailed and chronologically differentiated study of landholding patterns in the late Roman or the early Islamic periods, despite the energy expended on trying to understand the rise of large estates in the sixth century. It is admittedly a difficult task, because the extant documentation has the usual drawbacks of papyri, most notably the lack of precise dating for a large part of the corpus. Yet for the Roman period, on a very limited sample of documents, François Lerouxel was able to identify differences between the borrowing practices of women before and after AD 69, and link them to specific changes in the organisation of property rights.¹⁵¹ A systematic analysis of all the extant documentation for the period between the fourth and the eighth centuries would certainly illuminate many aspects of the social and economic development of the late antique and early Islamic centuries. Was there a real impoverishment of the peasant population? If so, to whose advantage? Did the wealth go to urban landowners like in late medieval Tuscany, or did it help fuel the rise of a class of merchants, who seem to thrive in subsequent centuries? If not, what were the mechanisms that prevented it? Was some form of regulation introduced at some point to help maintain social cohesion? How did the dependence created by persistent and cumulative debts influence personal status and social relations?

CREDIT AND PERSONAL STATUS

A handful of untypical credit transactions involving an individual's fate used as a bargaining asset between debtor and creditor can give us a glimpse into the question of

150. For example *CPR* IV 29 (Herakleopolis, 8th c.); *P.KRU* 49 (Jême, 728 or 743); *P.KRU* 57 (Jême, 733–5). Land is mortgaged in the two documents published in HALL 1911 (Jême, 7th/8th c.).

151. LEROUXEL 2006.

personal dependence. The first is the case of a slave left as security for a loan of twelve solidi.¹⁵² Slaves were, of course, a form of labour, but not one's own, which one only promised when one had nothing else to offer. In fact, slaves used as security for a loan were more akin to display items or to valuable property, something one could forfeit without losing one's means of livelihood. Although the slave was used as a pawned object, and even called *enechyron* (pledge) in the document, the owner paid to recover him with the intention of selling him to "the Christians" so as to pay yet another debtor. Whether the choice of Christians was out of concern for the slave's religious allegiance or because they were richer than the alternative solution (Blemmyes? Muslim soldiers?) will remain unknown, but it does introduce an element of social networking, considering that the author of the document and the debtor were both Christians.

The second case is that of al-Aswad b. 'Adī in Nessana, who gave 50 solidi to Apa Kyrīs, while at the same time employing his son. The document stipulates that by paying back 30 of the 50 solidi to his creditor, Apa Kyrīs "released" his son from al-Aswad's employ, and also liberated himself from a restriction on his movements. The remaining sum of 20 solidi was left to Apa Kyrīs as a "gift" (*echarisato*). This arrangement was based on a type of agreement known as the *paramone*, whereby the labourer gave up to the hirer his freedom of movement and his right to work, in exchange for a loan, as well as an advance on his wages. *Paramone* agreements had no fixed repayment date, and if the debtor could not pay the period of work was extended until he could.¹⁵³ Although William Westerman, who studied those contracts, considered that "though phrased as a loan, [it] is quite definitely a labour arrangement," one could take the documents at face value and consider they are indeed loans, more precisely double loans, with labour being the security for the first and the repayment for the second. In the case of Apa Kyrīs there is an extra complication in that he pledges in that way the labour of a third person, his son, rather than his own as in most *paramone* agreements.

Finally, an individual is involved as a third person in a very interesting transaction between a man called Eusebios and the priest Apa Iohannes. Eusebios promises to cancel Apa Iohannes's debt of one solidus if he agrees to "dress the brother Apa Dios with the holy habit (*schema*)," and not to prevent the salvation of his soul.¹⁵⁴ We do not know the relation of Apa Dios to Eusebios, and thus it is impossible to know whether Eusebios was deciding for him as someone who had authority over him, or whether he had been asked by Apa Dios himself to intervene with a reluctant Apa Iohannes because being his creditor he was in a strong negotiating position. In that case, there may have been some compensation for Eusebios. Incidentally, this also shows that as borrowers, the clergy had a slightly wider negotiating margin than the average inhabitant of the Valley.



152. *P.Apoll.* 66 (Apollōnos Anō, 660s or 670s); see also, from the last quarter of the sixth century, *BKU* III 360 = *SB X* 10554 (Pathyris).

153. *P.Ness.* III 56; on the *paramone* see WESTERMANN 1948. See also CALAMENT & BOUD'HORS 2015, no. 4, pp. 46–53 for work contracts made for an individual by a third party.

154. *O.Vind.Copt.* 287 = *O.CrumST* 310 (Theban region, 7th/8th c.).

In the long run, the rural credit economy, and especially the integration within it of goods, property, labour and services, could not but result in the slow dispossession of the economically weak, as they would very naturally use every unit of exchange they could possibly employ in order to obtain the necessary cash to remain within the system. Borrowing for labour was the last resort. Technically, of course, the line between paid labour and labour owed as repayment for a loan is very fine indeed. The same is true of the famous “sales for future delivery,” which seen from a different angle are loans of money with repayment in kind. The way these transactions were perceived and defined did make a difference, however, because labour owed as a debt creates a very different type of relationship between creditor and debtor than would independent waged labour between employer and employee. It creates and upholds an ethos of debt and obligation,¹⁵⁵ so that a large part of the system of exchange is made up of transactions that are no longer neutral and purely mercantile, but socially oriented, thus at the same time creating hierarchy and dependence and reinforcing them, in an endless spiral that could only be interrupted by external factors.

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155. See especially MULDREW 1998; FONTAINE 2008.

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ABSTRACTS/RÉSUMÉS

Rodney AST, *Latin ostraca from Vandal North Africa [1–17]* p. 7

This article contains editions of 1 Greek and 16 Latin ostraca from Vandal North Africa, all of which, except 17, are kept in the Département des Antiquités grecques, étrusques et romaines at the Musée du Louvre. Everyday texts of this type are rather rare, which makes them all the more valuable for the light they shed on day-to-day activities in communities of North Africa during the Vandal period. They are of particular interest for their onomastics, dating formulas, and evidence for estate management practices.

Giuseppina AZZARELLO, *VBP IV 95: qualche proposta di revisione* p. 487

The article focuses on *VBP IV 95*, a papyrus dating to the first half of the 6th c. CE and containing a long account referring to a large estate in the Hermopolite. Textual remarks, including a new edition of col. I and new readings of several lines in other columns, shed light both on the structure of the account and the economic administration of the estate.

Roger S. BAGNALL, *Two partnership agreements from the Dakhla Oasis [18–19]* p. 33

Two contracts for partnership in the caravan trade between the Dakhla Oasis and the Nile valley, drawn up between the same individuals in 319 and 320, are republished with new readings.

Guido BASTIANINI, *Amuleto cristiano [20]* p. 47

The paper provides a new and complete transcription of PSI inv. 365, a Christian amulet for the healing of an ill woman (late 6th c. AD). The commentary points out the connections with the liturgical formulary and with Christian literature.

PSI inv. 365, un amuleto cristiano per la guarigione di una donna malata (VI sec. d.C. *ex.*), è presentato in una nuova trascrizione integrale. Sono evidenziati nel commento i rapporti con il formulario liturgico e la letteratura cristiana.

Amin BENAÏSSA, *A recruit's enrolment in a military unit and a new dux Thebaidis [21]* p. 55

Publication of a papyrus in the British Library preserving a receipt issued by an *actuarius* of a military unit (probably the *Mauri Scutarii* in Hermopolis) to a new recruit. The *actuarius* confirms the receipt of the recruit's certificate of appointment to the unit (*probatoria*), which was issued by the *dux Thebaidis*, and accordingly undertakes to register him in the unit's muster-roll (*matrix*). The only parallel to this type of document is *P.Münch.* I 2 (578). The papyrus also reveals the name of a new *dux Thebaidis*, Flavius Heracleius Dorotheus Hypsistius Andronicus Celer Zenodotus. He is identifiable with a wealthy honorary consul in the reign of Anastasius mentioned by John Lydus.

Lajos BERKES, *New evidence on Byzantine aristocrats in fiscal contexts from the 5th–6th centuries* [22–23]

p. 65

An edition of two Greek papyri adding new evidence on Byzantine aristocrats. P.Heid. inv. G 1671 contains an order for delivery of a camel and three donkeys written on a reused 5th-century protocol referring to the *meris* of the *clarissimus* Eudaemon. P.Heid. inv. G 235a (6th c., Antinoopolis?) is a receipt for the extraordinary tax, *diagraphē* (*descriptio*) of the third instalment in connection with the *gloriosissimi* Dioscorus and Theodorus.

Phil BOOTH, *The last years of Cyrus, patriarch of Alexandria* († 642)

p. 509

This article examines the final years (c. 636–42) of the Chalcedonian patriarch Cyrus of Alexandria. It first studies the witnesses to the patriarch's deposition and trial, before turning to alternative traditions for his reinstatement and death contained within the *Chronicle* of John of Nikiu. It argues that the duplication of information within the *Chronicle* results from the integration within an earlier version of the text of a Constantinopolitan source covering events in 641 and 642. Using the *Chronicle* and other contemporaneous sources, it then suggests that the factionalism which characterised the same period was informed not only through rival aspirations to power, but through fundamental differences in political and religious ideologies.

Anne BOUD'HORS, *Degrés d'arabisation dans l'Égypte du VIII^e siècle : CPR II 228 revisité* [24]

p. 71

This new edition of CPR II 228, a Coptic letter on papyrus assignable to the 8th century, aims to elucidate the grammatical and lexical difficulties of the text and to provide a full translation, as well as to discuss its contributions for the study of the socio-cultural changes associated with the Arabization of Egypt.

Florence CALAMENT, *Coup de projecteur sur un document copte des archives du monastère Saint-Jérémie de Saqqara* : P.RevilloutCopt. 3 (P.Louvre N 2405 /5) [25]

p. 91

The papyrus P.RevilloutCopt. 3 entered the collections of the Louvre Museum (Department of Egyptian Antiquities) in the first half of the nineteenth century in an unknown way. This Coptic document belongs to the archives of the monastery of Apa Jeremiah at Saqqara. It is difficult to read because the pink has turned very pale. Published quite imperfectly by Eugène Revillout in 1876, it has remained rather underestimated. Modern investigative techniques (ultraviolet photography and image reediting in Photoshop) have allowed me to read and understand the text almost completely. It is a guarantee in which the sender of the letter states he has hired a man to replace a monk of Apa Jeremiah requisitioned for compulsory labour at Klysma. Having received from the monastery the payment of the hired man's salary, he guarantees his reliability to the archimandrite. The papyrus can be unequivocally dated from the first half of the eighth century.

Malcolm CHOAT, *A receipt for wine from the Aspidas archive* [26]

p. 101

This contribution publishes a receipt for wine from 332/33 CE on papyrus. The papyrus, today held in the Museum of Ancient Cultures at Macquarie University, Sydney, forms part of the archive of the family of Aspidas son of Kollouthos, who dwelt in the village of Hipponon in the Herakleopolite nome in the first half of the fourth century.

Willy CLARYSSE, *Kosmas and Damianus in Egyptian onomastics* p. 559

The personal names Kosmas and Damianus are one aspect of the cult of the two saintly doctors. They are hardly ever found before the 6th century AD and may therefore be a helpful criterion to date Byzantine papyri.

Alain DELATTRE & Naïm VANTHIEGHEM, *Un ensemble archivistique trilingue à Strasbourg : un protocole et deux ordres de réquisition de la fin du VII^e siècle [27-28]* p. 109

Edition of a bilingual Greek-Arabic protocol and two entagia related to compulsory service. The first of these is an Arabic-Greek demand note issued by the chancery of the Egyptian governor ‘Abd al-‘Aziz son of Marwān. The second one was written in Coptic by the administration of the dux Flavius Atias. It mentions a visit of ‘Abd al-‘Aziz in Alexandria, which is also recorded in the *History of the patriarchs*.

Tomasz DERDA & Joanna WEGNER, *Letter from Tebetny to the monks of Naqlun concerning fieldwork (P.Naqlun 39) [29]* p. 133

The present document is a letter from the villagers of Tebetny in the Fayum, headed by a priest and a deacon, to the monks of the Naqlun monastery. It was found in the refuse dump on the Naqlun plateau during the excavation campaign of 2008. Archaeological context and palaeographic criteria allow us to date it to the sixth-seventh century. The letter, although written in very poor Greek and difficult to understand, is of great importance for the research of the history of the Naqlun monastic community. It contains the first attestation of the monastery's name (ἄγιον Νεκλόνιον) in a Greek text. The hierarchy of the addressees most probably reflects the organisational structure of the community. The document also bears testimony to the involvement of “Naqlun fathers” in fieldwork and to a significant role played by the community in local networks.

Denis FEISSEL, *Μουζίκια et autres coffres, de l'Égypte byzantine à Isidore de Séville* p. 565

Late Greek vocabulary (5th-6th c.) saw the appearance of two new words meaning “box”/“chest,” μουζίκιον and σκευρίον, which are insufficiently represented in lexicography. Μουζίκιον is attested in Greek by the odd papyrus (*P.Oxy.* XLIII 3150, which is reinterpreted here, and *P.Colorado* inv. 2), and by literary texts, mainly hagiography. It is also attested as a loanword in Coptic (μοϣικε in *O.Crum* 472), in Syriac (*mzqyn* in John of Ephesos), and in Latin (*mozicia* in Isidore of Seville). Two texts use μουζίκιον and σκευρίον interchangeably as synonyms. This equivalence is confirmed by the other uses of σκευρίον in Greek and *sqwryn* in Syriac, in hagiographical and also legal literature. The analysis of picturesque narratives, most of which are set in Egypt, aims better to define the form and function of the coffers described by the two terms.

Jean-Luc FOURNET, *Un curieux contrat d'engagement d'intendant des archives de Dioscore d'Aphrodité [30]* p. 151

Edition of an unedited papyrus from the Egyptian Museum, Cairo (*P.Cair.* SR inv. 2377), which joins with a fragment published by Jean Maspero (*P.Cair.Masp.* III 67304). The document follows *prima facie* the formulary of a steward's work contract, but turns out to be a deed by which the declaring party makes arrangements that are family-related. I am tempted to identify it as being by Dioscorus of Aphrodite (6th c.) who, before retiring to the monastery founded by his father, would have wanted to set his own affairs in order and ensure the management of his properties.

Esther GAREL, *Le gnôstêr et le comarque dans les papyrus coptes : nouveau témoignage de P.Sorb. inv. 2488 [31]* p. 167

The Coptic papyrus P.Weill I 57 (P.Sorb. inv. 2488) offers a new attestation of two village officials, the κωμάρχης and the γνωστήρ, not much attested or not at all in Coptic documentary texts. Furthermore it proves that the functions of *gnôster* and village scribe are one and the same, *gnôstêr* being a designation peculiar to Middle Egypt (especially the Hermopolite nome).

Nikolaos GONIS, *Payments to bucellarii in seventh-century Oxyrhynchus [32]* p. 175

An extensive receipt for payments to *bucellarii* (32 cavalrymen and 26 infantrymen), issued at Oxyrhynchus in September/October 612 by the Apionic banker Makarios. The text offers a wealth of information on the composition and organisation of the bands of *bucellarii* and on the presence of foreign soldiers in Egypt at that time.

Dieter HAGEDORN & Bärbel KRAMER, *Zwei Schreibübungen und ein Geschäftsbrief byzantinischer Zeit [33–35]* p. 193

Edition of three unpublished documentary texts from papyri belonging to the collection of the Staats- und Universitätsbibliothek Hamburg.

Paul HEILPORN, *Correspondance officielle à propos de deux perséas morts [36]* p. 215

Edition of a copy of a mid-4th-c. correspondence sent by Flavius Makarios, *procurator* of imperial estates, to the *exactor* of the Heracleopolite nome, about the sale of two fallen trees from a temple precinct. The sale has been authorized by the official in charge of the *res privata* in Egypt, Flavius Akontios, who might be known from Libanius, *Ep.* 226 and 1495.

Todd M. HICKEY, *Three late antique descripta from P.Amh. II [37–39]* p. 233

Editions of three late antique *descripta* from *P.Amh. II*. *P.Amh.* 185 is an account related to the vintage (6th or early 7th c.); 186, a tax receipt (7th/8th c.); 187, a Coptic text, probably a writing exercise (6th or 7th c.). A Hermopolite provenance is certain for the first two pieces and possible for the third.

Andrea JÖRDENS, *Drei Verträge aus dem kirchlichen Milieu [40–42]* p. 243

Edition of three late antique papyri from the Louvre collection: I. Lease of real property of the holy south church of Hermupolis (19.9.556?) – II. Receipt for wages for labour on a vineyard of the holy church of the Archangel Michael (1./2.587, 602 or 617) – III. Fragmentary labour contract involving a priest dwelling in the monastery of Psoei (6th/7th c.).

James G. KEENAN, *Cargo checking at Alexandria and the late antique annona: P.Turner 45* p. 579

This contribution offers a reinterpretation of *P.Turner* 45, 10–4 with coordinate observations on four related documents, all emanating from the office of the prefect of the *annona* in Alexandria. It proposes the existence of a type of document called a κέντησις, a “pricking,” used in late antiquity to check grain cargo amounts from the Egyptian nomes upon delivery in Alexandria.

Johannes KRAMER, *Das Bild der Stadt Köln im Hadrianus* (P.Monts.Roca III) p. 591

The contribution deals with the image of the city of Cologne in the Latin Hadrianus-papyrus (P.Monts.Roca III, 4th c.). The unknown author has no direct acquaintance with the city; he draws a picture of a frontier fortress and the measures taken by the emperor in favour of Cologne. The text is a novel with fictitious historical background, not a historical treatise.

Avshalom LANIADO, *Abba Ammonathas et son miracle : fiscalité, diplomatie et sainteté en Égypte byzantine* p. 597

When ordered by an imperial official to pay taxes called *epikephalaia*, monks in Pelusium (in the province of Augustamnica) decided to send a delegation to the emperor in order to ask for exemption. An otherwise unattested monk called Abba Ammonathas entreated them to fast in their cells for two weeks, and promised to solve the problem in his own way. On the 15th day, he showed them a *sakra* (imperial letter), and told them how, within a single night, he had it signed and sealed by the emperor and then countersigned in Alexandria. This allusion to the procedure of countersignature, which is entirely unexpected in a literary text, seems to betray some knowledge of Justinian's *Novel* 152 (534 CE), and this provides us with a *terminus post quem*. Some remarks on the use of the Latin term *sakra* as a loan word in Greek are included.

Alain MARTIN, *Note de service de Makrobios à Silbanos* [43] p. 271

Edition of a Greek papyrus (5th/6th cent.) from the Brussels collection, interpreted as a *memorandum* from the owner of an estate (situated perhaps in the Oxyrhynchites) to his assistant.

Roberta MAZZA, *Old and new papyri from the estate of Lady Victorina* [44–46] p. 277

A landlady Victorina is known from three published papyri: P.Herm. 42, P.Bodl. I 26 and P.Grenf. II 97. This article presents two new texts belonging to her dossier, P.Ryl. Greek Add. 1150 and P.Berol. inv. 9083, and a new edition of P.Herm. 42.

Although there are no firm elements allowing us to know the location of lady Victorina's estate nor any other important information such as her family background, the papyri present interesting material features and offer insights on the mechanics of land management in Byzantine Egypt.

Fritz MITTHOF & Amphilochios PAPATHOMAS, *Sorgen um Gesundheit und Geld: Ein spätantiker Privatbrief aus Alexandrien in die Thebais* [47] p. 285

The article offers the first edition of a late antique private letter preserved on a papyrus from the Viennese collection. The writer lives in Alexandria, but maintains close relations to the Thebaid, especially to the Panopolite nome. His place of origin can perhaps be situated in that area. The recipient, whom the writer addresses as a "brother," probably lived in Hermupolis Magna, where allegedly the papyrus was found; however, at present he is on his way up the Nile to Psonis in the Panopolite nome. The letter begins with an enquiry about the recipient's health: the writer appears to be very concerned, a fact which implies a close emotional relationship with the recipient. It then refers to an issue concerning the bad fortune or wrong behaviour of certain persons, who were close to the writer and the recipient: a servant named Chryseros, a patrician, who according to the writer behaved unjustly, since he exacted money from a procurator in the name of the writer, and, finally, a third person, who dissipated all his travel money during his stay in Alexandria, including spending on courtesans, and thus contributed heavily to the writer's dire financial situation. The writer is educated and uses many rare words and phrases. Apparently, both he and the recipient, though not scholars, belonged to the urban elite of Egypt.

Federico MORELLI, *L'imperatrice e i lebbrosi: un pagamento del duca di Alessandria e curatore della domus divina Athanasios per una fondazione di Aelia Theodora* [48] p. 303

Edition of a 6th-century papyrus from the Vienna collection. The text is a receipt issued by the representatives of a leprosarium, for the payment of part of 886 nomismata established by the empress Theodora as an annual donation from the imperial estates for the sustenance of the institution. The addressee of the receipt is Athanasios, dux or ex-dux of Alexandria and *curator* of the *domus divina* for the Thebaid, already known as dux of the Thebaid from the Dioscoros archive.

Bernhard PALME, *Neue Texte zum Dossier des Flavius Flavianus und Flavius Ptolemaeus* [49–51] p. 339

The wealthy Herakleopolite landowner Flavius Flavianus and his brother Ptolemaeus are known to us from a “dossier” of more than two dozen papyri from the mid-5th century CE. Flavianus was most likely the father of Apion I, whose marriage to Flavia Isis, the daughter of the wealthy Oxyrhynchite landowner Flavius Strategius I, united the Oxyrhynchite and Herakleopolite estates of the two families, which would be the foundation for the development of the immense landholdings of the Apion dynasty. This article presents editions of three unpublished papyri, of which certainly Nos. 1 and 2 and possibly also No. 3 are to be added to the “dossier” of the Flavianus. It is further argued that two other, already published texts (P.Vind.Sijp. 20 and P.Vindob. G 29435, ed. PINTAUDI 1990) belong to this “dossier.” While all known texts pertaining to Flavianus have come from the collection of the Austrian National Library (Vienna), the newly edited papyrus No. 2 is housed at the Beinecke Rare Book and Manuscript Library (Yale University).

Arietta PAPACONSTANTINO, *Credit, debt and dependence in early Islamic Egypt* p. 613

This article presents an overview of lending practices in early Islamic Egypt and Nessana as they are reflected in the papyri. It identifies the various individuals involved in such operations and their social distribution, and discusses a number of cases and their implications for social relations within Christian communities under Islamic rule.

Lucian REINFANDT & Naïm VANTHIEGHEM, *Les archives fiscales de Mīnā, fils de Damarqūra, un contribuable copte du IX^e siècle* [52–58] p. 351

Edition of seven Arabic tax receipts belonging to the archive of a Christian taxpayer who lived in the late 9th century in Madīnat al-Fayyūm. They cover an Abbassid taxation practice over a period of more than three decades, in a crucial phase of Islamic history, i.e., under the patronage of the Ṭulūnid dynasty over Egypt and Syria and during the gradual dislocation of the caliphate.

Fabian REITER, *Brieffragment bezüglich einer Vermögensauseinandersetzung aus der Trierer Papyrussammlung* [59] p. 371

The contribution consists of the first edition of a letter hosted in the papyrus collection of the University of Trier which stems from the 6th century CE and whose provenance remains unknown. The letter is directed to a *clarissimus* “brother” Helladius and concerns a division of property between a “most beloved brother” of the writer and an unknown party. The writer mentions a bishop and expresses a plea, but all details remain unclear because of the fragmentary state of the papyrus.

Tonio Sebastian RICHTER, *Ein fatimidenzeitliches koptisches Rechnungsheft aus den Papieren Noël Girons* [60] p. 381

The late Coptic paper quire presented here comes from papers left by Noël Giron (1884–1941). It contains records of expenditure and income spent and received at several occasions by buying and selling commodities such as wax, olive oil, flour, figs, salt, cumin, steel, chains, kettles, nails, different types of textiles, sulphur, myrrh, mastics and others, their prices summing up to substantial amounts of money. Dated to the '60s of the 11th century, P.Gascou 60 is one of the latest datable documentary texts in Coptic language known to us. One particularly interesting feature is its terminology and phraseology around coins and currency exchange which are partially based on Arabic loanwords.

Gesa SCHENKE, *Two papyri from Jeme* [61–62] p. 403

Among a group of fragmentary eighth-century fiscal documents in the Rendel Harris Collection in Birmingham, a tax assessment subscribed by officials of the village of Tmouk pa-Jeme concerns the *xenion* tax. This document makes it likely that also the other fiscal documents of the collection come from the same region, which has been known to have mainly produced fiscal documents on ostraca. Additionally, a letter to a man named Chael, an *illustrios* and *archon*, known already through another letter sent by the same man, Mena son of Stephanos, strengthens the assumption that this small dossier has the same provenance.

John David THOMAS, *List of foodstuffs and other items* [63] p. 413

Publication of an unedited papyrus belonging to the Egypt Exploration Society. Almost certainly part of the Theophanes “archive,” and so from Hermopolis and dating from around AD 320.

Sofía TORALLAS TOVAR, *Two documents from the abbey of Montserrat* [64–65] p. 419

The well known Roca-Puig collection at the abbey of Montserrat contains a great chronological and thematic variety of documents. Linguistically most of the material is Greek, although the Coptic collection is notable and contains many interesting pieces. In this paper I have chosen a sixth-century bilingual papyrus fragment which presents two independent texts, one on each side, representative of a multicultural society. On the recto side, across the papyrus fibers, one finds a fragment of a Greek document, probably a petition, where a sailor and a *τρακτηεντής* named Paulus are mentioned. After the document was obsolete and the papyrus already slightly damaged (which we know because the second use avoids the holes), at 180° there is a list of garments and textiles assigned to different men, written along the papyrus fibers, in Coptic. I will start on the verso, since the document on that side is complete.

Peter VAN MINNEN, *Receipt for salary payment to two village clerics* [66] p. 429

Edition of a fifth–sixth-century receipt for the partial payment of salaries (two *artabai* of grain) to two village clerics by the bishop of Hermopolis.

Klaas A. WÖRP, *Miscellaneous new Greek papyri from Kellis* [67–88] p. 435

Edition of twenty-two documents and sub-literary texts from Kellis.

Constantin ZUCKERMAN, *Between the Cadaster of Aphroditè and the Cadaster of Thebes, or, The emergence of modios as an area unit* p. 643

The article aims at showing that the generally admitted continuity of cadastral practice between late antiquity and the middle Byzantine period is an illusion. In the course of the seventh century, lacking the means to maintain the traditional registry, village by village, of landed properties and their owners, the state creates the rural fiscal unit, *chorion*, whose inhabitants are collectively responsible for its tax. This simplified form of land-tax perception generates the phenomenon of Byzantine peasant community known from the Rural Code (*Nomos georgikos*), which can now be described as the late antique village deprived of the cadaster. Then, a cluster of early-tenth-century evidence reveals a hitherto unsuspected reform, probably the most important in Byzantium's agrarian history, which consisted in re-introducing the cadaster through a systematic survey of agricultural land using a new area unit, the *modios*.

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