

Forces of Change

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Merchants and Trade: Sources and Comparisons

The postclassical period witnessed an important expansion of trade, within many civilizations and across their fluid boundaries. Merchants gained a growing role in West Africa, throughout the Islamic world, in Europe (both east and west), and in East Asia. Many traded locally, although international merchants made the biggest impression. Chinese commercial centers grew rapidly, supporting a more urban environment. The search for wealth had never been so extensive, the willingness to take risks had never been so great, and the desire to promote commercial interests in government circles had never been so strong. At the same time, many societies had reservations about merchants. Aristocrats worried about their social claims; rulers might envy their wealth; priests and philosophers questioned their motives. The clash of cultures, between religion and materialism, was particularly intense because of the complex new forces at work in these centuries. A genuine ambivalence about merchants was common throughout the postclassical world—and it could affect merchants themselves, as well as how they were treated, and it could also shift. Comparison and assessment of change over time are both essential analytical approaches to the issue of the merchant's role. Christian tradition was uneasy with merchants' motives, fearing that they diverted people from religion; as trade increased, Christian concern relaxed somewhat. But efforts to find ways to accommodate the very different goals of capitalist trade and the holy life continued. Islam was initially more favorable to merchants, whose activities seemed compatible with religious obligations so long as they obeyed basic rules of fairness and gave to charity. It

Selection 1 from *An Arab Philosophy of History: Selections from the Prolegomena of Ibn Khaldun*, edited and translated by Charles Issawi (London: John Murray, 1950), 68–70, 78, 80, 81. Reprinted by permission of the publisher. Selection 2 from Reginald of Durham, "Life of St. Godric," in *Social Life in Britain from the Conquest to the Reformation*, edited by G. G. Coulton (Cambridge: Cambridge University Press, 1918), 415–420.

was no accident that Islam had up to that time sponsored the most intense merchant activity known in world history. The Middle East had long been a center of trade, even in the classical period. Muhammad, originally a merchant, praised the life of commerce, so long as it did not violate the primacy of religious goals, and so long as it was accompanied by active chants. But experience introduced greater caution, and toward the end of the postclassical period, as Muslim trade continued, though with slightly less dynamism, ambivalence became more obvious. What value did Muslim thinkers see in trade? What were the danger signals? How do Christian and Muslim views compare at this point?

Given the attitudes and policies suggested for the two societies—Western Europe and the Middle East—which society in your judgment was becoming most favorable for merchant activity, and why? Do cultural values really shape trade activities, or is a universal desire for profit more significant?

The values tensions surrounding merchant activity were very real in the postclassical period in both civilizations. They translated into individual ambiguities. Many European merchants—even some less holy than Godric—repented of their goals later in life and gave money away or entered a monastery.

The tensions also reflected a fascinating interaction between economic opportunities and cultural norms. None of the civilizations yielded entirely to one extreme or the other—which is why comparison must be subtle; a search for stark contrasts would be overly simple. The fact that some civilizations changed their balance over time adds another complexity. Nevertheless, certain of the differences were real, and they mattered in world history. China, to take the most obvious example, could have played a far larger trade role than it did, but it deliberately held back because of its own internal success—it did not need the outside world—and because of its cultural hostility to trade. Europe's growing commercial role required an adjustment of religious concerns, which did prove possible but caused wide anxiety about moral directions.

The description of the twelfth-century British merchant Godric was written by a biographer attracted to his saintly life (most merchants did not, it should be emphasized, become saints). It suggests both actual activities and cultural values. The Muslim description of merchants' vices and merits comes from the great historian and philosopher Ibn Khaldun, a North African who wrote in the fourteenth century.

1. A MUSLIM VIEW: IBN KHALDUN

Characteristics of Traders

Commerce, as we have said before, is the increasing of capital by buying goods and attempting to sell them at a price higher than their cost. This is done either by waiting for a rise in the market price; or by transporting the goods to another place where they are more keenly demanded and therefore fetch a higher price; or, lastly, by selling them on a long-term credit basis. Commercial profit is small, relatively to the capital invested, but if the capital is large, even a low rate of profit will produce a large total gain.

In order to achieve this increase in capital, it is necessary to have enough initial capital to pay in cash the sellers from whom one buys goods; it is also necessary

to sell for cash, as honesty is not widespread among people. This dishonesty leads on the one hand to fraud and the adulteration of goods, and on the other to delays in payment which diminish profits because capital remains idle during the interval. It also induces buyers to repudiate their debts, a practice which is very injurious to the merchant's capital unless he can produce documentary evidence or the testimony of eyewitness. Nor are magistrates of much help in such cases, because they necessarily judge on evident proofs.

As a result of all this, the trader can only secure his meagre profits by dint of much effort and toil, or indeed he may well lose not only profits but capital as well. Hence, if he is known to be bold in entering law suits, careful in keeping accounts, stubborn in defending his point of view, firm in his attitude towards magistrates, he stands a good chance of getting his due. Should he not have these qualities, his only chance is to secure the support of a highly placed protector who will awe his debtors into paying him and the magistrates into meting justice out to him. Thus he gets justice spontaneously in the first case, and by compulsion in the second. Should a person, however, be lacking in boldness and the spirit of enterprise and at the same time have no protector to back him up, he had better avoid trade altogether, as he risks losing his capital and becoming the prey of other merchants. The fact of the matter is that most people, especially the mob and the trading classes, covet the goods of others; and but for the restraint imposed by the magistrates all goods would have been taken away from their owners. . . . The manners of trademen are inferior to those of rulers and far removed from manliness and uprightness. We have already stated that traders must buy and sell and seek profits. This necessitates flattery, and evasiveness, litigation and disputation, all of which are characteristic of this profession. And these qualities lead to a decrease and weakening in virtue and manliness. For acts inevitably affect the soul; thus good acts produce good and virtuous effects in the soul while evil or mean acts produce the opposite. Hence the effects of evil acts will strike root and strengthen themselves, if they should come early in life and repeat themselves; while if they come later they will efface the virtues by imprinting their evil effects on the soul; as is the case with all habits resulting from actions.

These effects will differ according to the conditions of the traders. For those of them who are of mean condition and in direct contact with the cheating and extortion of sellers will be more affected by these evils and further removed from manliness. . . . The other kind of traders are those who are protected by prestige and do not have to undertake directly such operations. Such persons are very rare indeed and consist of those who have acquired wealth suddenly, by inheritance or by other, unusual means. This wealth enables them to get in touch with the rulers and thus to gain prestige and protection so that they are released from practising these things [viz. buying and selling] themselves; instead, they entrust such business to their agents. Moreover the rulers, who are not indifferent to the wealth and liberality of such traders, protect them in their right and thus free them from certain unpleasant actions and their resulting evil effects. Hence they will be more manly and honourable than the other kind of trader; yet certain effects will still make themselves felt behind the veil, inasmuch as they still have to supervise their agents and employees in their doings—but this only takes place to a limited extent and its effects are hardly visible. . . .

Consider, as an example, the lands of the East, such as Egypt, Syria, Persia, India, or China; or the lands lying North of the Mediterranean. Because social life is flourishing there, notice how wealth has increased, the state has grown stronger, towns have multiplied, trade has prospered, conditions have improved. . . .

As for Trade, although it be a natural means of livelihood, yet most of the methods it employs are tricks aimed at making a profit by securing the difference between the buying and selling prices, and by appropriating the surplus. This is why Canon Law allows the use of such methods, which, although they come under the heading of gambling, yet do not constitute the taking without return of other people's goods. . . .

Should their standard of living, however, rise, so that they begin to enjoy more than the bare necessities, the effect will be to breed in them a desire for repose and tranquillity. They will therefore co-operate to secure superfluities; their food and clothing will increase in quantity and refinement; they will enlarge their houses and plan their towns for defence. A further improvement in their conditions will lead to habits of luxury, resulting in extreme refinement in cooking and the preparation of food; in choosing rich clothing of the finest silk; in raising lofty mansions and castles and furnishing them luxuriously, and so on. At this stage the crafts develop and reach their height. Lofty castles and mansions are built and decorated sumptuously, water is drawn to them and a great diversity takes place in the way of dress, furniture, vessels, and household equipment.

Such are the townsmen, who earn their living in industry or trade. Their gains are greater than those working in agriculture or animal husbandry and their standard of living higher, being in line with their wealth. We have shown, then, that both the nomadic and the urban stages are natural and necessary.

2. A CHRISTIAN VIEW: REGINALD OF DURHAM ON SAINT GODRIC

This holy man's father was named Ailward, and his mother Edwenna; both of slender rank and wealth, but abundant in righteousness and virtue. They were born in Norfolk, and had long lived in the township called Walpole. . . . When the boy had passed his childish years quietly at home; then, as he began to grow to manhood, he began to follow more prudent ways of life, and to learn carefully and persistently the teachings of worldly forethought. Wherefore he chose not to follow the life of a husbandman, but rather to study, learn and exercise the rudiment of more subtle conceptions. For this reason, aspiring to the merchant's trade, he began to follow the chapman's [peddler's] way of life, first learning how to gain in small bargains and things of insignificant price; and thence, while yet a youth, his mind advanced little by little to buy and sell and gain from things of greater expense. For, in his beginnings, he was wont to wander with small wares around the villages and farmsteads of his own neighborhood; but, in process of time, he gradually associated himself by compact with city merchants. Hence, within a brief space of time, the youth who had trudged for many weary hours from village to village, from farm to farm, did so profit by his increase of age and wisdom as to travel with associates of his own age through towns and boroughs, fortresses and cities, to fairs and to all the various booths of the market-place, in pursuit of his public chaffer. He went

along the high-way, neither puffed up by the good testimony of his conscience nor downcasting the nobler part of his soul by the reproach of poverty. . . .

Yet in all things he walked with simplicity; and, in so far as he yet knew how, it was ever his pleasure to follow in the footsteps of the truth. For, having learned the Lord's Prayer and the Creed from his very cradle, he oftentimes turned them over in his mind, even as he went alone on his longer journeys; and, in so far as the truth was revealed to his mind, he clung thereunto most devoutly in all his thoughts concerning God. At first, he lived as a chapman for four years in Lincolnshire, going on foot and carrying the smallest wares; then he travelled abroad, first to St. Andrews in Scotland and then for the first time to Rome. On his return, having formed a familiar friendship with certain other young men were eager for merchandise, he began to launch upon bolder courses, and to coast frequently by sea to the foreign lands that lay around him. Thus, sailing often to and fro between Scotland and Britain, he traded in many divers wares and, amid these occupations, learned much worldly wisdom. . . . He fell into many perils of the sea, yet by God's mercy he was never wrecked; for He who had upheld St Peter as he walked upon the waves, by that same strong right arm kept this His chosen vessel from all misfortune amid these perils. Thus, having learned by frequent experience his wretchedness amid such dangers, he began to worship certain of the Saints with more ardent zeal, venerating and calling upon their shrines, and giving himself up by wholehearted service to those holy names. In such invocations his prayers were oftentimes answered by prompt consolation; some of which prayers he learned from his fellows with whom he shared these frequent perils; others he collected from faithful hearsay; others again from the custom of the place, for he saw and visited such holy places with frequent assiduity. Thus aspiring ever higher and higher, and yearning upward with his whole heart, at length his great labours and cares bore much fruit of worldly gain. For he laboured not only as a merchant but also as a shipman . . . to Denmark and Flanders and Scotland; in all which lands he found certain rare, and therefore more precious, wares, which he carried to other parts wherein he knew them to be least familiar, and coveted by the inhabitants beyond the price of gold itself; wherefore he exchanged these wares for others coveted by men of other lands; and thus he chattered most freely and assiduously. Hence he made great profit in all his bargains, and gathered much wealth in the sweat of his brow; for he sold dear in one place the wares which he had bought elsewhere at a small price.

Then he purchased the half of a merchant-ship with certain of his partners in the trade; and again by his prudence he bought the fourth part of another ship. At length, by his skill in navigation, wherein he excelled all his fellows, he earned promotion to the post of steersman. . . .

For he was vigorous and strenuous in mind, whole of limb and strong in body. He was of middle stature, broad-shouldered and deep-chested, with a long face, grey eyes most clear and piercing, bushy brows, a broad forehead, long and open nostrils, a nose of comely curve, and a pointed chin. His beard was thick, and longer than the ordinary, his mouth well-shaped, with lips of moderate thickness; in youth his hair was black, in age as white as snow; his neck was short and thick, knotted with veins and sinews; his legs were somewhat slender, his instep high, his knees hardened and horny with frequent kneeling; his whole skin rough beyond the ordinary, until all this roughness was softened by old age. . . . In labour he was

strenuous, assiduous above all men: and, when by chance his bodily strength proved insufficient, he compassed his ends with great ease by the skill which his daily labours had given, and by a prudence born of long experience. . . . He knew, from the aspect of sea and stars, how to foretell fair or foul weather. In his various voyages he visited many saints' shrines, to whose protection he was wont most devoutly to commend himself; more especially the church of St Andrew in Scotland, where he most frequently made and paid his vows. On the way thither, he oftentimes touched at the island of Lindisfarne, wherein St Cuthbert had been bishop, and at the isle of Farne, where that Saint had lived as an anchorite, and where St Godric (as he himself would tell afterwards) would meditate on the Saint's life with abundant tears. Thence he began to yearn for solitude, and to hold his merchandise in less esteem than heretofore. . . .

And now he had lived sixteen years as a merchant, and began to think of spending on charity, to God's honour and service, the goods which he had so laboriously acquired. He therefore took the cross as a pilgrim to Jerusalem, and, having visited the Holy Sepulchre, came back to England by way of St James [of Compostella]. Not long afterwards he became steward to a certain rich man of his own country, with the care of his whole house and household. But certain of the younger household were men of iniquity, who stole their neighbours' cattle and thus held luxurious feasts, whereat Godric, in his ignorance, was sometimes present. Afterwards, discovering the truth, he rebuked and admonished them to cease; but they made no account of his warnings; wherefore he concealed not their iniquity, but disclosed it to the lord of the household, who, however, slighted his advice. Wherefore he begged to be dismissed and went on a pilgrimage, first to St Gilles and thence to Rome the abode of the Apostles, that thus he might knowingly pay the penalty for those misdeeds wherein he had ignorantly partaken. I have often seen him, even in his old age, weeping for this unknowing transgression. . . .

On his return from Rome, he abode awhile in his father's house; until, inflamed again with holy zeal, he purposed to revisit the abode of the Apostles and made his desire known unto his parents. Not only did they approve his purpose, but his mother besought his leave to bear him company on this pilgrimage; which he gladly granted, and willingly paid her every filial service that was her due. They came therefore to London; and they had scarcely departed from thence when his mother took off her shoes, going thus barefooted to Rome and back to London. Godric, humbly serving his parent, was wont to bear her on his shoulders. . . .

Godric, when he had restored his mother safe to his father's arms, abode but a brief while at home; for he was now already firmly purposed to give himself entirely to God's service. Wherefore, that he might follow Christ the more freely, he sold all his possessions and distributed them among the poor. Then, telling his parents of this purpose and receiving their blessing, he went forth to no certain abode, but whithersoever the Lord should deign to lead him; for above all things he coveted the life of a hermit.

STUDY QUESTIONS

1. What kinds of uneasiness did Muslim observers have about trade?
2. How did Islam offer a distinctive combination of trade and cultural goals—a combination relatively favorable to trade without slighting religion? In what