Jaʿfar ibn ʿAlī al-Dimashqī on Community, Money, and Prudent Management in Trading and Spending: Four Excerpts from His *Kitāb al-Ishārat ilā maḥāsin al-tijārat*

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Jaʿfar ibn ʿAlī al-Dimashqī (circa 600/1200) is an important thinker in the history of Islamic economic thought. His ideas resonate rather well with current economic rethinking in view of the ongoing financial and economic turmoil. Here, four interesting excerpts from his *Kitāb al-Ishārat ilā Maḥāsin al-Tijārat* are translated with light annotations.

Keywords: Jaʿfar ibn ʿAlī al-Dimashqī, Islamic economics, *Kitāb al-Ishārat ilā Maḥāsin al-Tijārat*, community, gold, silver, commerce, expenditure, good management.

Introduction: The Author and His Work

He is the Damascene Shaykh, father of al-Faḍl, Jaʿfar son of ʿAlī (al-Shaykh Abū al-Faḍl Jaʿfar ibn ʿAlī al-Dimashqī), and the work for which he is known is, as he entitled it, *Kitāb al-Ishārat ilā Maḥāsin al-Tijārat wa Maʿrifat Qīmat Jayyid al-Aʿrāḍ wa Radiyyihā wa Ghushūsh al-Mudallisīn fīhā*, which can be rendered in English as *The Book of the Indicator to the Virtues of Commerce and to Recognizing the Value of Good and Bad Merchandise and Discerning the Adulteration of Merchandise by Swindlers*, or briefly as *The Indicator to the Virtues of Commerce.*[1]

1. A shortened, alternative rendering is *The Guide to the Merits of Commerce*; complete English translation by Adi Setia, *The Indicator to the Virtues of Commerce* (Kuala Lumpur: IBFIM, 2011).

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The title essentially captures the content of this slim work of about seventy pages in a printed version appended by al-Sayyid Muḥammad ʿĀshūr at the end of his useful study of the work,[2] though, as noted by al-Bishrī al-Shūrabjī,[3] it goes beyond the pragmatics of commerce to wider aspects of economic theory and even the arcane technicalities of gold and silver assaying.

Internal evidence in a manuscript copy kept in the Khedival Library (al-Maktabat al-Khidīwiyya, also known as Dār al-Kutub)[4] in Cairo indicates that the work was composed in 570/1175 or earlier, for the conclusion therein reads as follows:

> The book of *The Indicator to the Virtues of Commerce* is now completed (*tamma*) by the grace of Allah and His glory, and may Allah bless His prophet. And the completion of this work (*al-farāgh minhu*) is at the time of the mid-day (*ẓuhr*) prayers during the day-time of the day of Monday the sixth of the month of Ramaḍān the Magnified of the year seventy and five hundred. May Allah forgive its scribe and its owner (*kātibihā wa mālikihā*), amen O Lord of all the worlds, and there is neither capacity nor strength save by Allah the Great.

Al-Bishrī al-Shūrabjī notes that the words "scribe" and "owner" may refer to the author, al-Dimashqī himself, or to someone else who copied from an earlier version for his own use (in which case the scribe and owner would be the same person) or for a patron who commissioned the copy (in which case the scribe and the owner would be two different persons). R. B. Serjeant, relying on C. Brockelmann and R. Levy, is of the opinion that the work was written before 570/1175.[5] Helmutt Ritter, in his important translation and study of the work, is of the opinion—also based on internal evidence—that it could not have been composed earlier than the third/ninth century nor later than the sixth/twelfth century.[6]

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2. Al-Sayyid Muḥammad ʿĀshūr, *Dirāsat fī al-Fikr al-Iqtiṣād al-ʿArabī: Abū al-Faḍl Jaʿfar ibn ʿAlī al-Dimashqī* (Cairo: Dār al-Ittiḥād al-ʿArabī li al-Ṭibāʿa, 1973), 1-69 after 192.

3. Al-Bishrī al-Shūrabjī (ed.), *al-Ishārat ilā Maḥāsin al-Tijārat* (Cairo: Maktabat al-Kulliyyāt al-Azhariyya, 1977).

4. ʿĀshūr, *Dirāsat,* 4.

5. R. B. Serjeant, *Islamic Textiles: Material for a History up to the Mongol Conquest* (Beirut: Librairie du Liban, 1972), 140 n. 39, citing C. Brockelmann, *Geschichte der Arabischen Litteratur* (Weimar-Berlin, 1898-1902), Suppl. Bd. (Leyden, 1937-39), I, 907, and *Maʿālim al-Qurba fī Aḥkām al-Ḥisba* of Ibn Ukhuwwa, ed. R. Levy, Gibb Memorial Series, n.s., XII, xv. ff.

6. Helmutt Ritter, "Ein arabisches Handbuch der Handelswissenschaft," in *Der Islam*, 7 (1917), 2-3. As indicated on p. 3, he omitted from his translation and study significant parts (up to one third or so) of the work (e.g., those parts related to alchemy, metallurgy, crafts, etc.)

This dating of the work to 570/1175 or thereabouts would make al-Dimashqī a contemporary of the celebrated traveler and writer Ibn Jubayr (548-613/1145-1217)[7] and the great liberator of Jerusalem, Ṣalāḥ al-Dīn al-Ayyubī (531-589/1137-1193),[8] who at that time was busy campaigning to expel the Crusaders from much of Syria and Palestine. Contemporaries or near contemporaries would also include the two great successors to al-Ghazālī (d. 504/1111), Fakhr al-Dīn al-Rāzī (d. 605/1209), and Muhyī al-Dīn ibn al-ʿArabī (560-638/1165-1240).

As for the author himself, not much is known about the details of his life.[9] Internal evidence indicates that though a Damascene, he frequented the markets of Tripoli, Syria (Ṭarābulus al-Shāms), was well versed with both the theory and practice of commerce, and was familiar with Islamic and Greek philosophical thought as well as the formal *fiqh* of commercial transactions (*al-muʿāmala*). He was most probably also a successful merchant himself, finding his home in that city whose prosperity at that time so impressed Ibn Jubayr—who visited it in 580/1184—that he exclaimed, "If paradise were on earth then without a doubt Damascus is on it."[10]

So all in all, he comes across to us as a well-rounded and well-meaning man of culture (*adīb*) and experience who was adept at invoking both traditional and rational precepts and arguments in order to convey his important message

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already translated and studied earlier by E. Wiedemann in *Beiträgen zur Geschichte der Naturwissenschaften*, XXX and XXXII. His learned and scholarly introduction (1-45) provides a detailed and systematic overview of the content of the work and its Greek (e.g., Bryson) and Islamic (e.g., al-Jāḥiẓ) sources. I express my gratitude to my friend and colleague Dr. Syamsuddin Arif, for his linguistic help in going through the German of Ritter's study.

7. On him see for instance Lisān al-Dīn ibn al-Khaṭīb (712-775/1313-1374), *Kitāb al-Iḥāṭa fī Akhbār Gharnāṭa*, cited in the beautiful English translation of his travels by Roland Broadhurst (trans.), *The Travels of Ibn Jubayr* (New Delhi: Goodword Books, 2001), 20.

8. For his biography, see al-Qāḍī Bahā' al-Dīn ibn Shaddād, *Kitāb Sīrah Ṣalāḥ al-Dīn al-Ayyūbī al-musammā bi al-Nawādir al-Ṣulṭāniyya wa al-Maḥāsin al-Yūsufiyya* (Cairo: Maṭbaʿa al-Adab wa l-Mu'ayyad, 1317 H); see also Stanley Lane-Poole, *Saladin and the Fall of the Kingdom of Jerusalem*, rev. ed. (Kuala Lumpur: The Other Press, 2007) and C. W. Wilson (ed.), *The Life of Saladin, or What Befell Sultan Yusuf*, 3rd ed. (Lahore: Islamic Book Service, 1980).

9. Yassine Essid, *A Critique of the Origins of Islamic Economic Thought* (Leiden: Brill, 1995), 220; Ahmed El-Ashker and Rodney Wilson, *Islamic Economics: A Short History* (Leiden: Brill, 2006), 254; ʿAshūr, *Dirāsat,* 4-5; and al-Shurabjī, *al-Ishārat,* 8.

10. ʿAshūr, *Dirāsat,* 24; Broadhurst, *Travels*, 272.

regarding both the pragmatics and ethics of successful commercial activities.

Summaries and discussions of the *Ishāra* have been undertaken by quite a number of scholars, among which Yassine Essid's attempt can be considered as one of the more insightful, largely because he wisely avoids the temptation of too quickly reading al-Dimashqī as anticipating a host of modern economic thinkers such as Adam Smith or Emile Durkheim. ʿAshūr has undertaken a full-length (though not too rigorous) study of the work, and has called al-Dimashqī the "father of economics" (*abū al-iqtiṣād*). The German orientalist Helmutt Ritter produced an important partial translation and study. In his edition of the work, al-Bishrī al-Shurabjī has written a useful and comprehensive synopsis of its contents, the main substance of which is reproduced below from the original Arabic:[11]

> Al-Dimashqī begins his book with a discourse on wealth and its relative importance to human need. He goes on to talk about the theory and necessity of money. His treatment in his regard is comparable to the best that modern economic thought can offer. He then continues to explain the methods by which to chemically detect debasement in gold and silver. In this respect he has at his disposal the best of the methods and instruments made available by the state of knowledge attained during his time. After that he deals with the means of preserving and safeguarding merchandise physically and chemically. Merchandise here includes commodities, grains, wares and other goods. He also expounds on the average prices of goods and deals at length with the theory of price and value, and the market forces of supply and demand. He then discusses the subject of landed property and the precautions to be taken when buying real estate, after which he presents the positive characteristics to look for in many types of animals of commercial value.
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> He then discusses the ways and means of procuring wealth and says that ownership of wealth is achieved in two ways, by volition and through unexpected circumstances. He goes on to explain the acquisition of wealth by coercion and by work. According to him, the kinds of work involved in the acquiring of wealth are trading and pursing a craft, and that which is derived from or related to these two. He mentions too intellectual work (*al-ṣināʿa al-ʿilmiyya*) and the skilled, practical work of craftsmanship (*al-ṣināʿa al-ʿamaliyya*). He criticizes the commercial enterprise of the ruler, and discusses the merits of the manual crafts as compared to the intellectual sciences. He then discusses the economic means of wealth preservation and the precautions to be taken in expenditure, and says that iniquity destroys wealth.

11. Al-Shūrabjī, *al-Ishārat,* 11-13.

> He is a pioneer in the management of domestic and public expenditure. His advice to the merchants and businessmen cannot fail to inspire our admiration and due consideration. In everything that he propounds, he finds support for it in verses from the Qurʾān, traditions from the Prophet, verses of poetry, wise sayings of the sages, and precepts of the philosophers and scholars of ethics such as Socrates, Plato, al-Kindī, al-Jāḥiẓ and others, all of which clearly attest to the profound erudition and nobility of the author and his book.
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> ....he differentiates between the different categories of merchants, and he mentions first of all the *khazzān* (warehousemen or wholesalers), meaning those who sell in bulk. Secondly he mentions the *rakkāḍ,* that is, the itinerant merchants or importers, and thirdly he mentions the *mujahhiz*, that is, the suppliers or exporters. He also mentions the functions of the trading agencies. In this regard he says that it is imperative for the *mujahhiz* (the exporter or supplier) to appoint a trustworthy agent to receive the goods at the place to which the goods is sent. The *mujahhiz* should not have his merchandise dispatched or conveyed to its destination except under the supervision and care of trustworthy and reliable people. The receiving agent for the merchandise would be responsible for its sale and for the purchase of replacement goods. For his services, he gets a share in the profits.
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> In addition, al-Dimashqī gives generous advice and counsel for the benefit of merchants and warns them to be on their guard against middlemen and swindlers. He also discusses many theoretical economic issues like the limitation or control of market prices and the issue of the median or average price. The issue of pricing demands of the merchant to be cognizant of it.
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> [The book] also presents to us the various arts of business transaction, weaving, warehousing or wholesaling, food provisioning, and descriptions of gemstones and their relative value. It also gives a description of various drugs and medicaments, and fabrics.

We can glean from a close, intelligent and creative reading of al-Dimashqī's slim treatise the underlying message that good management of the self (ethics, *akhlāq*) is the basis for good management of the household (the original meaning of 'economics', or *tadbīr al-manzīl*), and this in turn is the basis for good management of society (politics, *siyāsa*)—and therefore that the material economy should be embedded in the moral economy in order to realize a true economy of the common good leading to felicity in temporal and eternal life. As Essid explains:

> We see here the beginnings of an ideology of the common good in which commercial exchange satisfies the common necessity, with trade raised to the rank of an eminently social link.[12]

In this mode of thinking, the market aspects and the welfare aspects are both integral, constituent aspects of the same economy, which, in this regard can be termed the 'market-welfare' economy, or the Islamic Gift Economy (*al-itqtiṣād al-infāqī*), or an economics of "provisioning," in which profits and surpluses are to be reinvested into serving communal well-being.

This understanding of the underlying notion of "giving" or "gifting" finds support in Michael Bonner's careful study of early, pre-Dimashqīan economic thought in Islam as exemplified in al-Shaybānī's important *Kitāb al-Kasb*. Here the corresponding notion is that of a virtuous circulative exchange between rich and poor or an economics of interdependence between rich and poor in which the surplus of the rich is "returned" (*radd*, *rujūʿ*) to the poor in order to maintain order, peace and balance in society, especially in urban society.[13] So the "gift" economy is the "return" economy, in which the circulation of wealth is from the *rich to the poor* and *not* from the rich to the rich, *so that it does not become something which circulates among the wealthy in your midst* (Q 59:7).

The kind of run-away, speculative, overly money-centred economics that has been systematically destroying middle-class America for the past few years would thus be unfathomable to the Dimashqian and Shaybanian economic vision.[14] As a matter of fact, al-Dimashqī devotes quite a number of pages of his treatise to warn hardworking, honest business people against the temptations of all sorts of speculative enterprises marketed by the sophisticated smooth talkers of his time,[15] the kind of economic predators we now call "economic hit-men."[16] Similarly, his lucid explanation of why gold and silver have been the

12. Essid, *Critique*, 221.

13. Michael Bonner, "The *Kitab al-Kasb* attributed to al-Shaybānī: Poverty, Surplus, and the Circulation of Wealth," *Journal of the American Oriental Society* 121 (Jul.-Sep. 2001) 3, 410-427; idem, "Poverty and Charity in the Rise of Islam," in Michael Bonner, Amy Singer and Mine Ener (eds.), *Poverty and Charity in Middle Eastern Contexts* (New York: SUNY, 2003), 13-30; and idem, "Poverty and Economics in the Qur'an," *Journal of Interdisciplinary History* 35 (Winter 2005) 3, 391-406.

14. There are a great number of books describing and analyzing the causes of the current global financial meltdown, but perhaps among the more accessible is the succinct volume by Dean Baker, *Plunder and Blunder: The Rise and Fall of the Bubble Economy* (Sausalito, CA: PoliPoint, 2009).

15. Discussed in ʿĀshūr, *Dirāsat,* 77-83.

16. John Perkins, *Confessions of an Economic Hitman* (San Francisco: Berrett-Koehler, 2004).

commonly agreed-upon measure of value and medium of exchange among all peoples since ancient times dovetails perfectly with the current call—in the face of the ongoing financial meltdown—for abandoning the overly centralized fiat, paper-money system and returning to the gold and silver system, and other forms of community-based "healthy" money and currency systems.[17]

In what follows I present lightly annotated translations of four excerpts from the *Ishāra* to illustrate some interesting aspects of Jaʿfar al-Dimashqī's thought.[18] For comparison between his thinking and that of other earlier and later economic thinkers in the Islamic intellectual tradition one may want to refer to the useful, comprehensive volume, *Islamic Economics: A Short History*.[19]

Excerpt I: On the Need for Community Life[20]

Of all living beings, it is only man who has great multiplicity of needs (*al-ḥājāt*). Some of these needs are naturally essential (*ḍarūriyya*), such as his need for constructed dwelling (*manzil mabniyy*), woven clothing (*thawb mansūj*) and processed food (*ghadhāʾ maṣnūʿ*); and some are socially incidental (*ʿaraḍiyya waḍʿiyya*) like his need in battle (*al-liqāʾ*) for that with which to defend him from his enemies and with which to fight, and like his need for remedies compounded (*adwiya murakkaba*) from medicinal substances (*ʿaqāqīr*)[21] and syrups (*ashriba*) when he falls sick. Each of these needs in turn depends on many various crafts (*al-ṣināʿāt*) until they are developed and until they are perfected, as in the case of plants (*al-nabāt*)[22] which require tilling of the soil (*an yuzraʿa*) or planting (*yughras*), weeding (*yunqā*), watering (*yusqā*) and tending (*yurabbā*) until the time comes for its harvesting (*yuḥṣad*) or collecting (*yulqaṭ*).

Furthermore, the fullest benefit (*tamām al-intifāʿ*) from these plants after harvesting require further work, like wheat (*al-qamḥ*) that, after reaping (*ḥiṣād*), requires threshing (*al-dirās*), winnowing (*al-dharw*), sifting (*gharbala*), cleaning (*tanqiya*) and milling (*ṭaḥn*), and sieving (*al-nakhl*),[23] and kneading (*al-ʿajn*), and baking (*al-khabz*) so that it can be rendered fit to be consumed.

17. For instance, Nathan Lewis, *Gold: The Once and Future Money* (Hoboken, NJ: Wiley, 2007); and Deirdre Kent, *Healthy Money, Healthy Planet: Developing Sustainability through New Money Systems* (Nelson, New Zealand: Craig Potton, 2005).

18. Translations based on the Arabic text edited by al-Shūrabjī.

19. By Ahmed A. F. El-Ashker and Rodney Wilson (Leiden: Brill, 2006).

20. Al-Shūrabjī, *al-Ishārat,* 20-21.

21. Referring to the primary substances of medical remedies; see al-Shūrabjī, *al-Ishārat,* 20 n. 9.

22. Or: agricultural crops.

23. Or: straining.

Also, flax (*al-kattān*)[24] after moistening (*al-ball*) and macerating (*al-taʿṭīn*), needs to be shaken (*al-nafḍ*),[25] pounded (*al-daqq*), combed (*al-mushṭ*),[26] spun (*al-ghazl*), cooked (*al-ṭabkh*), and then submitted to the various processes of weaving (*aʿmāl al-nisāja*), dyeing yellow (*al-ṣafr*), bleaching (*al-qiṣāra*) and then sewing (*al-khiyāṭa*) until it is rendered fit to be worn.

No single person, due to his limited lifespan, can take on the task of cultivating all the crafts (*al-ṣināʿāt*). Even if he has the capacity to learn many of them, he definitely will not be able to master them all completely in every respect. This is because the crafts are embedded into one another.[27] For example, the builder (*al-bannāʾ*)[28] is in need of the carpenter (*al-najjār*), and the carpenter is in need of the ironsmith (*al-ḥaddād*),[29] and the workers of iron are in need of the craft of the workers of mines (*aṣḥāb al-maʿādin*),[30] and all these crafts, in turn, are in need of the builder. This is the reason why people need to found cities (*al-mudun*) and to congregate (*al-ijtimāʾ*)[31] in them, so that they can assist one another with regard to mutually fulfilling their need for one another.[32]

As for all other living beings, they have no such need to depend on one another other than for (acquiring) the power of aggression (*baʿda quwwat al-sharr*),[33] since they are already self-provided with natural garments (*malābis ṭabīʿiyya*) whether in the form of hair (*shaʿr*), wool (*ṣūf*), furs (*wabar*), feathers (*rīsh*), scales (*qushūr*) or shells (*aṣdāf*). Their food (*aqwāt*) is already provided for them in the form of animals or plants.[34] Their dwellings are likewise already provided so much so that each one of them is not in need of the other.

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24. Or: linen; cf. Serjeant, *Islamic Textiles*, 204.
25. That is, shaken free from dust; see ibid.
26. Or: carded.
27. That is, crafts are interdependent, such that to cultivate a particular craft one may need the instruments or products produced by other crafts. For instance, the art of calligraphy requires paper made by the paper maker.
28. Or: mason.
29. Or: blacksmith.
30. That is, miners.
31. That is, to have community life; to live in communities.
32. Or: to provide for their needs by relying on one another.
33. The meaning is not very clear to me here; most probably it refers to the aggressive power required for the purpose of mutual protection in coming together in herds (as in the case of antelopes), or for the purpose of hunting in packs for prey (as in the case of wolves).
34. That is, in the sense they do not have to cook or process it, but eat it raw directly from nature.

As for beasts and animals under the control of man (*taḥta aydī al-nās*),[35] they are confined (*maḥṣūra*)[36] and so they are in need of being fed, sheltered and taken care of, otherwise they will perish.

Excerpt II: On the Universal Convention of Bimetallic Money[37]

Now human beings are dependent on one another as mentioned earlier, but the time of need of a person does not often coincide with the time of need of another person, as in the case of a carpenter who may be in need of an ironsmith[38] but could not find one (at that particular time).[39] It may also happen that there is no equivalence between the respective quantities (*maqādīr mutasāwiya*) of what each need from the other, and there is no way of knowing the (relative) value of each item of each kind of goods, and of knowing the rate of exchange (*miqdār al-ʿiwaḍ*) between one item and another item of a part of the merchandise among all the parts of the rest of the merchandise, nor the relative value of each of the different crafts.[40] Hence there is a need for something by which all goods can be priced (*yuthamman bihī*), and by which the value of each thing can be defined (*yuʿarraf bihā*) in relation to every other thing.

So when a person requires something which is for sale or for use, he pays the value of that thing with that substance (*al-jawhar*)[41] by which all things are priced. If such a convention was not adopted, then it would not be possible for the exchange of one thing for another to take place, as in the case of a person who has something such as olive oil (*al-zayt*),[42] wheat (*al-qamḥ*) or other similar products, whereas his counterpart has other goods such that the need of each party for what the other possesses does not concur at the same time.[43]

It can also happen that although the mutual need of each party for what

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35. That is, domesticated animals.
36. That is, not left running wild in their original natural state.
37. Al-Shūrabjī, *al-Ishārat,* 21-23.
38. For, say, the supply of nails.
39. Who is in need of, for instance, worked wood.
40. For example, one loaf of bread for every bag of charcoal; or one hour of smithing is equivalent to two hours of carpentry.
41. The term *jawhar* indicates that the medium of exchange and unit of value must be some tangible thing possessing intrinsic value.
42. Or: liquid cooking oil in general.
43. This situation exemplifies the absence of temporal coincidence of needs or wants, in which each party may want what the other party owns but not at that particular time. For instance, a tailor may need a wooden table from the carpenter at a particular time but the carpenter may not need tailored clothes from the tailor at that same time.

the other possesses coincides, there may not be mutual agreement (*ittifāq*) on the equitable value of the amount each should give in exchange for what the other owns, such that there occurs neither excess nor deficiency (*lā yazīdu wa lā yanquṣu*) in what each exchanges with the other.

For example, the owner of wheat may require a *riṭl*[44] of olive oil, whereas the owner of cooking oil may require a two camel-loads (*ḥimlay*)[45] of wheat,[46] or the wheat seller may require a large quantity of oil whereas the oil seller a small quantity of wheat, in which case disagreement (*al-ikhtilāf*) may occur between the two parties (on an equitable way to exchange one quantity for the other).

(To solve such a problem) the ancients (*al-awāʾil*) searched for something by which to price all things. They looked into all the things in the possession of man, whether plants, animals or minerals. They excluded both plants and animals from this function[47] (*rutba*, of pricing) due to their being transformable (*mustaḥīl*)[48] and quickly perishable (*yusriʿu ilayhi al-fasādu*). As for the minerals, they chose from among them those metallic ores which are hard and can be melted (*al-aḥjār al-dhāʾiba al-jāmida*). They then excluded from these iron, copper and lead. As for iron, it was rejected due to its susceptibility to rust (*al-ṣadaʾ*), and copper too was rejected for the same reason. As for lead, it was rejected due to its dullness (*taswīd*) and its excessive softness (*līn*) which leads to transformation in the shapes of its form (*ashkāl ṣūratihī*). Likewise some people rejected copper due to its susceptibility to verdigris (*al-zinjār*).[49] However, some people mint (*ṭabaʿa*) coins out of it like dirhams (*al-dirhām*),[50] for they use them

44. Equivalent to 381.15 grams; see Nuh Ha Mim Keller, trans., *Reliance of the Traveller: A Classic Manual of Islamic Sacred Law* (Beltsville, Maryland: Amana, 1997), 873-874, w.15.0-w.15.2; cf. M. Ismail Marcinkowski, *Measures and Weights in the Islamic World: An English Translation of Walter Hinz's Handbook Islamiche Maße und Gewichte* (Kuala Lumpur: ISTAC, 2003), 40-47 passim; and cf. Adel Allouche, *Mamluk Economics: A Study and Translation of al-Maqrīzī's Ighāthah* (Salt Lake City: University of Utah Press, 1994), 90.

45. Singular *ḥiml*, which is approximately 250 kilograms; see Marcinkowski, *Measures & Weights*, 18-19.

46. So there arises the question of just how much olive oil can be exchanged for wheat and vice versa.

47. Or: status.

48. Or: mutable, That is, their shapes can change easily, parts can be broken off, etc.

49. A bluish greenish patina or rust that forms on copper, brass or bronze when it is exposed to air or moisture over a period of time.

50. A silver coin of 2.97 grams; see Marcinkowski, *Measures & Weights*, 1-11 passim, and Allouche, *Mamluk Economics*, 89.

(copper coins) as small change (*fulūsan*) in their transactions.[51]

All people are agreed on the preferment (*tafḍīl*) of gold (*al-dhahab*) and silver (*al-fiḍḍa*) due to their being readily suited (*surʿat al-muwātā*) for casting (*al-sabk*), forging (*al-ṭarq*), combining (*al-jamʿ*), separating (*al-tafriqa*)[52] and shaping (*al-tashkīl*) into any form required. Gold and silver also have a beautiful luster (*ḥusnu al-rawnaq*), with no unpleasant odor (*al-rawāʾiḥ*) or taste (*al-ṭuʿūm*), and they endure when buried. They are both also receptive to being marked with marks (*al-ʿalamāt*) that preserve them; and the permanence of their features (*thabāt al-simāt*) protects them from debasement (*al-ghashsh*) and counterfeiting (*al-tadlīs*).[53]

Therefore the ancients minted coins from gold and silver, and by these coins they priced all things. They saw that gold was greater in value (*ajallu qadran*) with respect to its beautiful luster, the compactness of its parts (*talazzuz al-ajzāʾ*), its durability when buried for a long period of time, and its conduciveness to repeated castings in fire.

They then determined each piece of gold as being equivalent to several pieces of silver, and they made both the price (*thamanan*) for all other things. Thus they came to an accord on this arrangement (*iṣṭalaḥū ʿalā dhālika*)[54] in order that people might purchase their needs at the time they wanted them, and so that whosoever obtained these two metals (*al-jawharān*)[55] it would be as if all kinds of goods were brought together in his presence whenever he desired. Therefore the need in livelihood for inarticulate wealth[56] became imperative. Some men of letters (*al-udabāʾ*)[57] have said:

al-ʿaynu li al-ʿayni qurratun
wa li al-ẓahri quwwatun
wa man malaka al-ṣafrāʾa
ibyaḍḍa wajhuhū
wa ikhḍarra ʿayshahū

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51. That is, in buying and selling things of insignificant value like small amounts of firewood, bread, groceries, etc.

52. That is, two pieces of gold or silver can be easily combined into one piece, or one piece easily subdivided into many smaller pieces.

53. That is, such that debased coins can be easily differentiated from authentic coins.

54. That is, over time a convention was formed on the use of gold and silver as currency for commercial exchange.

55. Or: two substances.

56. That is, gold and silver coins.

57. Or: well educated men of culture in general, including intellectuals, scholars and poets.

> Gold is a delight[58] to the eyes,
> and a support[59] for the spine;
> and whosoever owns the yellow thing
> luminous becomes his countenance
> and verdant the pasture[60] of his life.

Excerpt III: On Prudence in Trading[61]

All things bought or sold are either measured (*mukayyal*), weighed (*mawzūn*), cubited (*madhrūʿ*),[62] quantified by time (*muqaddar bi al-zamān*)[63] or quantified by number (*muqaddar bi al-ʿadad*). And so the trader needs to detect the dishonest practices of measurers (*al-kayyālīn*), weighers (*al-wazzānīn*), land surveyors (*al-massāḥ*) and enumerators (*al-ʿaddādīn*).[64]

He should also be able to know how to measure hourly as well as average time (*al-sāʿāt al-zamāniyya wa al-muʿtadila),* and how to extract one time from another time so that he does not fall into the danger of following the advice of the untrustworthy (*ghayr al-maʾmūn*).

One should not trust the words of the broker or middleman, and neither should he accept his advice, because the profession of the middleman is based on lying, even if he has previously proven to be most truthful and helpful in your dealings with him. The agent (*al-dallāl*) sometimes might describe a merchandise to be good and abundant and impress even the experts with his talk, while at another time he might say that it is scarce and unavailable in the land, and sell things he does not have in his hands. And yet another time he might claim that some merchandise has increased in price and become expensive, and at another time he might claim that there is a high demand for it.

Sometimes he arranges for people to come to him as customers (*bi ḥaḍrat al-zabūn*) who request for the merchandise and they pay him a down payment (*al-ʿurbūn*) to commit him (*yuqayyidūnahū*). Don't you see that the agents (*al-wukalāʾ*) follow the market (*ḥalaq al-bayʿ*) and take note of merchants who have excess merchandise and then they spread rumors to people and traders that it is already sold, and that is their ruse on those buyers who desire (*al-rāghibin*) the merchandise? On this manner of doing business the agents are unscrupulous, even if they are considered in the public eye to be among those who do good

58. Or: a coolness, invoking a pleasant, happy feeling in the heart.
59. That is, giving strength to the person.
60. His livelihood becomes easy.
61. Al-Shūrabjī, *al-Ishārat,* 64-70.
62. That is, measured out in cubit-units of length.
63. Probably in relation to determining compensation for service or work based on its duration, e.g., a month's wages or rent.
64. Or: accountants.

and possess integrity. This is their custom because the adept among them take pride in being able to sell at marked-up prices (*bayʿ bi al-ziyāda*), and they like to be publicly known for this skill since it is an aspect of their livelihood.

Know that those who believe without proof is a blind follower (*muqallid*), and blind following is detested by all intelligent people. Those who accept the preposterous (*al-muḥāl*) are tricked (*al-makhdūʿ*), and those who allow themselves to be cheated are not among the wise (*ḥakīm*). The Arabs say:

> *lā raʾya li al-kadhūb*
>
> No opinion for the liar.

This is because the believer in the preposterous (*al-muṣaddiq li al-muḥāl*) builds the management of his affairs merely upon what is said to him by other people, and therefore his judgment is mistaken since it is founded on falsehood.

One should also be prudent with regard to the claims of most of the merchants. Some of them, when they want to buy some goods which they know would sell briskly (*nafāq*) at the town they are journeying to, they spread the news that the goods are not in demand (*bāʾira*) and that their prices are falling and that the goods are not in demand by the people (*waqaʿa al-ghināʾ ʿanhā*). And then it might be that a letter with an unknown signature arrives to him confirming the news of the unsalable merchandise. He will claim that the letter reached him from a close associate or friend.

He then appoints someone who will buy the merchandise for him, and it might be that he has already come to a prior arrangement with his appointee regarding the matter in the following manner in which he says to him, "When I write to you and I say, 'Allāh! Allāh!, be careful lest you buy the merchandise of so-and-so, since it is unsalable, and so do not buy it,' whereupon you must buy it. And when I mention to you that, 'Its price with us is one dinar,' then do know that the real price is two dinars. This is done because it could be that this letter falls into the hand of a person other than you before it reaches you, and then he will not believe it nor accept it, in which case you will miss an opportunity."

There may be among some of the merchants one who will want to sell some merchandise which he has that costs, say, ten dinars, while there is another merchant having similar merchandise. Then the former merchant will make mention among the traders that he was paid eleven dinars for that merchandise. That other merchant will then be interested to ask the former for the merchandise but he will desist, for he will covet an increase in price (for that merchandise), and so, that other merchant too will desist from selling (what he has of similar merchandise) when he hears that.[65]

Meanwhile the person who has paid the former merchant ten dinars (for the merchandise) will have departed and then contracted a sale of the merchandise and accumulated its proceeds. He[66] may then ask the (other) buyers to say that they have bought from that person at a higher price. If afterwards should the former merchant be censured by the people who were misinformed by his talk, he will say, "I was not eager to sell it but necessity led me to sell it," and he will excuse himself through many contrived excuses.[67]

When purchasing heavy merchandise the trader will require the help of honest and reliable people to help him during the purchase (*al-sharāʾ*), packaging (*al-ḥazm*) and transportation (*al-ḥaml*) of the goods, and also during inspection (*al-taqlīb*) and selling (*al-bayʿ*) of the goods. For if the trader is alone, he will be too mentally, emotionally and physically taxed and hence he will be easy prey to the thieves from among the camel drivers (*al-jammālūn*), porters (*al-ḥammālūn*), seamen (*al-baḥriyya*), and other workers whose assistance he needs during transportation (*al-tanaqqul*), and who will be tempted to steal from him. Therefore it is best for the lone trader that he engages in light commerce and merchandise (*al-khafīf*) that is easy for him to manage and look after alone.

The foundation of trade in buying and selling is to buy from the abstemious (*zāhid*)[68] or from someone who is in need of money, and selling to the desirous (*rāghib*) or to one who needs to buy. This is among the best means to optimize goodness in the product sold and to optimize profits (*tawaffur al-ribḥ*).[69] He also has to be skeptical (*sūʾ al-ẓann*) just as he has to be confident (*ḥusn al-ẓann*), for when he is skeptical he will preserve his capital, and when he is confident, he will be cautious. And indeed that which is to be feared of is greater in degree than that which is to be hoped for.

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65. That is, that possibility of a price increase, hence they will wait for that price increase to come to pass before selling.

66. That is, the former merchant.

67. The meaning of this passage does not seem very clear to me, but the gist of it may be as follows: a merchant is paid ten dinars for some merchandise but then he spreads the news that he was paid eleven dinars. This news persuades other merchants to refrain from selling similar merchandise at ten dinars but instead they wait until the market price has gone up to eleven dinars. Meanwhile the first merchant will make use of this situation to sell his merchandise with little competition from the other merchants.

68. Presumably because he is not in need of the merchandise and so is more willing to part with it at a cheap price.

69. ʿAshūr reads this passage as indicating al-Dimashqī's definition of commerce. *Dirāsat,* 63ff.

It should be known that excessive obsession (*ifrāṭ al-ḥirṣ*) with seeking advantage (*ṭalab al-fā'ida*) can lead to transgression (*al-ḥurmān*), and intense striving (*shiddat al-ijtihād*) to earn profit may lead to loss (*al-khusrān*). The proof of this fact is that there is a great difference between the purchase of the obsessively covetous and the purchase of one who is detached from his desires and emotions, and this difference is reflected in their respective business performance. The obsessively covetous is blind to all guidelines (*marāshid*) and lacks wisdom, inclines towards his desires and deviates from rational judgment. And the best affairs consist in swift success which brings forth the best results.

When the merchant sees that there is goodness, blessing and profit in a certain venture he should continue in that venture as long as there is no transgression, or excess or hidden danger in continuing it, for it could be that his complete success is in it. It is reported that the Prophet, may peace and blessings of Allah be on him, was approached one day by a man who said that his livelihood was in trading but he was indisposed[70] in it (*muḥārif fīhā*). He would buy something to trade but it would not sell, or it would be spoiled before it could be sold.

Whereupon the Prophet, may peace and blessings of Allāh be on him, said, "Did you make profit at all in (at least) something you bought and you managed to make a comfortable profit out of it?" The man said, "I do not recall of any venture in which I made a profit except in providing venture capital (*al-qirḍ*)."[71] The Prophet then said, "Then you should cling fast to *qirḍ*." Whereupon the man clung to that and he became wealthy and prosperous and his situation improved. The news of his success reached the Prophet, may peace and blessings of Allāh be on him, whereupon he said:

> *man būrika fī shay'in fa yalzam*
>
> Whosoever is blessed with success in something should cling fast to it.[72]

The merchant should practice magnanimity in trading because it is one of the doors to livelihood (*mā'isha*) and a means for obtaining sustenance (*al-rizq*). In this regard the merchant should believe in his heart that whenever he obtained a profit of one dinar, for instance, then one half dinar of it was due to his magnanimity, whether in the weighing (*wazn*), or in accepting monetary payment (*naqd*), or in gifting (*hiba*) to his intermediary (*wāsiṭa*), or in his price

70. Or: unsuccessful.

71. Or: except in working and trading with venture capital.

72. Ḥadīth narrated by Ibn Mājah, al-Bayhaqī, al-'Ajlūnī and al-Suyūṭī; see al-Shūrabjī, *al-Ishārat,* 67 n. 68.

reduction (*ḥaṭīṭa*); for the buyer's mental attitude is in the mode of anticipating the merchant's magnanimity.

If the merchant is greedy (*sharihan*) and says to himself, "I have forsaken in this sale a profit of one dinar. If I had been stringent I would have made a profit of one and a quarter dinar, for he had really wanted to buy. And so this time I shall decide to be fully particular about precise weighing and accepting only good quality money[73] in payment, and I shall not pay anything at all to a middleman or an agent."

If such a thought comes to his mind and he acts it out, then a dissonance will occur between the heart of the merchant and the heart of the buyer, and the buyer will then depart from him. When this happens the merchant will have lost everything, and he will then wish for the customer to return to him, and thus what was to be a certain sale (*al-ḥāṣil*) now becomes only a wished for sale (*al-maʾmūl*). And "what was" (*kāna*) is not similar to "what will be" (*laysa kāna mithla yakūnu)* in regard to raising[74] the names (*rafʿ al-asmāʾ*) and ennobling[75] the affairs (*naṣb al-akhbār*), except in the science of the grammarians (*al-naḥwiyyīn*).[76]

It is related from the Prophet, may peace and blessings of Allāh be on him, that he said:

> *al-simāḥu ribāḥu*
> Magnanimity is profit.[77]

And the Prophet, may peace and blessings of Allāh be on him, also said:

> *raḥima Allāhu rajulan samḥan*
> *qāḍiyan wa muqtaḍiyan,*
> *bāʾiʿan wa mushtariyan*
> Allah shows mercy to the magnanimous man
> whether he be judge or judged, seller or buyer.[78]

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73. That is, not money in the form of debased or misshapen coins.

74. Literally "raising," "lifting," but grammatically "nominating," That is, putting the subject in the nominative case.

75. Literally "ennobling," but grammatically "accusating," That is, putting the predicate in the accusative case.

76. Here the allusion is to the literal rather than the grammatical meanings of the two terms, meaning that though there may be no change in one's past and future grammatical situation, in real life that may not be the case, and so one should not delay in taking advantage of a good opportunity when it comes one's way.

77. For a discussion of this ḥadīth, see al-Shūrabjī, *al-Ishārat,* 68 n. 69.

78. For a discussion of this ḥadīth, see al-Shūrabjī, *al-Ishārat,* n. 70.

And a common proverb says:

al-duhnu yabīʿu al-harīsata
The butter sells the pastry.[79]

Commerce when you compare it to all other means of livelihood is the most excellent and prosperous for people in the life of the world. The merchant is enriched (*mūsaʿun ʿalayh*) through commerce and is respected (*lahū murūʾa*). The eminence of the merchant is shown by the fact of having in his possession many thousands (of dinars), and so it matters little even if his clothes are torn and shabby.

In contrast, he who works in the sultan's service may not be able to make ends meet at times, and yet all the while he has to burnish his image and appearance with regard to his dress and turban. He also has to ensure the smartness of his mount and its harness (*ʿudda*), saddle (*sarj*) and bridle (*lijām*), and his pageboy (*ghulām*).

If he is a soldier (*jundiyyan*), his food is coarse and his livelihood is harsh (*ankad*), and he is even seen as an oppressor by the public even if he is even-handed with them (*ansafahum*). He is also hated by them even when they like him and detested as a neighbor even if he is a good neighbor.

Before the Prophet said it, may peace and blessings of Allāh be on him, it was not heard from anyone, saying:

ma amlaqa tājirun ṣadūqun

The honest merchant is never destitute.[80]

Yet, despite what I have said about its merits, commerce is built on hard work (*al-shidda*) and expenditures (*al-maṣārifa*). It involves inspection of lowly stuffs (*al-ḥaqīr*), and vexation (*al-mudayyaqa*) over trifles (*al-ṭafīf*). And if the merchant is not careful as described above, then he will soon be detested and disgraced in the public eye.

Excerpt IV: On Good Management and Prudence in Spending[81]

The preservation of wealth requires five factors:

Firstly, that the merchant should not spend more than what he earns, for when he does so his wealth will not last but will fade away and nothing will remain of it at all.

It is related that a man once owned a capital of five hundred dinars, and his profit each year was also five hundred dinars. His expenses each year were

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79. That is, the more butter in the pastry, the richer the taste and hence the better the sale.

80. For a discussion of this ḥadīth, see al-Shūrabjī, *al-Ishārat,* 69 n. 72.

81. Al-Shūrabjī, *al-Ishārat,* 80-84.

likewise five hundred dinars, but in one particular year he allowed himself to overspend above his normal annual expenses by two dinars, which he paid for by extracting from his capital. Thus he was dependent on extracting from his capital so much so that after nine years he had nothing left at all, and his remaining dinars after expenses were impounded under the custody of a judge.

The explanation for this state of affairs is that in the first year he lost two dinars, in the second year four dinars, the third year eight dinars, the fourth year sixteen dinars, the fifth year thirty two dinars, the sixth year sixty four dinars, the seventh year one hundred and twenty eight dinars, the eighth year two hundred and fifty six dinars, and in the ninth year he lost five hundred and twelve dinars.

Secondly, the merchant should not spend the same amount as that which he earns, but rather he should spend a little less than what he earns so that he has some money left over in reserve as a precautionary measure against loss due untrustworthy agent or unforeseen calamities; or, if he is a merchant, as a safety deposit against sluggish sales during which he may have to sell off everything at a considerable loss; or as a precaution against disasters (*jāʾiḥa*) befalling his crops (*ghalla*), and the fruits of his vineyards (*kurūm*) and orchards (*basātīn*), and similar unforeseen circumstances.

I do not mean that he should take this precaution on a day to day basis, by measuring his earnings one day against his expenses the next day, but rather on a year to year basis, such as over a long period of time during which he could balance the good days against the bad days. For indeed in the seeking of livelihood (*al-kasb*), there are times when things are sluggish and slow-moving and times when things are picking up, and so goes the cycle (*al-dawr*) of livelihood. Likewise when it comes to expenditures (*al-nafaqāt*), sometimes they decrease and sometimes they increase according to fluctuating circumstances. You should understand this fact, and may Allāh, the Most High, give you guidance to goodness, *āmīn*.

Thirdly, the merchant should be cautions enough not to overstretch his resources by going into ventures which he could not possibly handle. For example, investing in a village (*qarya*) which he cannot develop (*yaʿjizu ʿan ʿimāratihā*), or in multiple property ventures (*ḍiyāʿ*) which he cannot possibly supervise personally and he has no assistants or partners who can represent him, or investing in livestock whose upkeep he cannot afford.

If he does that then he is like the greedy man (*al-sharih*) who eats more than his stomach can handle, suffers indigestion and his body is not nourished thereby. He may even be forced to purge from his body whatever he has ingested in a way that could harm him. Whosoever undertakes a venture that is within his means and capacity (*mā tahūzuhū ṭāqatuhū*) will not only safeguard his capital but he will also not be denied his profits

Fourthly, the merchant should also not invest his money in a venture with a slow return on investment (*yabṭuʾu khurūjuhū ʿanhu*).[82] For example, investing in merchandise which is in demand only by a few (*yaqillu ṭullābuhū*) because most people do not need it, like precious stones (*al-jawhar*) which are only desired by grandees and kings, who may even deal badly with their agents and fail to pay them. Likewise books of philosophy (*kutub al-ḥikma*) which are only in demand by philosophers and scholars, most of whom are indigent and few in number as well; and anything else whose buyers are few.

As for those whose livelihood is by the earning of a fixed income like clerks and soldiers and those like them, or like artisans who work with their hands and their limbs, then they should practice steadfastness in their crafts, mutual counseling in regard thereof, and discharge their obligations, for this will have a good influence on them.

Fifthly, the merchant should be quick in selling his merchandise but unhurried in selling his landed property, even though there is little profit in selling merchandise but great profit in selling property.

As for expending wealth, the merchant should take precaution against five factors, namely, niggardliness (*al-luʾm*), tight-fistedness (*al-taqtīr*), intemperance (*al-saraf*), ostentatiousness (*al-badhakh*), and bad management (*sūʾ al-tadbīr*).

As for niggardliness, it means, O my brother, restraining oneself from spending on acts of goodness (*abwāb al-jamīl*), like spending in charity on relatives (*muwāsāt al-qarāba*), honouring friends, visiting saintly personages (*tafaqqud dhawī al-ḥurumāt*); and advocacy of good causes (*taʾāhud abwāb al-birr*) such as spending in charity on the needs of people (*maḥāwīj al-nās*). All these should be in accordance with one's capacity, means and ability.[83]

As for tightfistedness, it means being miserly and restrictive (*al-taḍyīq*) in spending on what is necessary and unavoidable, like on food provisioning for family (*aqwāt al-ahl*) and on the wellbeing of dependents (*maṣāliḥ al-ʿiyāl*).

As for intemperance, it is indulgence in pleasures (*al-ladhdhāt*) and dissipative desires (*al-shahawāt*).

As for ostentatiousness, it is that a person goes beyond what is the cultural norm for one of his socio-economic class (*ṭabaqatihī*) and situation (*tawrihī*) in the manner of his food and dress, simply for the purpose of showing off to people (*ṭalaban li al-mubāhāh*).

As for bad management, it is that the merchant fails to apportion (*yuwazziʿ*) his expenditure on all his needs in an equitable and balanced manner (*ʿalā*

82. Or: in ventures which are difficult to profitably close or conclude.

83. This means that people of means who fail spend on these reasonable charitable works are niggardly.

al-taqsīṭ wa al-istiwāʾ) so that he is able to fulfill in each sector of needs what is due to it. For if he fails to do that but instead spends excessively in one sector but insufficiently in another, then his affairs shall become chaotic and his circumstances disordered and be at variance with one another.

Bad management also means failing to acquire in advance something that he needs while it is abundant, accessible and secure from exposure to harm, but instead he procrastinates in obtaining it until he is compelled to do so by his moment of need in difficult circumstances (*maʿa shiddat al-iḍṭirār*), in which case he is forced to acquire it by whatever means and at whatever expense while he will have no choice in the matter.

Bad management also means that he prematurely acquires what he needs, so much so that the thing becomes spoiled in the time it is left unused,[84] like buying it before the period in which he needs to use it, or that it deteriorates due to his neglect in preserving and safeguarding it.

The depraved (*al-laʾīm*) is ruined (*yuʾtā min qibal*) by his ignorance of what is good, due to his lack of knowledge of its significance and merits. The niggardly is ruined by his lack of knowledge of his obligations (*abwāb al-wājib*), and his ignorance of fair dealing (*al-ʿadl*) and of the shortcomings of neglecting it.

The intemperate is ruined by his predilection for pleasures over sound thinking. The depraved and the intemperate are both detested by people for the two are inclined to be oppressive (*al-jūr*). The intemperate is detested by the elite due to his ignorance, and by the laity due to their envy of him.

The ostentatious (*aṣḥāb al-badhkh*) is the worst of them all; for the depraved and the niggardly—though detested by people—are both more likely to preserve their wealth. As for the intemperate—though he is disliked—is at least able to enjoy his pleasures. But as for the ostentatious, he has neither wealth preserved nor pleasures enjoyed. The bad manager is in a worse situation than him, for he is ruined because he does not know how much he should spend (*maqādir al-nafaqa*) and when.

Good management involves recognizing the various acts of goodness (*abwāb al-jamīl*) and inclining towards them; and the various acts of necessary righteousness (*abwāb al-ḥaqq al-lāzim*) and not violating them; and restraining from indulgence in pleasures; not living beyond one's circumstance and station; and understanding the parameters of what is needed in each context and expending in it only to the extent that is due to it, thereby avoiding over spending in one context to the extent of under spending in another; and recognizing the times of need for each thing such that it is not prematurely acquired and is thus spoiled or wasted before the time for its actual utilization; and not procrastinating in acquiring something that is needed until the time is

84. That is, spoiled while waiting to be used.

nigh for its use and thereby one is compelled to acquire it hurriedly with great trouble; or until the time for its use has lapsed, thus rendering its acquirement in vain, or difficult and hard to get except at a very high price.

Those who practice these traits of good management are counted among the honorable, the generous, the rich, the good, the charitable, the determined and resolute, and (counted among) the people of good management.

As for the merchant who is a good manager, owning crops (*ghalla*), or profiting from his wealth, or having a ship (*jārī*) in his service, and is able to generate from this venture enough to provide for himself and his dependents, as well as some surplus besides, some of which he spends in various acts of charity (*abwāb al-birr*) as aforesaid, and some he keeps in reserve for his lifespan (*yaddakhiru li zamānihī*) and as insurance against the vicissitudes of his age (*nawāʾib dahrihī*), such a man should not demand more than all that, for to demand for more than that is greediness (*shara*).

Prudence in expenditure (*al-ihtiyāṭ fī mā yunfiq)* requires that one buys the necessities like foodstuffs (*al-aqwāt*) from the very threshing floors (*min bayādirihā*) when they are in abundant supply and easily available, like wheat (*al-hinṭa*), barley (*al-shaʿīr*) and corn (*al-qiṭān*); and others, such as condiments (*al-adm*), like honey (*al-ʿasl*), cooking butter (*al-samn*), ghee (*al-shahm*) and others of their kind.

Abundant firewood (*al-ḥaṭab*) must also be bought and properly stored in a specially protected place, to be released monthly to family members according to the amount they need, and they should be supplied with enough grains such as wheat, barley and seeds, so that what they require of these for two whole years is always stored up as precaution against calamities befalling crops (*jawaʾiḥ al-ghallāt*), sieges and blockades (*al-haṣārāt*), and similar uncertainties.

Such precautionary measures are also to be observed with regard to clothing (*al-kiswa*), such that it is to be purchased when it is in abundant supply (*fī unfuwān jalbihā*), and many are selling it while few are buying it. Winter clothing is to be purchased in summertime and summer clothing in wintertime. Clothes also have to be acquired when the supply is abundant, and winter clothing is best bought in summer whereas summer clothing is best bought in winter.

Circumspection and prudence are also to be observed in the case of buildings (*al-abniya*) and their repair and upkeep (*al-marammāt*). For this purpose one has to procure lumber (*al-khashab*), reeds (*al-qaṣab*), lime (*al-jīr*), stones (*al-ḥijāra*), and other materials as aforesaid with regard to the various measures for the upkeep of landed properties.

Artisans should be commissioned (for working on buildings) during periods when the daytime is long or during the equinox (*iʿtidālihī*).[85] One

85. That is, during the period between the vernal (March) and autumnal

should also procure slaves and livestock when their prices are rising (*fī waqt al-ghalāʾ*) and when the market for foodstuffs is brisk (*nafaq al-aqwāt*). During this period also, he should procure properties (*al-amlāk*) such as houses, shops, and similar premises. As for farm lands (*al-mazāriʿ*), mills (*al-arḥiya*) and bakeries (*al-afrān*), he should not procure them except when they are inexpensive and fairly priced. Likewise, he should procure the various types of weapons (*al-silāḥ*) in times of peace (*al-silm*), security (*al-amn*) and calm (*al-daʿa*).

(September) equinoxes when the daytime is equal to or longer than the night time.