

CREDIT AND FINANCING IN EARLY MODERN OTTOMAN EMPIRE:
THE GALATA EXAMPLE

A THESIS SUBMITTED TO
THE GRADUATE SCHOOL OF SOCIAL SCIENCES
OF
MIDDLE EAST TECHNICAL UNIVERSITY

BY

SÜMEYYE HOŞGÖR

IN PARTIAL FULFILLMENT OF THE REQUIREMENTS
FOR
THE DEGREE OF MASTER OF ARTS
IN
HISTORY

MAY 2012

Approval of the Graduate School of Social Sciences

Prof. Dr. Meliha Altunışık
Director

I certify that this thesis satisfies all the requirements as a thesis for the degree of Master of Arts.

Prof. Dr. Seçil Karal Akgün
Head of Department

This is to certify that we have read this thesis and that in our opinion it is fully adequate, in scope and quality, as a thesis for the degree of Master of Arts.

Assist. Prof. Dr. Güçlü Tülüveli
Supervisor

Examining Committee Members

Prof. Dr. Seçil Karal Akgün (METU, HIST) _____

Assoc. Prof. Dr. Eugenia Kermeli (BILKENT, HIST) _____

Assist. Prof. Dr. Güçlü Tülüveli (METU, HIST) _____

I hereby declare that all information in this document has been obtained and presented in accordance with academic rules and ethical conduct. I also declare that, as required by these rules and ethical conduct, I have fully cited and referenced all material and results that are not original to this work.

Name, Surname: Smeyye Hogr

Signature:

To My Family

ABSTRACT

CREDIT AND FINANCING IN EARLY MODERN OTTOMAN EMPIRE: THE GALATA EXAMPLE

Sümeyye Hoşgör

M.A., Department of History

Advisor: Assist. Prof. Dr. Güçlü Tülüveli

May 2012, 118 pages

The present study aims to reveal the credit practice in Galata region in seventeenth century, through dealing with the credit relations between religious groups and the position of women in economic relations as the main themes. Galata was one of the most important international trade ports in seventeenth century for not only the Otoman Empire but also the Mediterranean region. While it was expected that the credit organization in Galata should be different than the ones of priorly studied cities of Anatoli, Kayseri and Bursa, as a result of the combination of multinational structure of the region and its important trade port characteristics, it is seen that Galata was similar to the other cities with regard to the credit organization.

Paralel to the results of other studies, it is observed that money exchange between religious groups was intensive and both Muslim and non-Muslim women were

actively involved in economic life, by analyzing court records that belonged to the seventeenth century. The existence of credit relations without heed to religious or gender differences proved the existence of trust feeling between the groups. Like the previous studies about the practice of credit and credit organization in other Ottoman cities, this thesis attempts to help to understand the socio- economic structure of the Ottoman society.

Keywords: Ottoman socio-economic history, Galata, credit relations, *mudaraba*, sharia court records, interreligious

ÖZ

YENİÇAĞ'DA OSMANLI İMPARATORLUĞU'NDA KREDİ VE FİNANS: GALATA ÖRNEĞİ

Hoşgör, Sümeyye

Yüksek Lisans, Tarih Bölümü

Tez Yöneticisi: Yrd. Doç Dr. Güçlü Tülüveli

Mayıs 2012, 118 sayfa

Bu tez 17.yy'da Galata bölgesindeki dini gruplar arası kredi ilişkilerini ve kadının ekonomik ilişkilerdeki pozisyonunu ana temalar olarak ele almak suretiyle bölgedeki kredi uygulamasını ortaya çıkarmayı amaçlamaktadır. Galata onyedinci yüzyılda yalnızca Osmanlı İmparatorluğu için değil Akdeniz ticareti için de önemli ticaret limanlarından biridir. Bu özelliğinin çok uluslu yapısı ile birleşmesi sonucu bölgedeki kredi organizasyonunun yapısının geçmişte yapılmış çalışmalarda incelenmiş Anadolu kentleri ile farklılık göstermesi beklenirken Galata'nın kredi organizasyonu bakımından diğer kentlerden farklı bir tablo çizmediği ortaya çıkmıştır.

Diğer çalışmalarda çıkan sonuçlarla paralel şekilde Galata'daki dini gruplar arası para alışverişinin yoğun olduğunu ve hem müslüman hem de gayri-müslim kadınların ekonomik alanda aktif oldukları sonucuna bölgenin onyedinci yüzyıla ait şeriyeye sicili kayıtları incelenerek varılmıştır. Bölgede dini farklılıkların ve cinsiyet farklılıklarının gözetilmeden borç ilişkisi içine girilmesi gruplar arası güven duygusunun var olduğunu göstermektedir. Osmanlı kentlerinde yapılan kredinin kullanımı ve organizasyonu ile ilgili çalışmalar Osmanlı toplumunun sosyo-ekonomik yapısını anlamamıza yardımcı olmaktadır.

Anahtar kelimeler: Osmanlı sosyo-ekonomik tarihi, Galata, kredi ilişkileri, mudaraba, dini gruplar arası kredi

ACKNOWLEDGEMENTS

I would like to thank my thesis supervisor Güçlü Tülüveli for all his support and encouragement to me and his self-devotion to my thesis. Besides his invaluable remarks on every detail of the thesis and his perfect guidance to provide me with the academic formation; his academic counseling as well as his psychological mentorship helped me get through the discomforts of the thesis period. The essence of these is that it is an honor for me to work with him.

I want to offer my thanks to Seçil Karal Akgün for encouraging me to start my academic life, providing me with the perfect working conditions as the Head of Department and ultimately, for her contributions to my thesis.

I also send my special thanks to Eugenia Kermeli who has read my thesis line by line and given me scholarly feedbacks for each and every cases.

My dear friends and colleagues Ömür Şans, Eyüp Murat Kurt, Canan Halaçoğlu, Derya Büyükduru ve Çiğdem Koç have always trusted in me and my thesis. They were always with me without any denial to provide their valuable peer reviews. I thank them for all their support and encouragement.

Beyond anybody else, my deepest feelings of thankfulness are for my family. They never denied their full support since I have expressed my decision to have my bachelor degree on history. I am gratefull to them for their trust in me at all times.

Finally, I thank my well beloved husband Ender Yokuş whom I married with while thesis writing period. He is the one who sacrificed most for my academic life. He turned our home into a study hall while I was studying. This thesis would never be realized without him.

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CHAPTER I

INTRODUCTION

Today, it is widely accepted that the sixteenth century witnessed a rapid population increase in Europe resulting in an increase in the general consumption. As Europeans were in need and used more financial resources to afford their increasing consumption, Europe in the sixteenth century went through a rapid economic expansion. The scarcity of gold and silver in circulation made this economic expansion possible only through credits¹. Therefore, from sixteenth century onwards, the role of credit in economic life of Europe became evident more than ever.

The Ottoman Empire also went through parallel developments. As Ömer Lütfi Barkan noted, there was an increase in the population of Ottoman society as well in sixteenth century². The work of Michael Cook supported this claim. Moreover, Cook asserted that this population increase led to population pressure in some parts of Anatolia in the second half of the sixteenth century³. Due to this population pressure, as Mustafa Akdağ states, peasants could not continue to hold their lands and this was a breaking point in the rural economy⁴. The population increase in the sixteenth

¹ Craig Muldrew, *The Economy of Obligation: The Culture of Credit and Social Relations in Early Modern England*, New York: Palgrave, 1998, p 3.

² Ömer Lütfi Barkan, Tarihi Demografi Araştırmaları ve Osmanlı Tarihi, *Türkiyat Mecmuası*, Vol. 10, 1951, pp.20,24.

³ Micheal Cook, *Population Pressure in Rural Anatolia, 1450-1600*, London: Oxford University Press, 1972, p.13,25.

⁴ Oktay Özel, "Population Changes in Ottoman Anatolia During the 16th and Seventeenth Centuries: The "Demographic Crises" Reconsidered, *International Journal of Middle East Studies*, Vol. 36, No. 2, p.184.

century triggered urbanization. Urbanization caused the establishment of regular markets, and with the market economy, economic relations intensified. The increase in the density of urban population brought increase in the money exchange.

In this process, both rural and urban population got involved in the money exchange relations⁵. In addition, different types of consumer goods increased independently of the welfare of societies and this caused extensive rise in consumption⁶. Undoubtedly, people who consumed more than their means, were in need of consumer credits. Meanwhile, an expanding market economy directed people to invest and investment credits became more prevalent.

Although, it is generally believed that credit could not spread out in Ottoman lands because of Islamic prohibition of interest, today it is known that prohibitions could not prevent it from spreading in Ottoman society⁷. As İnalçık notes, the Ottoman society had a great desire for profit. In order to gain a profit, interregional trade and lending money with interest stood as two possible investment areas for capital formation⁸. Moreover, continuation of commercial activities in the Ottoman cities, as Özer Ergenç asserted, was possible by the help of the credit transactions⁹.

⁵ Şevket Pamuk, "Institutional Change and Longevity of the Ottoman Empire", *The Journal of Interdisciplinary History*, Vol. 35, No. 2, 2004, pp.231,232.

⁶ Donald Quataert, *Consumption Studies and the History of the Ottoman Empire, 1550-1922: An Introduction*, U.S.A: State University of New York Press, 2000, p.2.

⁷ Pamuk, "Institutional Change and Longevity of the Ottoman Empire", pp.231,232.

⁸ Halil İnalçık, "Capital Formation in the Ottoman Empire", *The Journal of Economic History*, Vol. 29, No. 1, 1969, p.136.

⁹ Özer Ergenç, *Osmanlı Klasik Dönemi Kent Tarihçiliğine Katkı: XVI. Yüzyılda Ankara ve Konya*, Ankara: Ankara Enstitüsü Vakfı, 1995, p.111.

Studies of Ronald Jennings on loans and credits in early seventeenth century Kayseri and Haim Gerber's on seventeenth century Bursa depicted that, credit sale with interest was quite common in Anatolia in the seventeenth century, despite Islamic prohibitions. In these studies, it is seen that credit with interest was widely used by all segments of the society in Anatolia in the seventeenth century. The diverse geography of the Ottoman Empire allowed for both some common features and regional differences. These above mentioned two studies conducted on two different Anatolian cities show that the population and the status of a city in commercial networks can be the source of dissimilarities, in the practice of credit.

Thus, local studies are important in revealing the web of credit relations in the Ottoman society. As a city scale analysis is beyond the objectives of the present work, I will try to study a quarter in the city of Istanbul. Using the methodological framework of previous studies, I will analyze credit and its function in Galata.

In particular, the focus of the analysis concentrates on two points. The first point is the status of credit relations between Muslims and non-Muslims and the second is the role of women in credit relations. In other words, the aim of this thesis is to evaluate the credit relations from a social as well as an economic perspective. The use and organization of credit in Ottoman cities were social indicators which help us to understand how the Ottoman society operated as a socio-economic organization¹⁰. Revealing the credit networks helps us to reconstruct the socio-economic patterns of the period under study.

¹⁰ Ronald C. Jennings, "Loans and Credit in Early Seventeenth Century Ottoman Judicial Records: The Sharia Court of Anatolian Kayseri", *Journal of the Economic and Social History of the Orient*, Vol. 16, 1973. p.232.

The second chapter of the thesis is the literature review. In this chapter, both published primary sources and secondary sources used in the thesis are introduced. This chapter will give broad technical information about the court records, which are the primary archival material used and will explain their usage in the study. Since a comparative perspective is essential for our conclusions of the thesis, a number of studies on credit relations in early-modern Europe were also integrated into the research. These studies are important, since they provided the reference points and the general framework of this study.

In the third chapter, I reconstruct a historical picture of Galata will be analyzing the topographic, administrative and population aspects of the quarter.

Last two chapters form the core of the thesis. The Fourth chapter discusses credit relations in general focusing on Ottoman examples. The chapter begins with a discussion on trust, which was the main “problematique” of the studies done on European societies. This problematique is argued through the selected examples from England, France and Spain that were done by noted scholars such as Craig Muldrew, Laurence Fontaine and Scott Taylor. In this chapter, European and Ottoman examples will be compared on the issue of trust mechanisms. In this way, I analyzed the differences in conceptual frameworks and differences in criteria between European and Ottoman perspectives. By this way, a general frame of information surmised from the cities of Kayseri and Bursa is reflected on the examples from the Galata region. Consequently, court records of Galata belonging to seventeenth century are extensively analyzed, some results about the practice of credit in the region are given comparatively to those of Kayseri and Bursa.

The fifth chapter is the analysis of Islamic partnerships (*mudaraba*). *Mudaraba* partnerships, an Islamic way of credit partnership widely used in Ottoman Empire, are studied in the same fashion as the credit relations. In this section, court records entries from seventeenth century were examined, together with Fethi Gedikli's Ph. Dissertation¹¹. In this way, it is tried to reach conclusions about the practice of *mudaraba* in Galata which could be applicable to entire seventeenth century.

In the concluding chapter, on the one hand, the practice of credit in Galata in seventeenth century is studied. On the other hand, European studies and Ottoman studies were compared mainly by focusing on two main themes; interreligious and genderrelations.

¹¹ Fethi Gedikli, *16. ve 17. Asır Osmanlı Şeriyeye Sicillerinde Mudarebe Ortaklığı: Galata Örneği*, Unpublished Ph.D. diss, Marmara University, 1996.

CHAPTER II

THE SOURCES

The sources used in this thesis are *mühimme* registers, sharia court records (*Şeriyye Sicils*), Ottoman chronicles and travel accounts. All *mühimme* registers are in Prime Ministry's Archive in Istanbul; Sharia court records are situated in National Library in Ankara, with the exception of the ones related to the city of Istanbul. These are kept separately in Istanbul Chief Islamic Jurisconsult (*müftülik*), in Süleymaniye¹². Secondary sources are essential for establishing a sound academic background for the issues discussed in the thesis. They are important for offering frameworks for a comparative analysis with examples from Ottoman and European examples.

2.1 Secondary Sources

This thesis concentrates upon the interconfessional relations in Galata according to economic dealings, in the seventeenth century. Published archival sources as well as Ottoman chronicles and travel books form the basis for my historical research. However, the primary sources could only make sense only if they were situated in a historical framework. For this purpose, a number of secondary sources were utilised.

¹²Suraiya Faroqhi, *Approaching Ottoman History*, New York: Cambridge University Press, 1999, p.50.

Celal Esad Arseven's study titled; *Eski Galata ve Binaları* was used in order to comprehend the physical conditions of Galata. On the other hand, the book called *17. Yüzyılın İkinci Yarısında İstanbul* by Robert Mantran, discussed life in Istanbul in the seventeenth century, providing us detailed information about Istanbul and Galata. Undoubtedly, the most conducive study at this stage is İnalçık's elaborate study on Ottoman Galata. Its contribution is great in perceiving the region and its economic conditions. As this thesis mainly discusses the credit relations according to sharia court records and *mühimme defters*, it is essential to understand Islamic legal procedure, the Ottoman judicial system and implementation of Islamic law. Therefore, the detailed studies of İsmail Hakkı Uzunçarşılı on *Osmanlı Devleti'nin İlmiye Teşkilatı*¹³ and *Osmanlı Devleti'nin Merkez Teşkilatı*¹⁴ were used as references in order to understand the administrative structure of the Ottoman Empire.

Two studies provides us with new perspectives and approaches in understanding the lives of Muslims and non-Muslims' in Galata. The first one is Eric Dursteler's book titled "Venetians in Constantinople"¹⁵. In this study, Galata is depicted from the eyes of European travelers and of the non-Muslim inhabitants. The second study is Richard Wittmann's unpublished Ph.D dissertation; "*Before Qadi and Grand Vizier: Intra-Communal Dispute Resolution and Legal Transactions among*

¹³İsmail Hakkı Uzunçarşılı, *Osmanlı Devleti'nin İlmiye Teşkilatı*, Ankara: Türk Tarih Kurumu Yayınları, 1988.

¹⁴İsmail Hakkı Uzunçarşılı, *Osmanlı Devleti'nin Merkez ve Bahriye Teşkilatı*, Ankara: Türk Tarih Kurumu Yayınları, 1988.

¹⁵ Eric Dursteler, *Venetians in Constantinople: Nation, Identity and Coexistence in the Early Modern Mediterranean*, Baltimore: The John Hopkins University Press, 2006.

Christians and Jews in the Plural Society of Seventeenth Century Istanbul”¹⁶. This study focused on the various legal transactions of Christians and Jews in the seventeenth century Istanbul. Before forming conjectures about economic relations in Galata, Wittmann’s study acknowledged about the procedure of the relations in Istanbul.

This thesis owes its basic concepts and questions to the Ronald Jennings and his pioneering study titled “*Loan and Credit in Early Seventeenth Century Ottoman Judicial Records: The Sharia Court of Anatolian Kayseri*”¹⁷. In his study, Jennings suggested to compare Kayseri with other Anatolian cities. Haim Gerber based on Jennings’ findings and prepared one of his most important studies, “*Economy and Society in an Ottoman City: Bursa, 1600-1700*”¹⁸. These two studies aim at revealing the practice of credit in Ottoman cities and at large in Anatolia. Extending the paradigm to other regions such as Arab provinces also allowed us to comprehend both the practices generally in Anatolia and specifically in Galata. The study entitled *Making a Living or Making a Fortune in Ottoman Syria* written by Abdul-Karim Rafeq has served this purpose also¹⁹.

¹⁶Richard Wittmann, *Before Qadi and Grand Vizier: Intra-Communal Dispute Resolution and Legal Transactions among Christians and Jews in the Plural Society of Seventeenth Century Istanbul*, Unpublished Ph. D. diss, Harvard University, 2008.

¹⁷Ronald C. Jennings, “Loans and Credit in Early Seventeenth Century Ottoman Judicial Records: The Sharia Court of Anatolian Kayseri”

¹⁸Haim Gerber, *Economy and Society in an Ottoman City: Bursa, 1600-1700*, Jerusalem: The Hebrew University, 1988.

¹⁹ Abdul-Karim Rafeq, “Making a Living or Making a Fortune in Ottoman Syria”, *Money, land and trade*” in *An Economic History of the Muslim Mediterranean*, ed. Nelly Hanna, New York: I.B. Tauris, 2001.

A kind of Islamic partnership *mudaraba* or credit partnerships was evaluated from the credit relations perspective in the last chapter of this thesis.. At this point the study titled “*Partnership and Profit in Medieval Islam*”²⁰ by Abraham Udovitch deeply helped to understand the main framework of *mudaraba* partnerships in the Islamic setting.

In addition to the above study, Murat Çizakça “*A Comparative Evolution of Business Partnerships: The Islamic World and Europe, with Specific Reference to the Ottoman Archives*”²¹ intensively analyses the Ottoman practice of *mudaraba* partnerships. Specifically, a Ph. Dissertation by Fethi Gedikli entitled *16. ve 17. Asır Osmanlı Şeriyeye Sicillerinde Mudarebe Ortaklığı: Galata Örneği*²² demonstrates the treatment of *mudaraba* partnerships in Galata. Therefore, it was used as a starting point in this chapter.

It has been possible to make these comparisons with three selected examples about credit relations in Europe. These studies focused on different regions in Europe. The first is belonging to the work by Craig Muldrew which was endeavored to reveal the practice of credit in England. His study titled “*The Economy of Obligation: The Culture of Credit and Social relations in Early Modern England*”²³.

²⁰Abraham Udovitch, *Partnership and Profit in Medieval Islam*, Princeton: Princeton University Press, 1970.

²¹Murat Çizakça, *A Comparative Evolution of Business Partnerships: The Islamic World and Europe, With Specific Reference to the Ottoman Archives*, Leiden: E. J. Brill, 1996.

²² Fethi Gedikli, *16. ve 17. Asır Osmanlı Şeriyeye Sicillerinde Mudarebe Ortaklığı: Galata Örneği*, Unpublished Ph.D. diss, Marmara University, 1996.

²³Craig Muldrew, *The Economy of Obligation: The Culture of Credit and Social Relations in Early Modern England*.

The second deals with France titled “*Antonio and Shylock: Credit and Trust in France, c.1680-c. 1780*”²⁴ written by Laurance Fontain. The last one is belong to Scott Taylor. He tries to conceive the Spanish practice in his study titled; *Credit, Debt and Honour in Castile, 1600- 1650*²⁵. All of these studies provide a wider vision for the researcher.

2.2 Primary Sources

2.2.1 Şeriyeye Sicils

Sharia in its broad meaning is identifying of the Muslim lives according to the Kuran and the hadiths of the prophet²⁶. Shari law constituted fundamentals of the judiciary wing of the Ottoman administration of justice along with the *kanun*²⁷. Unlike the sharia, *kanun* was the law of an Empire. These are the two different forms, one is sacred and the other is imperial²⁸. In the Ottoman Empire *kanun* means the orders of the Sultan based upon the rational principles, independent from the

²⁴Laurance Fontaine, “Antonio and Shylock: Credit and Trust in France, c.1680-c. 1780”, *Economic History Review*, LIV, 2001.

²⁵Scott Taylor, “Credit, Debt and Honour in Castile, 1600- 1650”, *Journal of Early Modern History*, Vols. 7, No. 1-2, 2003.

²⁶*Encyclopedia of Islam*, Vol.10, Leiden, Brill, 2000.

²⁷Joseph Schacht, *An Introduction to Islamic Law*, Oxford: Clarendon Press, 1982. p.89.

²⁸ Colin Imber, *Ebu's-Su'ud: The Islamic Legal Tradition*, Edinburgh: Edinburgh University Press, 1997. p.24.

sharia law²⁹. *Kanun* contained only administrative issues; remaining issues were part of the shari law. *Kanun* could neither contradict nor nullify the sharia law³⁰. It serves as a supplement to the Islamic law. It was enforced through Islamic courts³¹ in the locality³². *Kadis* were the heads of Islamic courts; they were the representatives of sultanic authority as well and served as state officials for the implementation of the law³³. They were responsible for following all the steps of the judicial procedure. In the sharia courts; guild appointments, sales, transfers, inheritance, commercial partnerships, rights of priests, military duties, interactions among communities, marriage contracts were handled³⁴. Sharia courts were limited with the Muslim canonical laws especially of the Hanafi school, they were following primarily but not exclusively Hanafi jurisprudence.

Sharia court records contain the provisions and notary proceedings of *kadı*, and orders and notifications sent by the *Sultan*.³⁵ The first court register dates back to the

²⁹Halil İnalçık, *Osmanlı İmparatorluğu: Klasik Çağ (1300-1600)*, İstanbul: YKY, 2003.p.76.

³⁰ Schacht, *An Introduction to Islamic Law*, p.91.

³¹Kadis were separated into several groups with their knowledge of shari law and experience. Kadı of Galata belongs to the upper group called Mevleviyet. See: Ahmet Akgündüz, *Şer'ıye Sicilleri: Mahiyeti, Toplu Kataloğu ve Seçme Hükümleri*, İstanbul: Türk Dünyası Araştırma Vakfı Yayınları, 1988.

³²Timur Kuran, *Social and Economic Life in Seventeenth Century Istanbul Glimpses from Court Records*, vol.1, İstanbul: İş Bankası Yayınları, 2010. p.47.

³³Boğaç Ergene, *Local Court, Provincial Society and Justice in the Ottoman Empire*, Boston: Brill, 2003. p.24.

³⁴ Kuran, *Social and Economic Life in Seventeenth Century Istanbul Glimpses from Court Records*, p.47.

³⁵ Mehmet Zeki Pakalın, *Osmanlı Tarih Deyimleri ve Terimleri Sözlüğü*, vol.3, İstanbul: 1946-1954.

15th century and the last one belong to the first half of the 20th century³⁶. Sharia court records of the Ottoman Empire encompass 55 provinces and nearly 600 *livas*. Reviewing of these sources facilitates understanding Ottoman history in terms of financial and social issues. Hence, valuable information about the economic and commercial issues could be followed through these sources³⁷.

Although these court records contains priceless information about economic consumption, agrarian relations, personal status, social stratification, crime and local politics; the cases were recorded in consistence with the legal doctrine and practice rather than as it really happened or as it was introduced in the court. First of all, *kadı* used to make a compact record about the cases as he could understand. The terminology, used in the records, could differ in a timely or regional manner. For this reason, court records may contain information which could vary in layers of the record and get estranged from the reality in a confusing way. Thus, the information included in the records can not be categorized as true or false.³⁸ It is not possible to read the records as they were statements of fact or neutral mine of social data.³⁹

³⁶Ahmet Akgündüz, *Şer'îye Sicilleri: Mahiyeti, Toplu Kataloğu ve Seçme Hükümleri*, İstanbul: Türk Dünyası Araştırma Vakfı Yayınları, 1988. p.11.

³⁷Ibid.

³⁸Dror Ze'evi, "The Use of Ottoman Court Records as a Source for Middle Eastern Social History: A Reappraisal", *Islamic Law and Society*, Vol. 5, No. 1, 1998, p.38.

³⁹Leslie Peirce, *Morality Tales. Law and Gender in the Ottoman Court of Aintab*, Berkeley: University of California Press, 2003, p.8.

Therefore, court records had the risk of producing false stories when compared to the other type of sources.⁴⁰

A study prepared in this edited by Timur Kuran has been utilized in the preparation of this thesis. In this study, a group of researchers edited and translated seventeenth century sharia court records of Galata and it was published under the name of *Social and Economic Life in Seventeenth Century Istanbul Glimpses from Court Records*.⁴¹ Fifteen registers which cover the years between 1602 and 1697 were selectively published. Seven of them, extending from 1602 to 1690, belong to Galata court. The first volume focuses on the guilds, guildsmen, communal affairs of Christians and Jews and foreigners. The second one focuses on the commercial partnership. These records contain nearly 4147 cases, 913 of them are related to commercial issues and 153 of them are official correspondence. The rest of the records are related to other issues that the local courts had to deal with.

2.2.2 MühimmeDefters

The *Mühimme defters* were used for the registrations of the decisions taken during the Imperial Council. In these meetings political, social, administrative,

⁴⁰ Ze'evi, "The Use of Ottoman Court Records as a Source for Middle Eastern Social History: A Reappraisal", p.52.

⁴¹ Kuran, *Social and Economic Life in Seventeenth Century İstanbul Glimpses From Court Records*. This study is composed of 6 volumes, and in process of completion to 10 volumes.

military, judicial, financial issues were examined and finalized⁴². This council serves as a supreme court also which has jurisdiction over high officials⁴³.

Numerous amounts of documents and registers are available in the Prime Ministry's Archive. Among these documents, there are 419 *mühimme* registers encompassing the years between 1553 and 1915⁴⁴. Thirty seven of these registers cover the seventeenth century. The first one is dated to 1602 and the last one is dated to 1699⁴⁵. Two registers of the seventeenth century had special designations, the first one was "*rikab mühimme*"⁴⁶ and the other, "*ordu mühimme*"⁴⁷. I have used the following registers⁴⁸: In a chronological order; *mühimme* registers numbered 75 (1603-1604), numbered 83 (1626-1628), numbered 85 (1630,1631), numbered 86 (1636,1637), numbered 88 (1636-1638), numbered 92 (1657-1658), numbered 93 (1658-1660), numbered 94 (1662-1665), numbered 95 (1664-1665), numbered 97 (1679-1681), numbered 100 (1690-1691), numbered 105 (1693-1694) were

⁴² Uzunçarşılı, *Osmanlı Devleti'nin Merkez ve Bahriye Teşkilatı*, p.13.

⁴³ İnalçık, *Osmanlı İmparatorluğu'nda Klasik Çağ (1300-1600)*, p.94.

⁴⁴ Başbakanlık Osmanlı Arşivi Rehberi, İstanbul: T.C Başbakanlık Devlet Arşivleri Genel Müdürlüğü, Osmanlı Devlet Arşivleri Daire Başkanlığı, 2000 p.2.

⁴⁵ Ibid. pp.12-13.

⁴⁶ "Rikab registers" means the registrations of the Sultan's Council meetings when the Grand Vizier left the capital city of the empire for military reasons and delegated his powers to the rikab kaymakamı.

⁴⁷ The registers where the Sultan's Council meeting decisions were concluded by the Sadrazam during a military campaign are registered is called "Ordu registers" (Army Registers).

⁴⁸ M.A dissertations prepared for publication for various universities in Turkey were used.

examined.⁴⁹ There are 55 entries order sent to the kadı of Galata. On tax issues (7), *vakıfs* (8), fraud (6), commerce (10), banditry (2), inheritance disputes (2), public works (6), divorce (1), murder (1), suretyship (1), customs (1), tavern operation (1), prohibition to disturb non Muslims (3). Only the register number 93 contains 6 entries about credit relations.

Moreover, Ahmed Refik's books titled *Onbirinci Asr-ı Hicri'de İstanbul Hayatı: 1592- 1688* and *Onikinci Asr-ı Hicri'de İstanbul Hayatı: 1689-1785* were also utilized. These include transliteration of the selected examples of *mühimme* registers related with the matters about the city of Istanbul. In these studies there are 29 entries in total, sent to Galata Kadışip. 7 of them are about prohibitions, 5 of them are about taxes, 3 of them are about customs, 2 of them are about commercial issues, 8 of them are about public works, 2 of them are about religious issues, 1 is about campaign and one of them is about suretyship. There are no cases related with credit issues.

2.2.3 Chronicles

History writing in the Ottoman Empire officially started in the sixteenth century with the introduction of *şehnameci*. This was a brunch of Persian literature which developed in Ottoman Empire as official history writing. *Şehnamenuvis* recorded the

⁴⁹The dates indicated in parentheses provide the range of years covered by the *mühimme defters*.

activities of the sultan conforming with the literary rules of the genre⁵⁰. By the second half of the seventeenth century chroniclers were appointed by the government as official history recorders and were called *vekayinüvis*⁵¹. It was a kind of official duty assigned to officers capable of recording the events in the manner by the regime. However, between the sixteenth and eighteenth centuries, Ottoman chroniclers started to record the events which were directly related with the capital city such as; fires, rebellions, governmental appointments etc. Also the language they used became more literary then it was in the fifteenth century⁵². Although there are numerous chronicles referring to the seventeenth century, because this thesis based on published primary sources, only 10 of them were examined. In a chronological order; the first one was *Solakzade Tarihi*⁵³ covering the years between 1300 and 1657; the second was written by reputable statesman of the seventeenth century Hasan Beyzade, *Hasan Beyzade Tarihi*⁵⁴ covering the years between 1520 and 1635. The third is *Tarih-i Peçevi*,⁵⁵ recording events covering years between 1520 and

⁵⁰Mehmet İpşirli, “Osmanlı Tarih Yazıcılığı” in *Osmanlı Ansiklopedisi: Bilim,Tarih ve Histografa*, Vol:8 Ankara: Yeni Türkiye Yayınları, 1999.

⁵¹Bekir Kütükoğlu, *Vekayi’nuvis: Makaleler*, İstanbul: İstanbul Fetih Cemiyeti, 1994.

⁵²Faroghî, *Approaching Ottoman History*, pp.157-158.

⁵³Mehmed Hemdemi Çelebi Solakzade, *Solakzade Tarihi*, trans. Vahid Çabuk, Ankara: Kültür Bakanlığı Yayınları, 1989.

⁵⁴Hasan Beyzade Ahmed Paşa, *Hasan Beyzade Tarihi:1003-1045*, trans. Şevki Nezihi Aykut, Ankara: Türk Tarih Kurumu Yayınları, 2004.

⁵⁵İbrahim Peçevi, *Tarih-i Peçevi*, trans: Murat Uraz, İstanbul: Neşriyat Yurdu, 1968.

1639. The fourth one is *Tarih-i Selaniki*⁵⁶ which includes valuable information about financial, military and social organization of the Ottoman Empire between the years of 1563 and 1600. The fifth chronicle is *Tarih- i Na'ima*⁵⁷ mentioning the eight *sultans* and their reigns from Murad III to Mehmed IV between the years 1592 and 1660. The sixth one, *Topçular Katibi Abdülkadir Efendi Tarihi*⁵⁸ covers nearly the same period with Naima, the years between 1592 and 1644. The seventh one is *Tarih-i Gilmani*⁵⁹ covering the years of 1650 and 1665. The eighth one, *İsazade Tarihi*⁶⁰, is compromised the historical events occurred between the years of 1654 and 1693. The ninth is *Zübde-i Vekaiyat*⁶¹ covering the years between 1656 and 1704. The last one is called *Anonim Osmanlı Tarihi*⁶² and its chronicler is unknown. This chronicle covers the years between 1688 and 1704. The above mentioned chronics were analyzed in order to understand the socio-political structure of the seventeenth century, and in particular inter-religious relations.

⁵⁶ Selaniki Mustafa Efendi, *Tarih-i Selaniki: 1003-1008*, trans. Mehmet İpşirli, Ankara: Türk Tarih Kurumu Yayınları, 1999.

⁵⁷ Mustafa Naima, *Naima Tarihi*, trans. Mehmet İpşirli, Ankara: Türk Tarih Kurumu Yayınları, 2007.

⁵⁸ Topçular Katibi Abdülkadir Efendi, *Topçular Katibi Abdülkadir Efendi Tarihi*, trans. Ziya Yılmaz, Ankara: Türk Tarih Kurumu Yayınları, 2003.

⁵⁹ Mehmet Halife, *Tarih-i Gilmani*, trans. Kamil Su, Ankara: Kültür Bakanlığı Yayınları, 1999.

⁶⁰ Abdullah İsazade, *İsazade Tarihi*, trans. Ziya Yılmaz, İstanbul: İstanbul Fetih Cemiyeti, 1996.

⁶¹ Defterdar Sarı Mehmed Paşa, *Zübde-yi Vekaiyat: 1066-1116*, trans. Abdülkadir Özcan, Ankara: Türk Tarih Kurumu Yayınları, 1995.

⁶² *Anonim Osmanlı Tarihi: 1099-1116*, trans. Abdülkadir Özcan, Ankara: Türk Tarih Kurumu Yayınları, 2000.

Although these books provide detailed information about the conditions of the Ottoman Empire, there are two problems. The first one is the innate bias of the sources⁶³. The second one is their state centered approaches. Notwithstanding, travel books are doubtlessly fundamental sources which help to understand the political and social conditions of the Ottoman Empire..

2.2.4 Travel Books

Although it seems that travel writing has a discernible pattern, travelers addressed different audiences and they were inclined to balance their writings according to their audience.⁶⁴ Therefore it is not reasonable to accept all the transferred knowledge as the truths of the visited land⁶⁵. Travelers' most important purpose must be the curiosity to get knowledge about other cultures⁶⁶. Travel writing was served to satisfy the reader's desire for adventure and their confidence to their nation's accomplishments⁶⁷. Both Ottoman and foreign travel books were used in

⁶³ Faroqhi, *Approaching Ottoman History*, p.158.

⁶⁴ Palmira Brummett, *The 'book' of Travels : Genre, Ethnology, and Pilgrimage, 1250-1700*, ed. Palmira Brummett, Boston: Brill, 2009. pp.1,5.

⁶⁵ Jean Baptise, Tavernier, *Tavernier Seyahatnamesi*, ed. Stefanos Yerasimos, İstanbul: Kitap Yayinevi , 2006. pp.9,10.

⁶⁶ Andrew Hadfield, *Literature, Travel, and Colonial Writing in the English Renaissance, 1545-1625*, New York : Oxford University Press, 2007. p.1.

⁶⁷ Elizabeth A. Bohls and Ian Duncan, *Travel Writing, 1700-1830 : An Anthology*, ed. Elizabeth A. Bohls and Ian Duncan ,New York: Oxford University Press, 2005.

this thesis. The first group is composed of Ottoman subjects as Evliya Çelebi, Eremye Çelebi, İnciciyan, Sarraf Hovhannesyanyan.

One of the famous Ottoman travelers, Evliya Çelebi lived between the years of 1611 and 1682. Firstly, he traveled in Istanbul and other parts of the empire for about fifty years. Evliya Çelebi's *Seyahatname*⁶⁸ is significant for the precious information containing his travels. He provided detailed information about topographical situation of the Galata district, its administration and social life.

Without *Seyahatname*, our understanding of seventeenth century Ottoman Empire, specifically Istanbul and Galata, would be incomplete. The other source by another Ottoman traveler was Eremya Çelebi Kömürçiyanyan⁶⁹. On the other hand, Hovhannesyanyan⁷⁰ and İnciciyan's⁷¹ books, valuable for imagine the eighteenth century Galata, are significant in order to follow up the developments between the seventeenth and the eighteenth centuries Galata.

The other group of travel books is European travelers who visited Istanbul. From the beginning of the mid sixteenth century, commercial and diplomatic relations of

⁶⁸Yücel Dağlı & Seyit Ali Kahraman, *Günümüz Türkçesiyle Evliya Çelebi Seyahatnamesi:İstanbul*: vols.1/2, İstanbul: YKY, 2006.

⁶⁹ Eremya Çelebi Kömürçiyanyan, *İstanbul Tarihi: 17. Asırda İstanbul*, trans. Hrand Andresyan, İstanbul: Eren Yayıncılık, 1988. He was an Armenian and lived between the years of 1637 and 1695 in İstanbul.

⁷⁰Sarkis Sarraf Hovhannesyanyan, *Payitaht İstanbul'un Tarihçesi*, trans. Elmon Hancer, İstanbul: Türkiye Ekonomik ve Toplumsal Tarih Vakfı, 1996.

⁷¹ P.G. İnciciyan, *XVIII. Asırda İstanbul*, trans. Hrand Andreasyanyan, İstanbul: İstanbul Matbaası, 1956.

the East and West started to develop and the opportunities for travel increased⁷². According to Murphey, between the years of 1600 and 1800, the Ottoman image in Western writing has changed because of thriving common goals. In this period, the mutual dependency in terms of diplomacy and trade, affected the westerners writing about Turks in a positive way. Thus, the concept of the “Fear of Turks” began to diminish⁷³. Diplomats, pilgrims, captives, merchants, missionaries visited the Ottoman lands and produced several works. Occupational diversity of authors brought some advantages. For example, diplomats observed the visiting lands generally with political prejudice. On the other hand merchants’ writings provide knowledge different from the diplomats, because they observed the lands from the merchants’ perspective. Therefore, they provide information about business ethics and potential on commerce opportunities of different regions. However, despite the advantages, travelers’ deficiency in foreign languages, their prejudices and lack of knowledge of the Ottoman society can cause problems for the scholars⁷⁴.

In this context, Gülgün Üçel Aybet’s study about the European travelers who visited Ottoman Empire between sixteenth and seventeenth centuries provides us with the bibliographic information about these people⁷⁵. Although she mentions

⁷²Rhoads Murphy, “Bigots or Informed Observers? A Periodization of Pre-Colonial English and European Writing on the Middle East”, *Journal of the American Oriental Society*, 110.2, 1990, p.297.

⁷³Ibid., p.298.

⁷⁴ Ibid.

⁷⁵Gülgün Aybet Üçel, *Avrupalı Seyyahların Gözünden Osmanlı Dünyası ve İnsanları: 1530-1699*, İstanbul: İletişim Yayınları, 2003.

numerous travelers and travel books covering the seventeenth century in her study, due to linguistic barrier only four of them were selected and evaluated for this study. European travel books that have been benefited from in this thesis are as such; Henry Blount came to the Ottoman Empire in 1634 and visited Istanbul. He just wanted to witness the magnificence of the Ottoman capital city. He wrote the book titled *A Voyage into the Levant*⁷⁶. In his account, Galata was depicted as a popular quarter with its dense non-Muslim population⁷⁷. Gerald MacLean asserts in his book called *The Rise of Oriental Travel: English Visitors to the Ottoman Empire, 1580-1720*⁷⁸, that Henry Blount was the last person who had witnessed, in a positive way, the Ottoman religion, tradition and military. According to MacLean, he was the pioneer of the Edward Said's "orientalism" theory⁷⁹. MacLean asserted that Blount's approach to the Ottoman culture and life was to the utmost in an objective way.⁸⁰. According to his observations, justice to foreigners in Ottoman Empire was fair. Also the cosmopolitan structure of Istanbul attracted his attention.

G.F. Abbott in the book *Under the Turk in Constantinople* records the embassy of the English Ambassador Sir John Finch between the years of 1674 and 1681. Sir Finch was a member of a remarkable family. He was a well educated men, he was

⁷⁶ Henry Blount, *A Voyage Into the Levant*, London: Andrew Crook, 1636.

⁷⁷ *Ibid.*, pp.74,76.

⁷⁸ Gerald MacLean, *The Rise of Oriental Travel: English Visitors to the Ottoman Empire: 1580- 1720*, New York: Palgrave Macmillan, 2006.

⁷⁹ *Ibid.*, p.73.

⁸⁰ *Ibid.*

trained firstly in Christ's College where he got his medical degree in 1651. Finch spent most of his life in Italy as her Majesty's ambassador. After resuming his duty in Italy, he returned to England in August 1670 and accepted to become an ambassador to the Sublime Porte in 1672. He asserted that Istanbul was not a paradise for an Englishman, who had the chance to see the elegant cities of Italy. Although he disliked the narrow and dirty streets of the city, the panoramic view with massive domes, slender minarets and the harem resembled "the jewel". He wrote a few things about Galata, being a business quarter of the Istanbul, a harbor filled with Christian merchant ships and where large number of Franks lived. He asserted that the Turkish oppression was least felt at Pera, making it the most appropriate region for living for Europeans⁸¹.

Towards the end of the seventeenth century Joseph Pitton de Tournefort⁸² visited Ottoman land as a part of his botanical travels and gave detailed information about Constantinople and Galata. Tournefort came to the lands of the Ottoman Empire (1699) in order to find out new botanicals⁸³. His book titled "*A Voyage into the Levant*" contains information about places he visited and about Istanbul. His account provides information on local administration, habits, costumes, religion, monasteries,

⁸¹G. F. Abott, *Under the Turk in Constantinople: A record of Sir John Finch's Embassy 1674-1681*, London: Macmillan and Co., 1920. pp.33-38.

⁸² Joseph Pitton de Tournefort was born in Aix-en-Provence in 1656 and focused on medical studies at the University of Montpellier he started to plant hunting and after became a member of the "Academie Royale des Sciences", he traveled to the Levant.

⁸³ Jennifer Speake, *Literature of Travel and Exploration*, ed. Jennifer Speake, Vol.3, New York: Fitzroy Dearborn, 2003, p.1189.

chapels, besides the plans of the towns and the cities⁸⁴. According to Tournefort, Galata was the most cosmopolitan part of Istanbul and freedom was the result of this cosmopolitan structure⁸⁵. Christians belonging to the various religious orders had churches for centuries. For example, Dominicans' church St. Pierre was in their hands for about 300 years. Franciscans kept control of their church – St. George- for a century. Furthermore Reformist Franciscans had their own church separate from the Franciscans⁸⁶. In Galata, it was free to open a tavern and Muslims spent time in these taverns⁸⁷. Tournefort generally narrates on the tolerant life at Galata with its multi-religious population.

Due to social restrains, travelers were generally man⁸⁸. The conditions of travel in the early modern era was prohibiting to women. The lack of confidential highways and the means of comfort, made traveling inconvenient women. Despite these harsh conditions, some women took the challenge and left us with travel accounts. Lady Mary was an English woman and was educated in literature and classics. She married to Edward Wortley Montagu in 1712 and her husband was joined as an ambassador to Sublime Porte in 1716. She accompanied her husband in Istanbul between 1716 and 1718. Lady Mary Worthley Montagu came to the Ottoman lands through Eastern

⁸⁴Ibid., 1188.

⁸⁵Joseph de Tournefort, *Tournefort Seyahatnamesi*, (ed.) Stefanos Yerasimos, İstanbul: Kitap Yayinevi, 2005.

⁸⁶ Ibid., p.36.

⁸⁷ Ibid., p.38.

⁸⁸Carole Fabricant, "Eighteenth Century Travel Literature" in *The Cambridge History of English Literature, 1660-1780*, ed. John Richetti. p. 714.

Europe⁸⁹. Lady Mary Wortley Montagu gave lively details about the daily life therefore she dealt with certain issues that some men travelers did not. She observed women's life style in the Harem, providing information that cannot be found in any other travel accounts written by her male counterparts⁹⁰. Her best known book "The Embassy Letters" was published in 1763 a year after her death⁹¹. She lived in a hotel at Pera. She also emphasized the freedom and cosmopolitan structure of Pera. She mentions that the population of the district was mainly composed of Frank Christians⁹².

In a very general perspective, seventeenth century European travelers had prejudices and positive frame of mind towards Ottoman culture and way of life⁹³. All of these mentioned sources contain unique and authentic information about their visits and it is not possible to find these details in official documents or other sources. Therefore, all of them are beneficial for the thesis with their valuable information they contain.

⁸⁹Elizabeth A. Bohls & Ian Duncan, *Travel Writing, 1700-1830 : An Anthology*, Oxford: Oxford University Press, 2005. p.68.

⁹⁰Jennifer Speake, *Literature of Travel and Exploration*, p.1285.

⁹¹ed. Elizabeth A. Bohls and Ian Duncan, *Travel Writing, 1700-1830 : An Anthology*, Oxford: Oxford University Press, 2005. p.68.

⁹²Lady Wortley Mary Montagu, *Embassy to Constantinople: The Travels of Lady Mary Wortley Montagu*, New York: New Amsterdam, 1988.

⁹³ Murphy, "Bigots or Informed Observers? A Periodization of Pre-Colonial English and European Writing on the Middle East", p.303.

CHAPTER III

GALATA

3.1 A Short History of Galata

The Greek historian Strabon named the region which is known as Galata today, “Sycae”⁹⁴. This name originated from the word of ‘Gala’, meaning milk, Galata is refers to the place where the dairies and barns were found. Annexation to *Sycae* to Constantinople occurred in the 5th century⁹⁵. During Byzantine period this district was surrounded by the walls. Within the walls there were churches, a forum, bath, harbor and 431 houses⁹⁶. In the 12th century Genoese settle down started to the Galata and they got capitulary privileges from the Byzantine emperor Manuel Komnenos I. After the 4th crusade, in 1204, Venetians established the Latin Kingdom which began to replacing Genoese settlement. This Latin Kingdom in Constantinople lasted 56 years⁹⁷. However, Byzantine Emperor Michael VIII reconquered Constantinople in 1261 and the Genoese started to settle there in accordance with the

⁹⁴ Sycae is a Greek origin word which means fig. The fig trees are widespread through the Bosphorus region. Celal Esad Arseven, *Eski Galata ve Binaları*, trans. Dilek Yelkenci, İstanbul: İstanbul Kütüphanesi Yayınları, 1989. p. 25.

⁹⁵ Robert Mantran, *İstanbul Tarihi*, trans. Teoman Tunçdoğan, İstanbul: İletişim Yayınları, 2001. p.42.

⁹⁶ *Ibid.*, p.59.

⁹⁷ Celal Esad Arseven, *Eski Galata ve Binaları*, trans. Dilek Yelkenci, İstanbul: İstanbul Kütüphanesi Yayınları, 1989. p. 34.

Nymphaion Treaty⁹⁸. Gaining victory against Latins emperor assured political and economical privileges to Genoese such as permission to build palaces, churches, baths or houses⁹⁹. Micheal VIII also returned their former privileges such as exemption from customs dues¹⁰⁰. As a precaution for the Venetian's aggression against Aegean and Greek Archipelago, Micheal VIII made Galata a semi-autonomous region and appointed a mayor to that district. From that time on, Galata started to act independently from Byzantine Empire.¹⁰¹ During the Ottoman period some of these privileges were preserved.

3.2 Topography of Galata

Golden Horn separated the European part of Istanbul into two sections as north and south. The southern part is the imperial capital city, which is known as the historical peninsula today. Galata is located in the northern part, facing the imperial peninsula and spatially separated from the İstanbul¹⁰². It developed on the perpendicular slopes of the Golden Horn¹⁰³. The frontiers of Galata extend from

⁹⁸ Mantran, *İstanbul Tarihi*, p.42.

⁹⁹ Arseven, *Eski Galata ve Binaları*, p.35.

¹⁰⁰ Louis Mitler, "The Genoese in Galata: 1453-1682", *International Journal of Middle East Studies*, Vol. 10, No. 1,1979, p.3.

¹⁰¹ Ibid.

¹⁰² Durseteler, *Venetians in Constantinople*, p.153.

¹⁰³ Doğan Kuban, *İstanbul: Bir Kent Tarihi*, trans. Zeynep Rona, İstanbul: Türkiye Ekonomik ve Toplumsal Tarih Vakfı, 1996.

Kasımpaşa Deresi (Cibon) to Tophane, including Galatasaray and Beyoğlu¹⁰⁴. According to seventeenth century traveler Evliya Çelebi, geographical location of Galata extends from Golden Horn to Kağıthane.¹⁰⁵ In that case entire northern shore of the Golden Horn was named as Galata.

All of the neighborhoods, mosques and churches in Galata were surrounded by the city walls which were built firstly in the 4th century during Byzantine Emperor Constantine's reign¹⁰⁶. Some towers had been built among the walls in order to strengthen the defense of the city. The highest one was the *Christea turris* which came to be known as Galata Tower during the Ottoman rule¹⁰⁷. According to seventeenth century traveler Eremya Çelebi Kömürçiyân there were 12 gates in Galata, nine of which were located in the coastal strip. Coming from the Kasımpaşa, the first gate was *Azapkapı*. The second one was *Kürkçükapı*;; the third was called *Yağkapanı*. Customs and dungeon of Galata were located there. The fourth gate was *Balıkpazarı* with twenty shops in it. The fifth of the gates was *Karaköy Kapısı* and the sixth one was *Kurşunlu Mahzen Kapısı*. The seventh gate was *Mumhane Kapısı*. In this quarter candle was produced. *Eğri Kapı* was the eighth gate with a gun powder mill. *Kireçkapı* was the ninth gate and the last one situated in the coastal strip. The remaining three gates were opening inland. The only name mentioned

¹⁰⁴ *Dünden Bugüne İstanbul Ansiklopedisi*, İstanbul: Türkiye Ekonomik ve Toplumsal Tarih Vakfı, p.348.

¹⁰⁵ Dağlı & Kahraman, *Günümüz Türkçesiyle Evliya Çelebi Seyahatnamesi: İstanbul*, p. 387.

¹⁰⁶ Wolfgang Müller-Wiener, *İstanbul'un Tarihsel Topografyası*, trans. Ülker Sayın, İstanbul: YKY, 2001, p.320.

¹⁰⁷ *Ibid.*

in this direction is *Kule Kapısı*. As mentioned above, there were two *Kule Kapısı*; the *Büyük Kule Kapısı* and the *Küçük Kule Kapısı*. And the last gate was the *Tophane Kapısı*¹⁰⁸. The seventeenth century traveler Evliya Çelebi mentioned 17 gates in Galata. These 7 additional gates were, *Meyyit Kapısı*, *Tophane Kapısı*, *Meydancık Kapısı*, *Kilise Kapısı*, *İç Azab Kapısı*, *Sadık Kapı*, *Mihal Kapısı* and *Küçük Karaköy Kapısı*. He did not mention the *Mumhane Kapısı* and *Eğri Kapı*¹⁰⁹.

There were both mosques and churches are situated next to each other. After the conquest in 1453, the Ottomans started to build new mosques at the centers of the quarters in order to serve as public forums, where announcements of the Sultan or the viziers were made. Since it was more practical, sometimes they preferred to convert churches into mosques if their locations were convenient¹¹⁰. The Ottomans converted churches into mosques for three reasons. The first one was a need for mosques, educational centers and *tekkes*. The second reason was easy adaptation of Byzantine Churches and chapels, which were standing in the Muslim quarters. St. Paul was built in the 13th century as a Latin Church, which was given to the Dominican monks after the Latin conquest¹¹¹ and was converted into a mosque by the Ottomans between the years of 1475 and 1478. The region, in which the *Arap Camii* is located, was given to the Muslim people who came from Spain by the end of the 15th

¹⁰⁸ Kömürçüyan, *İstanbul Tarihi: XVII. Asırda İstanbul*, pp.227,228.

¹⁰⁹ Ibid., p.228.

¹¹⁰ Süleyman Kırımtayf, *Converted Byzantine Churches in İstanbul: Their Transformation into Mosques and Masjids*, İstanbul: Ege Yayınları, 2001. p. 2.

¹¹¹ Arseven, *Eski Galata ve Binaları*, p. 62.

century¹¹². The *Arap Camii* was restored in sixteenth, eighteenth and again in the nineteenth centuries¹¹³. The other mosque, which was built during the Ottoman rule, was *Yeni Cami* which was located in *Perşembe Pazarı*¹¹⁴. This mosque was built by the mother of Mustafa III and Ahmed III, Gülnuş Emetullah Sultan in 1697 on the ruins of the most popular Latin Church St. Francesco¹¹⁵. Tournefort writes that the church of the Franciscan priests, St. Francesco, was converted to a mosque after a fire. According to him, Ottomans provided justification to this conversion by indicating making alcohol trade of the priests in this church to the establishment document. In this manner Franciscan priests were obliged to the move to the Pera¹¹⁶. Eremya Çelebi mentioned that Andon Church, located near the *Kurşunlu Mahzen Kapısı*, was converted into a mosque during the Sultan Ibrahim's reign between the years of 1640 and 1648¹¹⁷. The number of mosques in this region was less than the number of churches. Evliya Çelebi asserted that in the seventeenth century there were 5 mosques in Galata; *Arap Camii*, *Mehmed Paşa Camii*, *Yağkapanı Camii*, *Kara Mustafa Paşa Camii* and *Karaköy Camii*¹¹⁸.

¹¹² Wiener, *İstanbul'un Tarihsel Topografyası*, p. 46.

¹¹³ Ibid., pp.79,80.

¹¹⁴ İnciciyan, *XVIII. Asırda İstanbul*, p.88.

¹¹⁵ Kömürçüyan, *İstanbul Tarihi: XVII. Asırda İstanbul*, p.235.

¹¹⁶ Joseph de Tournefort, *Tournefort Seyahatnamesi*, ed. Stefenos Yerasimos, Vol.2, İstanbul, Kitap Yayınevi, 2005. p.36.

¹¹⁷ Kömürçüyan, *İstanbul Tarihi: XVII. Asırda İstanbul*, pp.38,39.

¹¹⁸ Dağlı & Kahraman, *Günümüz Türkçesiyle Evliya Çelebi Seyahatnamesi*, p.390.

All the religious groups had their own place to practice their religion in Galata, therefore, besides the existing mosques; there were several churches in this area. In the Notes chapter of the *İstanbul Tarihi: XVIII. Asırda İstanbul*, Hrand D. Andriasyan gave detailed information about the churches in Galata. He asserted that in the year of 1593, there were 9 Greek churches. The number increased to 10 in 1604 and again 9 churches survived after fires in the region in 1683. The number of the churches sharply decreased to 4 in 1696¹¹⁹. On the other hand, Evliya Çelebi asserted that there were 70 churches in the Galata in the seventeenth century. 7 of them were belonging to Catholics; St. Francesco, Ste. Anne, St. Benoit, St. Giorgio, St. Pierre, St. Sebastian, St. Jean-Baptiste, Ste. Claire and Ste. Marie de Drapiers¹²⁰. St. Francesco was built in the 13th century. It was burned two times in the seventeenth century (1639 and 1660). After fire it was restored in two occasions in 1639 and 1660, to be confiscated in 1697 along with Ste. Anne. A new mosque was built in the location of St. Francesco and it was named as *Yeni Cami*. St. Benoit was built by the Genoese under the name of St. Marie de la Citerne in 1420¹²¹. By the 15th century, Benedictines captured the region and constructed a monastery called St. Benoit. Kömürçyan asserted that this building was not destroyed in 1660 fire. However it burned three times in the years 1686, 1696 and 1731¹²². St. Giorgio was a

¹¹⁹ Eremya Çelebi Kömürçyan, *İstanbul Tarihi: XVII. Asırda İstanbul*, trans. Hrand D. Andriasyan, İstanbul: Kutulmuş Basımevi, 1952. This information is taken from the Notes chapter of the Book written by the Hrand D. Andriasyan. He referred to the article of the papadopulu.

¹²⁰ Mitler, "The Genoese in Galata: 1453-1682", p.77.

¹²¹ Ibid., p.87.

¹²² Kömürçyan, *İstanbul Tarihi: XVII. Asırda İstanbul*, pp.38,39.

Byzantine church which was converted into a Latin Church by the Genoese in the 14th century¹²³. This church was damaged by the fire in 1660 and restored with the edict of Mehmed IV (1648-1687)¹²⁴. It served as a burial place for many *podestas*¹²⁵. St. Pierre was built in the 15th century and devoted to Dominican priests¹²⁶. Galland asserted that this church belong to the Franks in Galata¹²⁷. Sebastian was an ordinary building near the St. Francesco and it burned in the 1660 fire¹²⁸. St. Jean-Baptiste was a Latin Church that burned down in 1660. Ste. Claire was constructed just before the conquest of İstanbul and was converted into a mosque by Kemankeş Mustafa Paşa in 1641-1642. The last Latin Church belonged to the Drappieri family was confiscated by the Ottomans in 1663¹²⁹. Armenians had one church named Surp Grigor Lussavoritsch¹³⁰. It was constructed by the Armenians, who came from Caffa in 1436¹³¹. There was only one synagogue for the Jews¹³².

¹²³ Ibid.

¹²⁴ Mitler, *The Genoese in Galata: 1453-1682*, p. 87.

¹²⁵ Ibid.

¹²⁶ Kömürçüyan, *İstanbul Tarihi: XVII. Asırda İstanbul*, p.236.

¹²⁷ Antoine Galland, *İstanbul'a Ait Günlük Anılar*, Vol.1, Ankara, TTK, 1998, p.237.

¹²⁸ Kömürçüyan, *İstanbul Tarihi: XVII. Asırda İstanbul*, pp.38,39.

¹²⁹ Ibid., pp.235-237.

¹³⁰ Ibid., p.40.

¹³¹ Halil İnalçık, "Ottoman Galata: 1453-1553", *Premiere Recontre Internationale sur l'Empire Ottoman et la Turqui Moderne*, ed. Edhem Eldem, İstanbul: Isis Press, 1991. p.41.

¹³² Kuban, *İstanbul: Bir Kent Tarihi*, p.216.

Diversity in buildings of religious communities displays the multi-cultural outlook of the Galata region.

3.3 Administration

Although the cosmopolitan structure and commercial advantages of the region were preserved by the Ottomans, Galata under the Ottoman rule could not keep the administrative privileges it had in the past. The Council of Magnifica Communita subrogated the office of *podesta*¹³³ and put it under the authority of a *voyvoda* who was appointed to the district by the Sultan according to the survey of 1455¹³⁴. The *voyvoda*, assigned each year in March, dominated the coastline from Galata to the *Rumeli Feneri*¹³⁵. Kadıs were assigned to the region as well as the representatives of the Sultanic political and civil authority¹³⁶. Galata Kadıship was one of the four kadıships in İstanbul¹³⁷. As Evliya Çelebi wrote 300 villages were under the responsibility of the *kadı* of Galata and had 44 *naibs* to assist him¹³⁸. Kadı's wage

¹³³ Mitler, "The Genoese in Galata: 1453-1682", p.75.

¹³⁴ İnalçık, "Ottoman Galata: 1453-1553", p.27

¹³⁵ İnciciyan, *XVIII. Asırda İstanbul*, p.84.

¹³⁶ İnalçık, "Ottoman Galata: 1453-1553", p.58.

¹³⁷ The other kadıs were belong to the regions of Üsküdar, Eyüp and İstanbul. Reşad Ekrem Koçu, *İstanbul Ansiklopedisi*, vols. 11, İstanbul: Koçu Yayınları, 1973.

¹³⁸ Reşad Ekrem Koçu, *İstanbul Ansiklopedisi*, vol. 11, İstanbul: Koçu Yayınları, 1973.p.5898.

was 500 *akçe* per a day, whereas *naib*'s daily wage was 150 *akçe*¹³⁹. The *Kadı* of Galata dwelled near the *Arap Camii*¹⁴⁰.

3.4 Social Framework

After the conquest of Constantinople by the Mehmet II, *Magnifica Comunita di Pera*, (Magnificent Community of Pera),¹⁴¹ signed a peaceful oath (*Ahdname*) and Galata put under the Ottoman rule. Mehmed II wanted to keep the normal lives of the people of region because he was aware of the economic importance of the district. Two separate groups, permanent inhabitants and temporary Frank merchants, were considered by this *Ahdname*. The former group consisted of Greeks, Armenians, Jews and some Genoese people. Sultan secured right for property ownership, free travel in the Ottoman lands. The latter group is called Frankish merchants. Right to conduct free trade in Ottoman lands was guaranteed by the Sultan provided that they paid their customs dues as mentioned in the *Ahdname*.¹⁴² This *Ahdname* established

¹³⁹ Dađlı & Kahraman, *Günümüz Türkçesiyle Evliya Çelebi Seyahatnamesi: İstanbul*, p.392.

¹⁴⁰ Koçu, *İstanbul Ansiklopedisi*.p.5898.

¹⁴¹ Genoese inhabitants of the Galata said Pera to where they live. The origin of the word was Peramera in Greek and means the opposite shore or the other side. Celal Esad Arseven, *Eski Galata ve Binaları*, trans. Dilek Yelkenci, İstanbul: İstanbul Kütüphanesi Yayınları, 1989. p.26.

¹⁴² İnalçık, "Ottoman Galata: 1453-1553", p.25,26.

that the Genoese of Galata were not differentiated from other foreign communities living under the Ottoman rule¹⁴³.

Although Galata seems smaller geographically when compared to other European counterparts, it was densely populated¹⁴⁴. The population of the region was composed of four ethnic groups which were Genoese, Greeks, Armenians and Jews¹⁴⁵. İnalçık divided population of Galata into three groups according to the survey books. The first group lived in the Islamic territories with the guarantee of capitulatory privileges. This group was called *Dar ül- Harb*. The second one was Ottoman subjects living in Pera; their lives and properties were guaranteed by the state because they paid Islamic poll tax, *cizye*. This group was called *zimmi*. The third group the captives composed of Italians, Armenians and Greeks. They attained their freedom by paying ransom and were exempted from paying *cizye*¹⁴⁶.

İnalçık asserts that according to the survey of 1455 and the *Vakfiyye* of Mehmed II in 1472 Italians as *zimmi* or *müstemen*¹⁴⁷ constituted the majority of the population of Galata during the period between 1453 and 1472¹⁴⁸. With reference to 1455 survey, the most populous group in Galata were the Greeks. This group dwelled

¹⁴³ Ibid., p.28.

¹⁴⁴ Mitler, "The Genoese in Galata: 1453-1682", pp. 71-91.

¹⁴⁵ İnalçık, "Ottoman Galata: 1453-1553", p.39.

¹⁴⁶ Ibid., pp.39,40.

¹⁴⁷ The subject of foreign countries who were allowed to reside in otoman lands. Mehmet Zeki Pakalın, *Osmanlı Tarih Deyimleri ve Terimleri Sözlüğü*, Vol. 3, M.E.B Yayınları, İstanbul, 2004, p. 631.

¹⁴⁸ İnalçık, "Ottoman Galata: 1453-1553", p.47.

especially around the inner sections of the quarter and Galata Kulesi and the shoreline of the Golden Horn between Tophane and Karaköy¹⁴⁹. Genoese population was settled intensively around tower district¹⁵⁰. Jews settled down in vicinity of Karaköy¹⁵¹. Kömürçiyân generalized the dwellings of the Jews as the coast line.¹⁵² Armenians resided around the St. Benoit and St. Gregor Churches¹⁵³. At the time of the survey in 1455, Muslims were living in Galata¹⁵⁴ the process of settling down Turks in Galata lasted for about fifty years after the conquest. The Muslim population of the district started to increase in the early years of the sixteenth century¹⁵⁵. Although there was no obligation to live in separate districts for Muslim and non-Muslim subjects, Muslim people in Galata settled down in areas where mosques mostly were.¹⁵⁶ Moreover as the new mosques started to be built, Christian population of the region was not allowed to live there¹⁵⁷. In the course of time,

¹⁴⁹ Kömürçiyân, *İstanbul Tarihi: XVII. Asırda İstanbul*, p.40.

¹⁵⁰ İnalçık, "Ottoman Galata: 1453-1553", p.41.

¹⁵¹ *Ibid.*, p.43.

¹⁵² Kömürçiyân, *İstanbul Tarihi: XVII. Asırda İstanbul*, p.40.

¹⁵³ İnalçık, "Ottoman Galata: 1453-1553", p.45.

¹⁵⁴ *Ibid.*, p.39.

¹⁵⁵ Mitler, "The Genoese in Galata: 1453-1682", pp. 71-91.

¹⁵⁶ *Dünden Bugüne İstanbul Ansiklopedisi*, İstanbul: Türkiye Ekonomik ve Toplumsal Tarih Vakfı. p: 352.

¹⁵⁷ Mitler, "The Genoese in Galata: 1453-1682", pp. 71-91.

Muslims generally settled around *Azap Kapı* and *Arap Camii* and expanded towards the *Okçu Musa* neighborhood direction¹⁵⁸.

A survey, conducted by the *Kadı* of İstanbul in 1478, shows us the alteration of density in the population in Galata in terms of the number of houses i.e. 535 Muslim houses, 592 Greek houses, 62 Armenian houses and 32 European houses¹⁵⁹. At the same period, distribution of the houses in İstanbul according to religion was like as follows; 8951 Muslim houses, 3151 Greek houses, 1647 Jewish houses, 372 Armenian houses¹⁶⁰. On the other hand, Evliya Çelebi is stated that in the seventeenth century, there were 18 Muslim, 70 Greek, 3 Frank, 2 Armenian and 1 Jewish neighborhood in Galata¹⁶¹. These numbers demonstrate the cosmopolitan structure of the region preserved throughout the Ottoman rule. As stated by Mittler; “Galata continued to live a life of its own with a culture, architecture, commerce, language, and religion distinct from those of the Ottoman world surrounding it”¹⁶². This structure was reflected in the accounts of seventeenth century travelers’ accounts where the quarter was portrayed as a Christian city in the middle of the Ottoman Empire in which freedom was perceived unlike any other Ottoman city¹⁶³. Likewise Abbot described the region as the only district that oppression of

¹⁵⁸ Arseven, *Eski Galata ve Binaları*, p.78.

¹⁵⁹ Ömer Lütfi Barkan, Ekrem Hakkı Ayverdi, *İstanbul Vakıfları Tahrir Defteri: 953 (1546) Tarihi*, İstanbul: Baha Matbaası, 1970. p.XIV.

¹⁶⁰ *Ibid.*, p.XIV.

¹⁶¹ Dağlı & Kahraman, *Günümüz Türkçesiyle Evliya Çelebi Seyahatnamesi: İstanbul*, p. 392.

¹⁶² Mittler, “The Genoese in Galata: 1453-1682”, p.90.

¹⁶³ Tournefort, *Tournefort Seyahatnamesi*, p. 38.

the Empire was not influential¹⁶⁴. However; Evliya Çelebi accentuated on the non-Muslim population of the city by describing the region as full of “vice and depravity”¹⁶⁵. Although the observers separated the urban area of Galata into religious neighborhoods, Muslims and non-Muslims lived together in many parts of the capital city. As Eric Dursteler quite aptly summarized; “group identities were not rigid or monochromatic; identity was more complex than a bipartite model of self and other”¹⁶⁶. All the religious groups experienced interactions with each other in commercial, political, social, religious and economic levels.¹⁶⁷ In the next chapter, the reflections of this cosmopolitan social life on economic relations will be examined thoroughly.

¹⁶⁴ G.F. Abbott, *Under The Turk in Constantinople: A Record of Sir John Finch's Embassy, 1674-1681*, London, Macmillan and Co., 1920. p.38.

¹⁶⁵ Dađlı & Kahraman, *Günümüz Türkçesiyle Evliya Çelebi Seyahatnamesi: İstanbul*, pp.394, 395.

¹⁶⁶ Dursteler, *Venetians in Constantinople*, p.184.

¹⁶⁷ Ibid.

CHAPTER IV

RECONSTRUCTION OF THE CREDIT RELATIONS IN GALATA

4.1 European Framework

The concept of lending and borrowing money is as old as the existence of the communities and it got more complicated and its volume increased throughout the centuries. According to *The New Palgrave Dictionary of Economics*, the recent definition of credit is; "...transfer the property rights on a given object (e.g. a sum of money) in exchange for a claim on specified objects (e.g. certain sums of money) at specified points of time in the future"¹⁶⁸. However, in the seventeenth century the meaning of the word was complicated. Antoine Furetiérs's *Dictionary*, published in the seventeenth century, gave three meanings of the word credit.

The first sense of the word is 'Credibility and respect which one acquires in the eyes of the world as a result of one's virtue, integrity, sincerity and merit.' The second 'also refers to the power, authority and wealth which one attains because of the reputation which one has acquired'. And the third 'more usually refers, in the business world, to the reciprocal loan of money and goods, made on the basis of a merchant's reputation for integrity and solvency'¹⁶⁹.

The conceptual meaning of credit for the people in the conditions of early modern age was discussed by European scholars through various studies for different

¹⁶⁸ *The New Palgrave: A Dictionary of Economics*, ed. John Eatwell et al., Vol. 1 New York: The Stockton Press, 1987. pp.715,717.

¹⁶⁹ Quoted in Laurence Fontaine, "Antonio and Shylock: Credit and Trust in France, c. 1680-c. 1780", *Economic History Review*, LIV, 2001, p.39.

regions, these were Muldrew's study for England, Laurence Fontaine's study for France or Scott Taylor's study for Spain.

In Craig Muldrew's study "*The Economy of Obligation: The Culture of Credit and Social Relations in Early Modern England*", he reconstructed the economic practices and discourses in the early modern era and he tried to reveal the sociological structure of credit relations by analyzing the structure of marketing networks, structure of credit and the rise of debt litigation. Muldrew analyzed the court records of King's Lynn city which was an active trading entrepot in North Norfolk of England with an average population of 7000-8000. Based on the court records, he revealed the social transformation in England by studying the region as a historical microcosm.

According to this work, the beginning of the culture of credit in early modern era falls on mid-sixteenth century due to a rapid economic expansion. Considering that the amount of gold and silver in circulation in that time was low, economic expansion was only possible through credit.¹⁷⁰ The way of providing credit was to lend and borrow in person. In this sense, creditors lend their money only to people, they trusted to pay back¹⁷¹. This means that credit did not refer to lending in the sixteenth and seventeenth centuries, it referred to the trustworthiness of people and trust in the society. In this context, the credit density informs us about the density of

¹⁷⁰ Muldrew, *The Economy of Obligation: The Culture of Credit and Social Relations in Early Modern England*, p.3.

¹⁷¹ Ibid.

trust in the society and early modern markets turns into places where social trust is traded as well as the material goods¹⁷².

Although Christianity and its doctrines about the rightness and trustworthiness was the framework for the creation of this kind of a trust in the society¹⁷³, unpaid debts depending on the economic expansion made trust a more problematic issue. People started to omit paying their loans because of poor bookkeeping, greater spending and competing obligations¹⁷⁴, which means that more complex credit networks and the increase in need for profit made confidence more fragile. However, people continued to provide credit, trustworthiness was damaged, because of two different motivations. The first one was that Christianity encourages lending money in the form of providing credit to the poorer neighbour as a duty of charity¹⁷⁵. The second was that they see credit relations in every social transaction¹⁷⁶. However, in solvency created on increase in conflicts between people and number of litigations¹⁷⁷, which are mainly caused by the conflicts on the articles of the contracts because

¹⁷² Ibid., p.5.

¹⁷³ Ibid., p.130.

¹⁷⁴ Ibid., p.123.

¹⁷⁵ Ibid., p.113.

¹⁷⁶ Ibid., p.173.

¹⁷⁷ Craig Muldrew, "The Culture of Reconciliation: Community and the Settlement of Economic Disputes in Early Modern England", *The Historical Journal*, Vol. 39, No. 4, 1996, pp.921,922.

of the complex credit networks, unpaid debts and the fact that account was not developed yet¹⁷⁸.

There are some other studies about credit relations in other regions of England and Europe while Muldrew's study is the most comprehensive one among all. One of these studies is about France by Laurance Fontaine titled "*Antonio and Shylock: credit and trust in France, c.1680-c. 1780.*" In this study, Fontaine aimed to develop opinion by analyzing the credit relations in France between the specific people of whom he could gain the accounting books. Fontaine indicated in explanatory on, the place of credit in early modern age, place of credit in all kinds of economic transactions was strong enough to bind socially creditor and debtor networks from different social groups of different geographies¹⁷⁹.

According to Fontaine, trust and reputation were identical since it was not possible to verify the credit backgrounds and reliabilities of people who sought credit. Thus, in economic crises people tended to establish credit transactions with whom they were engaged formerly and had established relationship based on confidence. Similar to Muldrew, Fontaine thinks that trust was the reflection of social nature of credit in the early modern age.

In Scott Taylor's study, titled "*Credit, Debt and Honour in Castile, 1600-1650*", the concepts of credit, debt and honour were discussed based on the court records of the Kingdom of Castile. In regards to this study it is understood that, credit was

¹⁷⁸ Muldrew, *The Economy of Obligation: The Culture of Credit and Social Relations in Early Modern England*, p.199.

¹⁷⁹ Laurance Fontaine, "Antonio and Shylock: Credit and Trust in France, c.1680-c. 1780", p.41.

crucial in the seventeenth century since it contributed livelihood to the people. It is underlined that, social relations were shaped and their strengths were determined according to the credit relations among the people. Therefore, any economic dispute or crisis would result in an interpersonal case. Taylor reached similar conclusions and he has indicated that credit became a part of sociability in Castile in early modern age and eventually little difference remained between financial solvency and trustworthiness¹⁸⁰.

As seen above, studies about credit relations in Europe generally focused on trustworthiness, which was the prerequisite for getting credit. Depending on discussions about concept of trust, it can be said that trustworthiness and creditworthiness have the same meaning in early modern European society and the reputation of a person seems to determine the amount of credit or simply account for whether the person in question really worth giving credit. These studies brought a consensus about how credit was obtained in the early modern age. In Fontaine's study and Muldrew's another study titled "*Credit and the Courts: Debt Litigation in a Seventeenth Century Urban Community*", the court records were used as archival documents were focusing on the question of trust. Issues such as who lent to whom, whether there was a credit relationship between social levels or not, and the patterns of the relationship if there was any, were the themes for these two studies.

Fontaine states that there was a credit relationship between social levels in France and the way of obtaining a credit is explained as follows:

¹⁸⁰ Scott Taylor, "Credit, Debt and Honour in Castile, 1600- 1650", *Journal of Early Modern History*, Vol. 7, No. 1-2, 2003 , pp.12, 13.

...the relationship between creditor and debtor was established within a certain number of circles. One first approached the family circle. If there was no family or its members were completely unable to meet the demand, the peasants turned to those who provided them with work; depending on the region this might be aristocracy, religious institutions, or the village elite. Next they approached the regional elite; then finally, the foreigners who depending on the region, might be Jewish, Italian or Savoyard¹⁸¹.

Another question is the interreligious credit relations. In the Mediaeval Ages, the Catholic Church prohibited lending money with interest. In the words of Pope Innocent VIII's in 1489, it would be 'monstrous and atrocious for Christians to lend money and collect interest upon it to the utter loss and damnation of Christian souls'¹⁸². On the other hand, the Mosaic code prohibited this kind of money lending only among Jewish people, it was free in interreligious indebtedness. Thus, Jews were able to lend money to Christians at interest¹⁸³. Jews lent money at interest in most of the countries of Central Europe and Western Europe at the end of middle ages. In medieval Italy, Jews lent money both to the poor for their survival as also they lent to people of high class such as tradesmen, artisans or doctors. Local administrators employed Jewish credit for public expenditures¹⁸⁴. Nonetheless, economic or demographic profile of the people who borrowed from Jews could still

¹⁸¹ Fontaine, "Antonio and Shylock: Credit and Trust in France, c.1680-c. 1780", p.49.

¹⁸² Brian Pullan, "Charity and Usury and Christian Lending in Renaissance and Early Modern Italy" in *Proceedings of the British Academy*, ed. P.J. Marshall, Vol. 125, 2005.

¹⁸³ Yoram Barzel, "Confiscation by the Ruler: The Rise and Fall of Jewish Lending in the Middle Ages", *Journal of Law and Economics*, Vol. 35, No. 1, 1992, p.3.

¹⁸⁴ Maristella Botticini, "A Tale of " Benevolent" Governments Private Credit Markets, Public Finance, and the Role of Jewish Lenders in Medieval and Renaissance Italy", *The Journal of Economic History*, Vol. 60, No. 1, 2000, p.166.

not be identified¹⁸⁵. Jewish society started to settle in England after the Norman Conquest and they received full mercy of the king with the right to participate in crediting. Different than in Italy, they were lending money only to the society rather than lending to local administrators¹⁸⁶. In Eastern Europe, Jews were not allowed to invest in land and come a part of upper class and this enabled them to keep their money in cash and accumulate and establish a rich and strong group¹⁸⁷. They mostly supplied small scaled credits in Eastern Europe. This interreligious indebtedness continued along middle age, and most probably proceeded in the early modern period as well. In this perspective, it can be stated that interreligious money lending and borrowing traditionally existed in Europe in the early modern period although European people tended to borrow from their family or the inner circle and preferred to borrow from foreigners as the last alternative, as it is mentioned before.

Muldrew found acknowledgments on ‘who borrowed from whom’ depending on the personal litigant information, which reveal the reasons for applying to the court.¹⁸⁸ According to Muldrew, credit was quite prevalent even in the lowest levels of the society, hence getting a credit and coming to the court somehow related to this

¹⁸⁵ Ibid., p. 168.

¹⁸⁶ Barzel, “Confiscation by the Ruler: The Rise and Fall of Jewish Lending in the Middle Ages”, p.7.

¹⁸⁷ Gershan David Hundert, “Jews, Money and Society in the 17th Century Polish Commonwealth: The Case of Krakow”, *Jewish Social Studies*, Vol. 43, 1981, p.261.

¹⁸⁸ Craig Muldrew, “Credit and the Courts: Debt Litigation in a Seventeenth Century Urban Community”, *Economic History Review*, Vol. 46, 1993, p.24.

credit was a common feature. This is an indication of the fact that the poor were not isolated in the society¹⁸⁹. Muldrew asserts;

Rich and poor alike were bound by reciprocal bonds of indebtedness, and needed to trust one another. True, the poor were more indebted to the wealthy, and credit did not ultimately alter the power of wealth, but the wealthy were still indebted to the poor to a considerable degree¹⁹⁰.

Another criterion Muldrew used in order to analyze the diffusion of credit in the society is the role of women in the credit relations. Muldrew states that courts implemented the English Common Law which prevented married women from making a claim, since women could only be observed in 9% of the cases between 1683 and 1686, where 2983 people got involved in as either claimants or defendants. Women who composed this 9% were either widows or spinsters. With reference to this fact, Muldrew concluded that credit relations were men oriented in the early modern period¹⁹¹. Credit relations were gender related in Europe¹⁹². Since women were considered as a threat to social order, participation of women in credit relations was not approved. The position of women in credit relations in Europe though differed from region to region. There were three reasons for this differentiation. The first one is their social status; whether a woman was an aristocratic woman or an ordinary woman affected her investments. These two groups of women could not

¹⁸⁹ Ibid., p.36.

¹⁹⁰ Ibid., pp.34-36.

¹⁹¹ Craig Muldrew, “*Credit and the Courts: Debt Litigation in a Seventeenth Century Urban Community*”, *Economic History Review*, Vol. 46, 1993, pp.28,29.

¹⁹² Alexandra Shepard, “Manhood, Credit and Patriarchy in Early Modern England, c.1580-1640”, *Past and Present*, No. 67, 2000, p.101.

invest their money in the same asset. The second reason is the differences of laws in Europe. Since the European law system was a coalescence of German law, Roman law and Canonical law and Common law, this complex system had different implementations all over Europe. The third and the most important reason is the marital status of women. The property rights of a woman changed according to whether she was married or not¹⁹³. Women had the right to own properties in all countries of Europe, except Britain, but the right to buy or sell these properties belonged to their husbands. Special in Britain, women were transfer to all their properties and moveable goods to their husbands upon marriage. On the other hand, women in Europe could not apply to court individually, or enter legally binding contracts and could not act as witnesses to these contracts¹⁹⁴. The most comprehensive rule about women in Europe was freedom which was only provided for widows¹⁹⁵.

¹⁹³ Laurance Fontaine, "Women's Economic Spheres and Credit in Pre- Industrial Europe" in *Women and Credit: Researching the Past, Refiguring the Future*, Oxford: Oxford International Publishers Ltd., 2002, pp.15,16.

¹⁹⁴ Ibid., p.17.

¹⁹⁵ Ibid., p.20.

4.2 Credit in Arab Lands and Anatolia

The basic research questions of European studies on credit like the sociology of debtor/lender, networks and the position of women in this relationship can be applied to Ottoman studies. However, studies such as Abdulkareem Refeq's "*Making a Living or Making a Fortune in Ottoman Syria*", Ronald Jennings' "*Loans and Credit in Early Seventeenth century Ottoman Judicial Records. The Sharia Court of Anatolian Kayseri*", and Haim Gerber's "*Economy and Society In An Ottoman City: Bursa, 1600-1700*" focused on the practice of credit and the answers to the former questions were assessed in this context. The regional diversity of Ottoman lands, created some regional differences in the establishment and execution of credit relations in the seventeenth century. Therefore, although their number is not high it will be more convenient to separate the studies about credit relations in Ottoman lands into two as studies in Arab provinces and in Anatolia.

4.2.1 Arab Lands

Rafeq has focused on the issues of guilds, loans, credits and the abuse on *vakıf* lands in Syria, in his study based on court records. He mentions that credits and loans were the core of financial dealings and moreover these were the main financial tools sustenance. The peasant, who was willing to survive, generally borrowed money in

person from notables of the region¹⁹⁶. The providers of credit are big moneylenders that subsequently increased their fortune. These conditions caused mistrust between these two groups¹⁹⁷. He adds that people of the region were busy with lending or borrowing money without any discrimination of race, gender, creed or social status¹⁹⁸. Thus women were actively involved in credit markets¹⁹⁹. He stated the nonexistence of a difference between religions as below:

Loans and credit, like guilds, crossed religious barriers, Muslims borrowed from Christians and Jews and vice versa. The interaction among religious communities in the workplace and in financial dealings reflects their co-existence and co-operation with each other.

4.2.2 Anatolia

In Ronald Jennings' study, 1300 court entries in 14 register books (8, 11, 12, 13, 14, 15, 17, 19, 20, 22, 23, 24, 25 and 27) of Kayseri were utilized. Moreover, 100 court entries from 3 additional register books were added to the study. These were from the Karaman's register book belonging to the year 1618, Amasya's register book covering the years between 1624 and 1626 and Trabzon's register book

¹⁹⁶ Abdul-Karim Rafeq, "Making a Living or Making a Fortune in Ottoman Syria", *Money, Land and Trade: An Economic History of the Muslim Mediterranean*, ed. Nelly Hanna, London ; New York: I.B. Tauris, 2002, p. 111.

¹⁹⁷ Ibid., p.115.

¹⁹⁸ Ibid., p.108.

¹⁹⁹ Ibid.

covering the years between 1618 and 1620. Thus, this study became the first and most comprehensive one about nature of money lending and credit.

According to the results of this study, frequency and prevalence of credit use in Kayseri was remarkable. All levels of the society, from the poorest to the military or ulema were involved in credit network. That meant that Ottoman economy was dynamic and strong rather than stagnant. Despite the density of credit use, this study could not indicate the existence of big moneylenders in the region. But according to the analysis of Jennings, *vakıfs* were quite busy with money lending, and dominated credit market in Kayseri²⁰⁰. Credit transactions were generally personal and small amounts of money was exchanged²⁰¹. The average interest rate for one year was defined as 20%²⁰². Court records show us that Muslims established credit relations with Muslims and likewise, non-Muslims within themselves. In addition, cases between Muslims and non-Muslims show that these two subjects established credit relations to some extent and this shows that trust was valid between Muslims and non-Muslims in credit relations. According to Jennings, 18% of all credit cases involved Muslims and non-Muslims²⁰³.

²⁰⁰ Jennings, "Loans and Credit in Early Seventeenth Century Ottoman Judicial Records: The Sharia Court of Anatolian Kayseri", p. 212.

²⁰¹ Ibid.

²⁰² Ibid.

²⁰³ Ibid., p.182.

Another important point which this study indicates is that women were frequenters in credit relations²⁰⁴. They were mostly creditors, and in a few cases as debtors. The study asserts that the approach of the court towards women did not differentiate from that of men²⁰⁵.

By studying Bursa register books of the seventeenth century, Haim Gerber put forth a more comprehensive work than Jennings' work for Kayseri. In this study, one chapter is about credit relations. Gerber compared Bursa and Kayseri through the same set of questions, in Jennings' study and revealed some similarities and some differences between Bursa and Jennings' examples. Gerber says that the aim of a comparative study of this kind is to understand the effects of geographical differences and population on economic institutions²⁰⁶. Geographically, Bursa stands on a convenient point of the roads transposing Anatolia roads; therefore it was always an important trade center especially for the silk trade between East and West²⁰⁷.

According to Gerber, the fact that the poorest level of the society was involved in credit relations is the proof of frequent credit use in Bursa²⁰⁸. One significant distinction of Bursa from Kayseri with regard to credit relations is that credits were provided by professional big money lenders in larger amounts in Bursa when

²⁰⁴ Ibid., p.214.

²⁰⁵ Ibid., p.194.

²⁰⁶ Gerber, *Economy and Society in an Ottoman City: Bursa, 1600-1700*, p.146.

²⁰⁷ Özer Ergenç, *XVI. Yüzyılın sonlarında Bursa*, Türk Tarih Kurumu, Ankara, 2006, p.248.

²⁰⁸ Gerber, *Economy and Society in an Ottoman City: Bursa, 1600-1700*, p.139.

compared to Kayseri²⁰⁹. In addition to this, the interest rate in Bursa (about 15%) was lower than the one in Kayseri, which was possibly caused by the proximity of Bursa to the international trade routes, which supported the development of credit institutions²¹⁰. Credit relations between inter-religious groups in Bursa are not mentioned, possibly due to scarcity of non-Muslims in total population. For example according to Özer Ergenç, at the end of the sixteenth century non-Muslims constituted only 3 percent of the total population²¹¹. In this prevalent use of credit in Bursa, women were involved in credit relations as both lenders and borrowers²¹².

While the practice of credit in Bursa can be summarized like above, the aim of the borrowing remains as another question. Unfortunately the court records do not explain precisely the aim of these loans. Gerber says that it is only possible to anticipate the motives (consumption or investment). For example, a doctor of religion²¹³ or an ordinary woman took up a loan possibly for consumption. On the other hand Gerber's assumption about the reason of borrowing of a person, whose assets and debts were revealed at the same time after death, could be investment or financing business activities²¹⁴. Figuring out the motives of people, when they borrowed money is a complicated issue. Court records mostly keep their silent. The

²⁰⁹ Ibid., pp.140,141.

²¹⁰ Ibid., p.147.

²¹¹ Ergenç, *XVI. Yüzyılın Sonlarında Bursa*, p.115.

²¹² Gerber, *Economy and Society in an Ottoman City: Bursa, 1600-1700*, p.145.

²¹³ The term "doctor of religion" is not widely used today. Gerber wanted to express that mentioned man is belong to the *ulema class*.

²¹⁴ Ibid., p.144.

suggestion of Haim Gerber in order to figure out the motives for credit seems quite restricted and not functional. Because it is very hard to comprehend the motivations of a person affiliated to his occupation. Occasionally, a priest could lend money for an investment, or traders need money only for consumption, rather than investment.²¹⁵

In the above mentioned studies, the most important difference between the credit relations in Arab provinces and the ones in Anatolia is that there was no interest in Arabic lands as in Anatolia. Aside from these differences between regions of Ottoman Empire, different credit practices existed even in different regions of Anatolia. While the heavy use of credit and the active role of women in credit relations were similar in various regions of Anatolia, there were specific differences about credit scales, interest rates or existence of big money lenders depending on the commercial importance of the regions caused by their geographical characteristics.

Local studies about the practice of credit in Ottoman Empire, especially in Anatolia, are important to reach a broader interpretation. In this context, studying the practice of credit in Galata will be useful since Galata had always been one of the most important commercial ports of Ottoman Empire during the early modern period and a place where interregional trade had flourished. From this perspective, it is possible to expect that Galata would be more similar to Bursa than Kayseri in practice of credit. However, contrary to Bursa, Galata was way more liberal, cosmopolitan and rich in non-Muslim population when compared to Anatolia and even to the other quarters of the capital city, as frequently mentioned by the

²¹⁵ Gerber, *Economy and Society in an Ottoman City: Bursa, 1600-1700*, p.145.

European travelers in seventeenth century²¹⁶. These characteristics of Galata may cause a *sui generis* credit structure to appear different than Bursa.

4.3 Credit in Galata Region

In order to elucidate what kind of a credit structure Galata had 69 court records from 6 register books, which belonged to the Galata district and to the years between 1604 and 1689, were analyzed. The numbers of the register books which were analyzed are 25,27,41,42,130 and 145. Among these, while 25, 27, 41 and 42 belonged to the first quarter of the seventeenth century, the remaining two, numbered 130 and 145, belonged to the last quarter. In the 20 of the total 69 cases, Muslims were seen as the creditors where the provided credit can be defined as small scale and 10 of these 20 cases occurred among Muslims.

While examining these records, some terminologies are seen frequently. In order to make this thesis more comprehensible meanings of them are given.

Loans in the studied court records are expressed with the word “*deyn*” which is a terminology in the Islamic law. *Deyn* literally means loan in general terms and it emerges from a loan contract. There should be at least two individuals for obligation to arise. On one side, there is a debtor who is obliged to a certain act and there is a claimant who requires this act to be carried out on the other side²¹⁷. It is well known

²¹⁶ Tournefort, *Tournefort Seyahatnamesi*, p.35.

²¹⁷ *Encyclopedia of Islam*, Vol. 12, Leiden, Brill, 2004, p.207.

that interest in return of a loan is strictly prohibited by the Islamic law. It is also known that laws could be insufficient in meeting the needs of people, some other legal solutions were applied in some cases in which people ran through difficulties and these unconditional legal solutions were approved by the *ulema* after arranging them appropriate for the law. These arrangements are called “*hile-i ser’iyye*”. In the studied records, two versions of *hile-i ser’iyye*, which are the expressions of *çuka bezi bedeli* or *murabaha*, referred to the interest according to the terms and conditions of the contract.

Çuka bezi bedeli means “price of broadcloth”. The amount of loan was stated in the loan contract along with a *çuka bezi bedeli* as if the claimant sold some broadcloth to the debtor while lending money. The *çuka bezi bedeli* was determined according to the interest agreement between both sides. In this way, interest was withdrawn as the price of broadcloth and it was registered so in the court records. Although it is well known by the court committee that this kind of a broadcloth sale did not exist between the parts of the contract, interest was adjusted according to the Islamic law by registering it in this way in the court records. This kind of *hile-i ser’iyye*, in particular, was called *muamele-i şer’iyye*.²¹⁸

Murabaha is a tool for deferred payment in trade. The buyer is allowed to pay the price of the commodity in the agreed future date with an agreed mark up on the market price of the commodity. It was considered as an inconvenient form of interest

²¹⁸ Süleyman Kaya, “*XVIII. Yüzyıl Osmanlı Toplumunda Nazari ve Tatbiki Olarak Karz İşlemleri*”, Unpublished Ph. D. diss. Marmara University, 2007, p.14.

by some authors²¹⁹. Another kind of loan is *karz*, which is loan of fungible goods. In this kind of loan, the material is to be consumed; money or foodstuffs are the best examples of *karz* loan.²²⁰

On the other side, except from these, one of the most used terminologies in this thesis is *rehn*. *Rehn* was the good, land or any other usable material which belonged to the debtor and offered to the claimant to use it in the time period between the time of loan and payment. The possession of the *rehn* was taken by the claimant but ownership was not transferred. The benefit of the use of *rehn* belonged to the claimant. The debtor should pay the loan at the agreed date stated in the contract and the claimant should give the right to use the *rehn* to the debtor back when payment was realized.

Since the analysis will be done through the information of who lent to whom and the amount of credit, only the parts which include these information are given below

²¹⁹ Çizakça, *A Comparative Evolution of Business Partnerships: The Islamic World and Europe, With Specific Reference to the Ottoman Archives*, pp.10,11.

²²⁰ Nicholas Dylan Ray, "The Medieval Islamic System of Credit and Banking: Legal and Historical Considerations", *Arab Law Quarterly*, Vol. 12, No. 1, 1197, p.55.

Court Reg. no. Galata	Total Number of Loans	Muslims to Muslims	Muslims to <i>Zimmis</i>	<i>Zimmis</i> to Muslims	<i>Zimmis</i> to <i>Zimmis</i>	<i>Vakıfs</i> to Muslims	<i>Vakıfs</i> to <i>Zimmis</i>	Other	Year
25	12	—	2	—	2	3	2	3	1604
27	25	3	1	—	1	8	10	2	1605
41	11	1	2	1	—	2	4	1	1616
42	10	—	—	—	1	5	3	1	1617
130	6	2	1	—	3	—	—	—	1683
145	5	2	—	—	1	1	—	1	1689
Total	69	8	6	1	8	19	19	8	

Table 1 : Cases of credit counted in certain *sicils*

In the register book numbered 27 of the year 1605, a resident of Kalafatçı neighborhood in Galata, named Hüsrev, borrowed 4600 dirhem from Ahmet Reis, of which 600 dirhem represented the interest (*çuka bezi bedeli*) for the condition of repaying the debt at the end of the year²²¹. In the same record book, a case between a Muslim woman Ayşe Hatun and Mehmet was registered in the same year. Ayşe Hatun gave 2500 *akçe* to him at an earlier time and now he interchanged a vineyard in Molova and a field to her for his debt²²². In the same year, another credit transaction was registered to the court; between Ali Bey and Hasan Paşa, the governor general of Cairo. Ali Bey stated that he took 700 florins from Hasan Paşa. In exchange of the loan Ali Bey pawned to (*rehn*) Ahmet Ağa several valuable goods and a house in Galata's Büyükdere village²²³. Yet another, Mehmet Bey and İbrahim who were residents of Şebinkarahisar came to the court in order to register 2370 *akçe* loan from the former to the latter²²⁴.

There is only one example in register book 41 dated to 1617. In that register it is stated that deceased Hacı Hüseyin lent 25.000 *akçe* to Hüseyin II during his

²²¹ Galata 27:4b/5 Registration, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, Vol. 5, İstanbul: Türkiye İş Bankası Yayınları, 2010, p.191 case:118.

²²² Galata 27:32a/3 Registration, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, Vol. 3, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp.228,229 case:125.

²²³ Galata 27:59a/3 Registration, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, Vol. 5, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp.259,260 case:183.

²²⁴ Galata 27:62b/4 Registration, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, Vol. 5, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp.265,266 case:188.

lifetime. The story is complicated. After decease of the Hacı Hüseyin his estate falls to his daughter Hatice and his wife Hayriye. According to Hayriye, Hacı Hüseyin lent 25.000 akçe to Hüseyin II. In exchange of the debt Hüseyin pawned (*rehn*) a quarter share of a store rented from the Ayasofya *Vakıf*. Hayriye claims that Hüseyin II paid back the 25. 000 akçe to the Hatice's guardian Ahmet and the quarter share of the store transferred to him again. Hayriye wants her share of the money 3525 akçe from Hatice's guardian Ahmet²²⁵. In the register books belonging to the last quarter of seventeenth century, which are 130 and 145, there are two examples in each of them. Chronologically İbrahim and Mustafa, residents of Yeldeğirmeni neighborhood, came to the court in 1683 because İbrahim gave 7500 *akçe* loan to Mehmet Bey but Mehmet Bey did not pay it back. This case occurred as a result of *akd-i şirket*, the şirket terminated and as a result the money was given to pay the *kefalet-i sahiha*.²²⁶ In the same year İbrahim came to the court to declare that he gave 20.000 *akçe* to Mustafa Reis 20 years before but Mustafa Reis did not pay it back but Mehmet Reis rejected the amount²²⁷. Six years later, in 1689, Ömer came to the court to state that his father Hüseyin gave 100 *guruş* to Mehmet Efendi as a

²²⁵ Galata 41:41b/1 Adjudication, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, Vol. 5, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp.568,569 case:474.

²²⁶ Galata 130:68a/1 Adjudication, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, Vol. 2, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp.505,506 case:338.

²²⁷ Galata 130:48b/4 Adjudication, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, Vol. 2, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp.490,491 case:329.

loan²²⁸. Lastly, Mustafa Beşe gave 16 gold pieces to Süleyman as a loan however Süleyman stated that he took them as a capital for the *mudaraba* and the investment failed. Two witnesses; Mustafa *bin* Hüseyin and İsmail prove the claims of Süleyman and win the case²²⁹. There are two entries in the *mühimme* register book numbered 93 which indicated that a Muslim did not pay the debt. In 1658, Janissary İbrahim borrowed 100 *guruş* and did not pay it back to the creditor. Therefore Imperial Divan sent a provision about him to be imprisoned²³⁰. In 1660 Ahmet gave 100 *riyal guruş* to Osman and he did not pay it back. Because the *kadı* could not reconcile the two parts litigation continued to the Divan and Divan asserted that Osman should pay the money back²³¹. In the same year Bostancı Mustafa complained about the Bostancı İbrahim about a debt he owed to him and divan decided that Bostancı İbrahim should pay the money back²³². Since they are both *askeri* the case is lead in the Divan.

Vakıfs were observed as creditors in 36 entries, of which 13 were between the *vakıfs* and the Muslims. All of the cases except one belonged to the register books of the first quarter of the seventeenth century. The first register involved a Muslim woman called Kamer Hatun; who borrowed 19 florins as a loan, of which 5 were the

²²⁸ Galata 145:100b/3 Adjudication, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, Vol. 2, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp.571,572 case:378.

²²⁹ Galata 145:50a/2 Adjudication, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, Vol. 2, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp.544,545case:362.

²³⁰ Aziz Gelir Çelebi, “93 Numaralı Mühimme Defteri” MA . Diss., Marmara University, 2008, p.114.

²³¹ Ibid., p.134.

²³² Ibid., p.152.

interest as a *murabaha*, because she failed to pay her loan, she pawned to (*rehn*) Sarı Lütfi *Vakıf* 2 bracelets and a blanket²³³. Mahmut owed the Kasımpaşa *Vakıf* 6000 *akçe* (*bi-tarik'l istirbah*) including the interest. According to Mahmut, he borrowed 20 golden coins and 2000 lower grade (*züyuf*)*akçe*, at a time when 1 golden coin was equivalent to 200 *akçe*. On the basis of the relevant *fatwa*, new *akçe* is worth more than the old *akçe*, court decides that 1 lower grade *akçe* is equal to one third of the regular *akçe* and Mahmut should pay the waqf 20 golden coins and 1360 newly issued *akçe*²³⁴. Ali, the legal agent of the Nurcihan Hatun, stated that the *mütevelli*, Recep Reis, of her client's *vakıf* owed the *vakıf* 60.000 *akçe*²³⁵. Treasurer of Kürekçibaşı *Vakıf*, Ahmet, before he was deceased, had give 10.000 *akçe* to Ali Reis and the *mütevelli* of the *vakıf*, Derviş Çavuş, wanted the money of the *vakıf* back from Ali Reis²³⁶. The next case is an example of family litigations. Fazlı founded a *vakıf* and one of his brothers was assigned as the *mütevelli* of the *vakıf*. The *mütevelli* sued his other brother Mustafa Reis because he borrowed 91.000 *akçe*, of which 21.000 was interest (*murabaha-ı şeriyeye*) from the *vakıf* for three years. And the

²³³ Galata 25:38b/1 Adjudication, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, Vol. 5, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp.106,107 case:50.

²³⁴ Galata 25:61a/3 Adjudication, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, Vol. 5, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp.133,134, case:73.

²³⁵ Galata 27:18b/5 Registration, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, Vol. 5, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp.209,210 case:139.

²³⁶ Galata 27:23a/1 Adjudication, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, Vol. 5, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp.214,215 case:143.

mütevelli wanted the money back²³⁷. *Sucu Piyale Vakıf* gave 60.000 *akçe* to Seydi Bey, who was the governor of the *Özi*²³⁸. *Ömer Çelebi* owed *Cafer Bey Vakıf* 17.250 *akçe* in total, of which 2250 was the interest (*çuka bezi bedeli*)²³⁹. *Hasan Çavuş*, as a *mütevelli* of the *Hasan Ağa Vakıf*, gave 120.000 *akçe* loan including interest to *İbrahim Çelebi*²⁴⁰. In 1616, a Muslim woman *Safiye* borrowed 5625 *dirhem*, of which 625 *dirhem* was interest, from her father's *Vakıf* named *Hacı Hasan Vakıf*²⁴¹. A year later in another case, *Islam* borrowed 1775 *dirhem*, of which 275 *dirhem* was the interest, from *Ali*²⁴². In 1617 again, clerk of *Abdi Çelebi Vakıf*, *Ömer*, borrowed 18.400 *dirhem* from the *Vakıf*²⁴³. *Sefer Beşe* owed 13.000 *dirhem* to the *Mustafa Ağa*

²³⁷ Galata 27:54b/4 Adjudication, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, Vol. 5, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp.253,254 case:179.

²³⁸ Galata 27:64b/2 Registration, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, Vol. 5, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp.269,270 case:192.

²³⁹ Galata 27:65a/3 Registration, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, Vol. 5, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp.270,271 case:193.

²⁴⁰ Galata 27:69b/1 Adjudication, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, Vol. 5, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp.275,276 case:196.

²⁴¹ Galata 41:7a/3 Registration, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, Vol. 5, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp.517,518 case:433.

²⁴² Galata 42:7b/1 Registration, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, Vol. 6, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp.226, 227 case:651.

²⁴³ Galata 42:8b/2 Registration, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, Vol. 6, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp.228,229 case:655.

Vakıf including 1000 dirhem as interest (*çuka bezi bedeli*)²⁴⁴. Lastly, Hasan Beşe owed the Mehmet Ağa *Vakıf* 120.000 *dirhem*, of which 20.000 *dirhem* was the interest (*çuka bezi bedeli*). The loan is to be repaid in one year. This is a registration²⁴⁵.

As can be seen above mentioned cases credit use was quite widespread among the Muslims, but below cases will demonstrate that there was a close credit relationship between Muslims and *zimmi*s too. Muslim subject gave credit to the *zimmi* subjects in 6 cases. In a chronological order; Mustafa Beşe gave to Covan, who holds the tax farming rights of Mytilini, 200 *dinar*²⁴⁶ in 1604²⁴⁷. In the same year *zimmi* Lambo has taken 144.000 *akçe* from Ali Ağa. Dimitri I and Mihal, two brothers and Dimitri II have served as Lambo's surety. Lambo's other brother Maverdi serves as surety for his brother's suretyship. Lambo pawned (*rehn*) his clothes and edibles in his two bakeries in Fener²⁴⁸. A year later in 1605, Sinan Bali gave 1700 *akçe* and a row boat to Hüseyin, Musa and Apostle and he wanted them

²⁴⁴ Galata 42:68b/4 Registration, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, Vol. 6, İstanbul: Türkiye İş Bankası Yayınları, 2010, p.327 case:725.

²⁴⁵ Galata 42:73a/2 Registration, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, Vol. 6, İstanbul: Türkiye İş Bankası Yayınları, 2010, p.334, case:731.

²⁴⁶ The name given to gold coins by Arabs. Mehmet Zeki Pakalın, *Osmanlı Tarih Deyimleri ve Terimleri Sözlüğü*, Vol.1, M.E.B Yayınları, İstanbul, 2004, p.451.

²⁴⁷ Galata 25:40b/5 Registration, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, Vol. 3, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp.128,129 case:65.

²⁴⁸ Galata 25:12a/a Registration, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, Vol.3, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp.93,94 case:40.

back; however, three defendants stated that they took the assets as capital to establish a *mudaraba* partnership²⁴⁹. In 1616, Konstantin and İstifan, who were partners in business, went to the court with Muslim Sinan and they stated that the *zım̄mi* partners took 174.200 *dirhem* from Sinan. Konstantin and İstifan serve as each other's sureties²⁵⁰. Lastly, in 1683, a *zım̄mi* woman called Martine came to the court with Abdullah and Mustafa. These Muslim partners stated that they gave 60 *esedi guruş* to Armenian woman Martine. Repayment will be made weekly installments of 1.25 *guruş* over one year totally 65 *esedi guruş*. The court registered the testimonies²⁵¹. In 1617, Christian Mihal borrowed 10.000 *akçe* from *mütevelli* of Hacı Hakkı *Vakıf*, Hacı Memi. Mihal claimed that he made payment to previous *mütevelli* and bring evidence in order to corroborate his account and by the help of the witnesses he wins the case²⁵².

Muslim *Vakıfs* supplied credits with an interest rate varying from 10% to 15% without making any distinction between Muslim and non-Muslims. The number of *zım̄mis* who borrowed from the *Vakıfs* was eighteen. To start from the beginning; in

²⁴⁹ Galata 27:72b/3 Adjudication, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, Vol. 2, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp.175,176 case:116.

²⁵⁰ Galata 41:19a/3 Registration, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, Vol. 2, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp.264,265 case:179.

²⁵¹ Galata 130:67b/4 Registration, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, Vol. 2, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp.504,505 case:337.

²⁵² Galata 42:76a/2 Adjudication, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, Vol. 6, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp.339,340 case:735.

1604, *zımmi* Argiri took 19.500 *akçe* from the Mustafa Paşa *Vakıf* and registered to the court that he accepted her deceased father's loan after his death²⁵³. Mihal owed İbrahim Paşa and Ayşe Sultan *Vakıfı* 1100 *dirhem* as principal and 100 *dirhem* as interest (*çuka bezi bedeli*). he stated that he will made payment within one year. In the next case Mihal sold his house through *istiglal* to Murat. Then he rented his house from Murat for 1500 *dirhem* for one year means that Murat gained %10 profit.²⁵⁴ In 1605, a Christian Maverdi owed 24.000 *akçe* in total, on the condition that 2000 of it was interest (*çuka bezi bedeli*), to the Feridun Bey *Vakıfı*²⁵⁵. Anton took 5000 *dirhem* from the Mehmet Bey *Vakıf* in the same year and the court registered the testimony²⁵⁶. Dimitri has repaid his 8000 *akçe* debt to the Mehmet Bey *Vakıf* and the court registered the testimony²⁵⁷. Yusuf Bey, *mütevelli* of Mustafa Paşa *Vakıfı*, gave 17.000 *akçe* loan to Orthodox priest Yano out of *vakıf* funds. At the time they treated 200 low grade *akçe* was equal to 1 *florin* but when they came to court every 120 new *akçe* is equivalent to 1 *florin*. Therefore, Yusuf Bey has collected from

²⁵³ Galata 25:58a/1 Registration, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, Vol. 5, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp.128,129 case:70.

²⁵⁴ Galata 25:69a/3 Registration, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, Vol. 5, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp.136, 137 case:76,77.

²⁵⁵ Galata 27:1b/3 Adjudication, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, Vol. 5, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp.187,188 case:115.

²⁵⁶ Galata 27:13b/4 Adjudication, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, Vol. 5, İstanbul: Türkiye İş Bankası Yayınları, 2010, p.200 case:128.

²⁵⁷ Galata 27:17b/7 Registration, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, Vol. 5, İstanbul: Türkiye İş Bankası Yayınları, 2010, p.208 case:137.

Yano 13.560 new *akçe* of which 1700 *akçe* represents interest for one year (*rihb*)²⁵⁸. Todori took 30.000 *akçe* with 3000 *akçe* interest (*çuka bezi bedeli*) from the Hasan paşa *Vakıf* for a condition of paying the sum back at the end of the year. Also Todori pawned (*rehn*) his house in Galata Bereketzade neighborhood to Ali Bey, if Todori fails to repay the debt, legal agent of Todori, Hasan will sell the house and pay 33.000 *akçe* to the *vakıf*.²⁵⁹ A Candy maker Biki owed the İbrahim Paşa *Vakıf* a total of 13.200 *akçe*, of which 1200 *akçe* represented the interest (*çuha bahası*). Biki pawns (*rehn*) his utensils in his store to Murat in the exchange of the debt²⁶⁰. Abdülbaki Efendi *Vakıf* gave 16.000 *akçe* to a *zımmi* whose name was Yanaki. Yanaki pawned (*rehn*) his house in Galata's Koloğlu Neighborhood in exchange of his debt and Andon, Konstantin and Mihal served as his sureties for his debt.²⁶¹ The next case involved a Christian woman called Kataline. Her deceased husband Kosta owed 5000 *akçe* at interest (*mu'amele-i şer'iyye*) to the Rüstem Bey *Vakıf* and she served as surety. After her husband death, *Vakıf* wanted her surety to settle the

²⁵⁸ Galata 27:23a/3 Registration, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, Vol. 5, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp.215,216 case:144.

²⁵⁹ Galata 27:34b/3 Registration, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, Vol. 5, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp.229,230 case:157.

²⁶⁰ Galata 27:40b/3 Registration, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, Vol. 5, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp.235,236case:162.

²⁶¹ Galata 27:43b/2 Adjudication, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, Vol. 5, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp.237,238 case:164.

debt²⁶². Mustafa, *mütevelli* of the Efdalzade *Vakıf*, rented to Petro two *vakıf* owned stores for 81.000 *akçe* advance payment and rent of 15 *akçe* per day. Further, Petro owed 30.000 *akçe* at interest (*mu'amele-i şer'iyye*) to and the new *mütevelli* of the *Vakıf* wanted him to pay his debt back. *Zımmi* Petro did not have any witnesses to prove that he had not borrowed money. Therefore, Petro took an oath and won the case²⁶³. In the year of 1617, Ali Reis *Vakıf* lent to a Christian woman Francafta 11.200 *akçe* out of the *vakıf* funds, of which 1200 *akçe* represented the interest (*çuka bezi bedeli*). Francafta pawned (*rehn*) her house in exchange of the debt. They came to the court to declare that Francafta had repaid the debt in full²⁶⁴. Atnaş owed total 10.000 *akçe*, of which 1000 *akçe* was interest (*çuka bezi bedeli*), to the Safiye Hatun *Vakıf* in the same year. In exchange for 4000 *akçe* of the debt Atnaş pawns some kitchen equipment and appoints Christian Cani as surety for the remaining 6000 *akçe*²⁶⁵. The next case also involved a Christian woman named Zafire who was the wife and the agent of her husband Yorgaki.²⁶⁶ She said that she would pay his debt to

²⁶² Galata 27:63a/3 Adjudication, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, Vol. 5, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp.266, 267 case:189.

²⁶³ Galata 27:78a/3 Adjudication, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, Vol. 5, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp.291, 292 case:204.

²⁶⁴ Galata 41140b/1 Registration, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, Vol. 5, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp.525,526 case:439.

²⁶⁵ Galata 42:1b/1 Registration, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, Vol. 6, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp.215, 216 case:645.

²⁶⁶ The case in which the woman assigned herself as the *vekil* of her husband is interesting. This might be due to the loss (*gaib*) of her husband.

Piyale Paşa *Vakıf* by selling his house²⁶⁷. The last case involved a group of 15 Christians who came from Seyhova village, came to the Ali Ağa *Vakıf* in order to borrow 78.200 dirhem, of which 10.200 was for interest (*çuka bezi bedeli*). The court registered the credit transaction among these people²⁶⁸. Maverdi owed 10.00 *akçe* to the Mustafa Paşa *Vakıf*, after his death his wife Perapye sells his house in order to pay the debt back²⁶⁹. Lastly, in 1617, Yani took 13.500 *dirhem* including 1500 *dirhem* as interest (*çuka bezi bedeli*) from the funds of endowment payment of *avarız* tax of the Müeyyedzade neighborhood²⁷⁰.

The reverse of the situation in which *zimmi* provide credit to a Muslim had occurred in only one case which belonged to the register book 41 dated 1616. In this case; two Christians, Yani and Manol, sued Muslim Dede Reis because Dede Reis did not pay their money back²⁷¹. Because this litigation could not be resolved before the kadı, it was transferred to the Imperial Divan. For example; in 1659 a Muslim man Abdidane claimed that he gave 250 *guruş* to *zimmi* Dadina but Dadina did not

²⁶⁷ Galata 41:14b/2 Registration, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, Vol. 5, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp.526, 527 case:440.

²⁶⁸ Galata 41:25a/1 Registration, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, Vol. 1, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp.527,528 case:276.

²⁶⁹ Galata 41:40a/3 Registration, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, Vol. 5, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp.565,566 case:472.

²⁷⁰ Galata 42:59b/2 Registration, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, Vol. 3, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp.490,491 case:302.

²⁷¹ Galata130:26a/2 Registration, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, Vol. 2, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp.257,258 case:174.

accept his claims²⁷². Likewise in the same year a *zimmi* and a Muslim; namely Yorgi and Süleyman, claimed that they owed to *zimmi* Konstantin 500 *guruş*²⁷³.

Above mentioned credit cases between different religions show that a mutual trust existed between these two groups. The reason why the non-Muslims did not lend money to the Muslims could be the economic conditions of *zimmi*s because it can be seen that the side that needed credit was *zimmi* population when we look at the credit flow from Muslim *Vakıfs* to *zimmi*s.

Zimmi people lent and borrowed money from each other as well as they do from Muslim *Vakıfs*. There are 8 registers in which both creditor and debtor were *zimmi*s. The first one is dated to 1604; four Christians from Mytillini Island declared that each owed Petro 10.000 *akçe*²⁷⁴. *Zimmi* partners Manol and Dimitri borrowed 48.000 *akçe* from Yorgi of which 25.800 *akçe* is the personal debt of one partner²⁷⁵. A year later, Dimo came to court in order to state that he lent Dimitri 15.000 *akçe* but Dimitri did not pay it back. Debt was mutually offsetting by two sides²⁷⁶. In 1617

²⁷² Çelebi., “93 Numaralı Mühimme Defteri”, p. 78.

²⁷³ Ibid., p.88.

²⁷⁴ Galata 25:23b/4 Registration, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, Vol. 2, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp.62,63 case:30.

²⁷⁵ Galata 25:69b/ Registration, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, Vol. 2, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp.101,102 case:60.

²⁷⁶ Galata 27:54a/6 Adjudication, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, Vol. 2, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp.157,158 case:103.

Papa Yoros, a priest in a monastery in Salonika lent 30.000 *akçe* to seven priests²⁷⁷. In the year of 1683 grocer Yani lent 8500 *akçe* to his brother, also his former partner, Nikola and he wanted Nicola to pay it back²⁷⁸. In the same year Fransisko gave 300 *akçe* before his death as debt to another *zımmi* called Konstantin and his inheritance fall to his wife and daughter²⁷⁹. Likewise, deceased İlya gave 4674 *akçe* to Dimitri. Because İlya's inheritance falls to his wife Maryora, his son Yamandi, and daughters Zoyi, Seltan, Hırısti. Heirs sued Dimitri to collect 818 *akçe* for Hırısti's share and 3856 *akçe* for their share but they could not prove their claim. After the mediation two sides reached a settlement which was 1650 *akçe* for 3856 and 350 *akçe* for 818²⁸⁰. The last case is a little complicated because the Painter Trandafilo stated that he sold his share of painter gear to his wife Eyne, and he counted his return against his 30 *guruş* debt to his wife²⁸¹.

²⁷⁷ Galata 42:75b/5 Adjudication, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, Vol. 1, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp.547,548 case:287.

²⁷⁸ Galata 25:69b/ Registration, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, Vol. 2, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp.474,475 case:320.

²⁷⁹ Galata 130:71b/2 Adjudication, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, Vol. 2, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp.512,513 case:342.

²⁸⁰ Galata 130:82b/1 Registration, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, Vol. 2, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp.523,524 case:348.

²⁸¹ Galata 145:116b/2 Registration, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, Vol. 2, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp.581,582 case:385. This case may be the indicator of power of women in the economy by showing that women could ultimately get the repayment of her loans even from their husband. on the other hand, it might be tricky solution of getting out of a bankrupted partnership by transferring the ownership of his utensils to his wife.

As can be observed from the above mentioned examples, Muslims and *zimmis* had a close credit relationship. This demonstrates the trust between interreligious communities. In this context, another study conducted by Richard Witmann should be focused. He had analysed the inter-communal relations of *zimmis* of Galata and Hasköy with Muslims between 1680 and 1690. These two quarters had a concentrated non-Muslim population of Istanbul at this time²⁸². Witmann studied the issues of loans and debt, inheritance, marriage, divorce under the name of legal transactions in his study.

He argued that the debt or loan cases, in which the reason for the case was refusal or delay of payment, were carried to the court by most of the *zimmi* plaintiffs in order to demand a court verdict. The most important reason to apply to the Islamic court for the disputes among Armenians or Orthodox Christians was only getting a sharia court verdict against a defaulter. On the other hand, Jewish people of both Hasköy and Galata did not go to the Islamic court as frequent as other *zimmi* groups when they want to sue defaulters²⁸³. Effective instruments of enforcement were the main advantage offered by the Islamic court in financial matters. The Islamic court had means to enforce its decisions on all Ottoman people no matter what their religion was. On the other hand, Jewish court had the means to excommunicate people or ban them from society, in order to enforce its decisions against Jewish

²⁸² The register number 130, which belonged to the year 1683 and was used by Witmann for Galata region, was also used in my thesis.

²⁸³ Richard Witmann, *Before Qadi and Grand Vizier: Intra-Communal Dispute Resolution and Legal Transactions among Christians and Jews in the Plural Society of Seventeenth Century Istanbul*, Unpublished Ph.D. diss, Harvard University, 2008, p.75.

society. This made the Islamic court exclusive about enforcement of decision regardless of religion. The *kadı* had devoted officers and the necessary infrastructure to implement court orders, even by force when needed. A *kadı* had the ability to levy money fines, to imprison people or to convey the culprits to special law enforcement officers (*ehl-i örf*) who could interrogate defendants by using force or carry out the penalties assigned by the secular jurisdiction²⁸⁴.

Even their relations with *müstemens* support this claim. Although it is very rare, *müstemens* also joined these relations. Out of all registers, there are 3 cases which involved *müstemens*. In 1617, *zimmi* Simon owed *müstemen* Covan 3100 *akçe*²⁸⁵. Two cases demonstrate us that Muslims could borrow money from the *müstemens*. In a chronological order, in 1604 *müstemen* Ramon gave 65.000 *akçe* to Osman Beşe²⁸⁶. In 1689, a group of *müstemens* from Holland, England and France came to court to assert that deceased Ahmet Ağa owed them money, but they did not state the sum of money²⁸⁷.

To sum up my conclusions, it is possible to say that credit was extensively used in seventeenth century Galata. Not only for livelihood but also for making

²⁸⁴ Ibid., p.73.

²⁸⁵ Galata 41:19b/3 Registration, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, Vol. 1, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp. 814,815 case:424.

²⁸⁶ Galata 27:5b/2 Registration, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, Vol. 1, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp. 794,795 case:412.

²⁸⁷ Galata 145:102a/5 Registration, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, Vol. 2, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp. 574,575 case:380.

investment, each segment of the society joined to these relations. Although the region was one of the most important commercial ports of the empire, unlike Bursa, there were no professional big moneylenders. However, *Vakıfs* dominated the creditor position of the region. They provided credit to Muslims as well as *zımmis* with an interest rate of approximately %10 - %15. Apart from their religious duties, their creditor position ensured the circulation of money which was required for the consumption or investment by the society. The trust in the region, between the religious communities, made interreligious credit transactions possible. *Zımmis* were generally on the position of a debtor; only 1 case exemplifies *zımmis* as creditors. The reason of this could be their insufficient economic funds or lending first within their community because of the trust issue. While credit flow was generally from Muslims and *Vakıfs* to *zımmis*, the possibility of mistrust could be eliminated. The proposal of Jennings; “the situation of Muslim predominance in credit was widespread in Anatolia” seem valid for the case of Galata. However, his released result, which is “Muslims dealt with Muslims and *zımmis* dealt with *zımmis*”, is not applicable to Galata.

Finally, unlike the claims of western views about dismissing of Middle Eastern women from economic life, recent studies have demonstrated that women had an active role in economic life of the Ottoman Empire²⁸⁸. Kuran asserted that Muslim women participated in economic life contrary to the seventeenth century European traveler’s observations about the oppressed Ottoman women. As Zarinebaf asserted,

²⁸⁸ Fariba Zarinebaf- Shahr, “The Role of Women in the Urban Economy of Istanbul, 1700-1850”, *International Labor and Working-Class History*, Vol. 60, 2001, p. 141.

the sources of women's wealth were; inheritance, dowry and income from investments. These investments vary according to region they resided. In the rural regions women engaged as land owners of private farms and tax farmers. In the urban regions they were active as shop owners, *mütevellis* of *Vakıfs* and money lenders²⁸⁹. Situation of woman in Anatolia was examined with special focus on the issue of *vekalet* and it was shown that economic relations between man and woman were not disconnected and fixed in Anatolian cities²⁹⁰. Additionally, it is obvious that *zimmi* women had property rights in Ottoman lands too. Registers demonstrate that women were seen as renters, debtors and investors. As Jennings has shown for Kayseri, women were treated as same with men before the court. The conditions of woman in Galata did not differ from Kayseri. The position of women in Europe as a threat to the social order does not seem viable for the Anatolian cities and Galata for the seventeenth century. Contemporaries of Ottoman women, who were eager to join to economic life, should have been a spinster or a widow according to the English Law which prohibited married women from initiating litigation. While studies conducted in Europe demonstrate that 90 percent of the litigations were among males and the credit was a gender related issue, 10 out of the 69 cases in Galata, approximately 14 percent, involved a Muslim or *zimmi* women. In the light of this information and examples given above, it is obvious that women of Galata and the role of them in economic life occupy far more space than the Europeans.

²⁸⁹ Ibid., p.142.

²⁹⁰ Hülya Taş, *XVII. Yüzyılda Ankara*, Ankara: Türk Tarih Kurumu, 2006, pp.241,242.

CHAPTER V

ISLAMIC CREDIT PARTNERSHIP: *MUDARABA*

Eventhough there were a lot of *şirket* types in Islamic law, *mudaraba* was the most common type of *şirket* among all types in Galata region since ship trade was very active in the region. Because the focus of the thesis is on Galata region, I have come across with *mudaraba* type of *şirket* frequently while analyzing the cases. This led me to choose *mudaraba* to analyze. Thus, this part of the thesis will be covering the subject of *mudaraba* partnership in Galata.

Mudaraba, or *kirad* or *mukarada*, is a kind of commercial partnership between an investor who gives capital cash or trade goods with an agent who carries on a business with this capital and gives the investor the principal and a share of profit in return. The profit share can be a fixed amount of cash or trade goods or both parties can agree on a percentage. If a loss occurs in this kind of a business venture, the agent loses nothing financially but his time and efforts and foreseen profits while all the loss is financed by the investor. Abraham Udovitch asserts that *mudaraba* is a utility method of pooling capital²⁹¹. In this context it is appropriate to examine it within the framework of credit relations. The general conditions of *mudaraba* are; firstly, the capital will be used in case of a loss. Secondly, all the financial loss will be paid by the investor. There will be no charge to the vendor or the agent. Thirdly,

²⁹¹ Abraham Udovitch, *Partnership and Profit in Medieval Islam*, Princeton: Princeton University Press, 1970. p.170.

profit will be divided by the proportions which are prearranged by two parties engaged in agreement²⁹².

Mudaraba functioned as a way of hiring trade skills for investors and way of getting venture capital for agents. It constituted a very feasible instrument in medieval times to do business, especially for those which are based on long distance maritime or continental trade, since profit was only possible through putting capital and trading effort at the same time in those times.²⁹³ Sarakshi summarized the necessity of *mudaraba*;

...the owner of capital may not find his way to profitable trading activity, and the person who can find his way to such activity may not have the capital. And profit cannot be attained except by means of both of these, that is, capital and trading activity. By permitting this contract, the goal of both parties is attained²⁹⁴.

Commenda partnership in Europe and Mediterranean world in early times have some resemblances to *mudaraba*. In commenda, one party gives the custody of their capital to another party in order to operate it in an overseas commercial attempt. At the end of the trade, the latter party gives the capital back to the investor with a profit share of which its ratio was determined by the two parties. The loss of capital is completely under the responsibility of investor. If no profit is gained at the end of a

²⁹² Abdullah Alwi Bin Haji Hasan, "Al- Mudarabah(Dormant Partnership) and Its Identical Islamic Partnerships in Early Islam", *Hamdard Islamicus*, Vol:12, No:2, 1989, pp.15-17.

²⁹³ *Encyclopedia of Islam*, E.J. Brill, Leiden, 1986, Vol:5, p.130.

²⁹⁴ Al-Sarakhsi, *Al-Mabsut*, 30 vols. (Cairo, 1906-1912), 22:19. translated in Udovitch, *Partnership and Profit*, p.175.

commercial venture the agent losses nothing but his labour²⁹⁵. John H. Pryor juxtaposed the basic economic features of the commenda in his study called “The Origins of the Commenda Contract” in which he argues the basic framework of commenda arrangements. Firstly, the investor might give directions to the agent regarding the way he undertakes the capital. Secondly, the agent takes the capital with him overseas. Thirdly, the agent is obliged to return to the port at the specified time in the agreement and share the proceeds with the investor. Lastly, the investor takes the $\frac{3}{4}$ of any profit and bears all liability for loss, the agent takes $\frac{1}{4}$ of the profit but he bears no liability for the loss. All he loses is his labor.²⁹⁶

Resembling to *mudaraba* with above mentioned features, commenda and its origins have been subject to various debates²⁹⁷. On the one hand, John H. Pryor insisted that the commenda was comprised of Roman, Byzantine, Jewish and Muslim traditions and all of them had a contribution to its establishment. On the other hand, Udovitch claims that the source of the commenda is most likely Islamic. According to Udovitch, *talmudic isqa* and Byzantine *chrekoinonia* might be the possible origins of the commenda. Both of them assign some degrees of liability to the agent. However, in commenda and *mudaraba*, absence of such liability is common in case

²⁹⁵ Robert S. Lopez & Irving W. Raymond, *Medieval Trade in the Mediterranean World: Illustrative Documents Translated with Introductions and Notes*, New York: Columbia University Press, 1955, pp.174, 175.

²⁹⁶ John H. Pryor, “The Origins of the Commenda Contract”, *Speculum*, Vol. 52, no.1,1977, pp. 6,7.

²⁹⁷ Çizakça, *A Comparative Evolution of Business Partnerships: The Islamic World and Europe, With Specific Reference to the Ottoman Archives*, pp.10,11.

of a loss.²⁹⁸ While the disagreements about the origin of the commenda continue, economic historians agreed that, no matter what its origins were, commenda was the most commonly practiced business partnership in Europe during the medieval times. It was widely practiced in all the major trade zones of Europe like *mudaraba* was in Middle East. In the words of Çizakça;

Therefore, without any doubt this was a universal institution. Indeed, combining the Western and Islamic civilizations would extend the geographical scope of *mudaraba*/commenda from England in the West to the Arabian Peninsula in the east²⁹⁹.

This kind of business partnership was variously named in the Islamic world. The terms *mudaraba*, *muqarada* or *qirad* are all Arabic words used to define this partnership, which can be used interchangeably with no major differences in meaning. The reason why these three different words designated the same meaning is probably due to geographical differences, since *kirad* and *mukarada* were used mainly in Arabian Peninsula and *mudaraba* was used in Iraq. This led the difference in use of the terminology among the legal schools of Islam; the term *mudaraba* is adopted by Hanafi and Hanbeli schools, while the terms *kirad* and *mukarada* were used by Maliki and Shafi schools³⁰⁰.

All four major schools of Muslim law treated *mudaraba* in the same way in legal terms. In theoretic structure of the *mudaraba* partnership, the principals of the relationship between the participants and extents of liability among them were

²⁹⁸ Ibid., p.12.

²⁹⁹ Ibid., p.18.

³⁰⁰ *Encyclopedia of Islam*, Leiden: E.J. Brill, 1986, Vol:5, pp.129,130.

mainly the same in all four schools³⁰¹. Despite these resemblances in theory, there was a differentiation in practice, which divides these four major schools into two; Maliki and Shafi way of implementing *kirad* or *mukarada*, on the other side the one of *mudaraba* of Hanafi and Hanbeli schools. Two different approaches adopted by these four schools, in two groups, are exemplified below.

³⁰¹ Udovitch, *Partnership and Profit in Medieval Islam*, p.176.

5.1 *Mudaraba* in Islamic Law Schools

5.1.1 Shafi & Maliki

Shafis and Malikis use the term *qirad* or *muqarada* for this kind of commercial partnership³⁰². Both schools use the definition of “having business affair in which one party puts the capital and the other puts the trading effort”³⁰³. For Shafis and Malikis, *mudaraba* is meaning an attorney³⁰⁴. The investor part of the *mudaraba* partnership can use only cash, silver or gold for engaging in a *mudaraba* partnership, which means it is unacceptable to use trade goods³⁰⁵, and they are not able to have any sanctions on where and how the capital will be used³⁰⁶. The one and only limitation the investor can apply is that the capital shall be used only for commerce, not for manufacturing. They determine the proportional division of the profit at contracting stage but they do not define a time limit for the partnership³⁰⁷. An

³⁰² Ibid., p.174.

³⁰³ Fethi Gedikli, *16. ve 17. Asır Osmanlı Şeriyeye Sicillerinde Mudarebe Ortaklığı: Galata Örneği*, Unpublished Ph. D. diss, Marmara University, 1996, p. 148.

³⁰⁴ Ibid., p.52.

³⁰⁵ Udovitch, *Partnership and Profit in Medieval Islam*, p.181.

³⁰⁶ Gedikli, *16. ve 17. Asır Osmanlı Şeriyeye Sicillerinde Mudarebe Ortaklığı: Galata Örneği*, pp. 90,91.

³⁰⁷ Ibid., p.50.

important detail concerning my thesis is the fact that *mudaraba* arrangements with non-Muslims are inappropriate in these two schools³⁰⁸.

5.1.2 Hanbeli & Hanafi

According to Hanafi and Hanbeli schools, the definition of *mudaraba* is cash allowance from one party to another for commercial purposes in order to share the profit in a predetermined proportion³⁰⁹. Although defining the proportion profit sharing is common in both groups of schools, Hanbelis and Hanafis have some different implementations when compared to the former group. Hanafis attribute attorney assignation as only an element of *mudaraba*³¹⁰. In this context, investors have sanctions on how and in which industry the capital, which they can deposit cash, silver or gold as well as trading goods, will be used³¹¹. In addition to this, there were predetermined time limitations for the partnership on the contrary to Shafis and Malikis³¹².

Although Hanbelis and Hanafis do not have major differences in *mudaraba* practices, Hanbeli school has one distinct feature which is unique to itself. Hanbelis

³⁰⁸ Gedikli, *16. ve 17. Asır Osmanlı Şeriyeye Sicillerinde Mudarebe Ortaklığı: Galata Örneği*, p.94.

³⁰⁹ Ibid., p.147.

³¹⁰ Ibid., p.52.

³¹¹ Ibid., pp.90,91.

³¹² Ibid., p.90.

permit the capital flow from both parties and labor from only one part in the association of the partnership as long as it is accepted by both parties that it is a *mudaraba* partnership and the profit will be shared equally³¹³.

About the issue of engagement of non-Muslims in *mudaraba*, these two schools are less strict than Shafi and Maliki schools, which encouraged Hanbelis and Hanafis to establish partnership with non-Muslims³¹⁴. The Ottomans accepted the practice of the Hanafi School which has the most comprehensive, flexible and practical approach to form *mudaraba* partnership³¹⁵. In the next section, the practice of *mudaraba* in Ottoman Empire according to Hanafi School will be discussed.

5.2 *Mudaraba* in Ottoman Lands

The third chapter of the study of Çizakça named “*A Comparative Evolution of Business Partnerships: The Islamic World and Europe, with Specific Reference to the Ottoman Archives*” is about *mudaraba* partnership in Ottoman Empire. In this study, Çizakça discussed whether there is an evolution in economic life between sixteenth and nineteenth centuries in Middle East where classical Islamic partnership methods were born and adopted by Europe resulting in important economic

³¹³ *Encyclopedia of Islam*, Leiden, E.J. Brill, 1986, Vol:7, pp.284,285.

³¹⁴ Gedikli, *16. ve 17. Asır Osmanlı Şeriyye Sicillerinde Mudarebe Ortaklığı: Galata Örneği*, p. 94.

³¹⁵ Udovitch, *Partnership and Profit in Medieval Islam*, p.176.

developments.³¹⁶ Çizakça used examples of court records of various cities between sixteenth and nineteenth centuries and these records are proofs of the fact that business partnerships were realized in Ottoman land just like the ones in Islamic medieval period. According to Çizakça, Ottoman Empire preserved the basic principles of the classical Islamic law in this matter. In this context, Çizakça adds that Ottoman jurists not only learned the teachings of classical scholars but also they applied them in daily life scrupulously. He concludes that the knowledge possessed by the jurists was not only for theoretical purposes, in order to be applied to big business ventures³¹⁷.

Some local studies based on court records do not support some Çizakça's conclusions. In his study about Kayseri, Jennings asserts that credit relations were very common in Kayseri but credit amounts were low and credits were individual in nature rather than being institutional, most of the credit transactions had nothing to do with big business partnerships. He could not find any evidence that there were professional institutions, family business or any other companies which were specialized in crediting although the city had strong economic foundations. Jennings has a tendency to link this issue to the absence of international and long distance transit trade as the fear and migration caused the Celali uprisings.

Gerber studied the court records of Bursa belonging to seventeenth century and he found 32 *mudaraba* contracts among 90 records about business partnership, which

³¹⁶ Çizakça, *A Comparative Evolution of Business Partnerships: The Islamic World and Europe, With Specific Reference to the Ottoman Archives*.

³¹⁷ *Ibid.*, p.84.

means *mudaraba* was preferred by approximately 35% in all partnership contracts. Depending on his findings, Gerber summed that *mudaraba* was the most important method of building commercial partnership in Bursa in seventeenth century.

Besides Jennings and Gerber's efforts, there are not many studies on credit relations in Ottoman Empire depending on court records. In this context, Fethi Gedikli's dissertation on Galata is one of the few works on this area. In his unpublished Ph.D dissertation, titled "*16. ve 17. Asırda Osmanlı Şeriyeye Sicillerinde Mudaraba Ortaklığı: Galata Örneği*", he extensively analyzed the place of *mudaraba* partnership in Islamic law and its implementation in Ottoman land depending on the archival materials of Galata court. Gedikli, in his study, has assessed 50 registers of Galata court which covered the time between 1536 and 1623. He could find only 9 records about *mudaraba* partnership among all belonging to the first 50 years, 1536-1585. Although he pointed out the fact that the registers might be damaged, he arrived at the conclusion that *mudaraba* partnership was not very common in Galata in those years. Between the 11th and 50th registers which covered the next 50 years, 1586-1635, he enlisted 447 *mudaraba* partnership cases. According to the results which Gedikli arrived, records especially depending on the belonging of the second 50 years, *mudaraba* partnership was one of the most common way of establishing a partnership in sixteenth and seventeenth centuries and it was widely used by maritime traders.

As mentioned before; the Hanafi sect, which Ottoman Empire belonged to, did not prevent commercial partnerships between Muslims and non-Muslims. This facilitated the establishment of interreligious *mudaraba* partnerships by Ottoman

subjects. This is supported by the results of Gedikli's dissertation in which he states that especially Muslims gave their savings to *zimmi* ship captains and the exact opposite of this was not very frequent. Jewish people can be seen very rare in *mudaraba* partnership cases; and even in this case, they did not choose establishing it with Muslims.

Hanafi school also permitted establishing *mudaraba* with trade goods rather than limiting the investor to cash use only. Although selling trade goods and using the cash coming from the sale as capital was a more common method, using the goods directly for *mudaraba* stayed as an option.

According to Gedikli, *mudaraba* was a flexible way of crediting in terms of not only the religious concerns but also the occupational and gender differences as well, which enabled the existence of *mudaraba* among all levels of the society. According to Gedikli's documents; ship captains, merchants, viziers or müderrises, regardless of their occupation and their gender was, value their savings by this way.

5.3 Mudaraba in Galata

In this section, conclusions of Fethi Gedikli's study will be evaluated and compared with the judicial records of the Galata Kadıship between the years 1603 and 1689. There appear a total of total 69 *mudaraba* entries in the 7 register books numbered 24, 25, 27, 41, 42, 130 and 145. The first five of them belong to the first quarter of the seventeenth century. The last two of them belong to the last quarter of

the seventeenth century. Since some of the records used in this study were already used by Gedikli, they were not included in the analysis.

There are some overlapping cases with Gedikli had used as examples in register books numbered; 25, 27, 41, 42. Therefore, a total of 15 entries will be excluded from analysis. From the register book numbered 25, 4 entries will be excluded³¹⁸. So, total 13 entries will be analysed here. From the register book numbered 27, 6 cases were mentioned in the study of Gedikli³¹⁹, however he did not need to use the remaining 12 records about *mudaraba* that appears in the same register book. In the register book numbered 41, there exist 6 records about *mudaraba*. Gedikli analyzed only one record among these 6 records and the rest were not mentioned. In a similar vein, 4 of the 8 records, which took place in the book numbered 42, were used by Gedikli and the remaining 4 records were not touched.

As distinct from Gedikli's work 18 *mudaraba* entries, existing in the books numbered 130 and 145 which belong to the years 1683 and 1689 respectively will be analyzed in the thesis with all the other records. In this way, 54 of 69 records will be used in the thesis since 15 of the records were already used by Gedikli and therefore excluded from the thesis.

38 of the 54 *mudaraba* partnerships were established between the muslims, 7 of them were between *zimmis*, 8 of them were between muslims and *zimmis* and 1 of them was between the *müstemens*. These figures show that *mudaraba* partnership was widespread among the muslims. The point is that Jewish subjects of the quarter

³¹⁸ Excluded records: Galata 25: 24b/3, 29a/1, 30a/2, 30b/2.

³¹⁹ Excluded records: Galata 27: 12b/2, 24a/5, 33b/3, 39b/5, 52b/1, 72a/1.

seem that they would not prefer to join to *mudaraba* partnership as Gedikli exactly stated.

In the Ottoman Empire *zimmis* were allowed to establish *mudaraba* among themselves. There are 7 registrations about the *mudaraba* partnership established among *zimmis*. 3 of them appeared in the register book numbered 25 belonging to the year 1604. The Christians called Penapot the legal agent of the Yanaki, Yandari Trandafilo I, Yorgi and Trandafilo II gave to Konstantin Reis total 5000 *akçe* for a *mudaraba* with a permission to trade in a location of his own choice.³²⁰ The owner of the same complaint was Efendol sues the Kiryazi Reis. He claims that he gave 4000 *akçe* to him for a *mudaraba*³²¹. In the same year two *zimmis* namely Yorgi and Manol established a *mudaraba* partnership. Manol gave 11.600 *akçe* of which 10.000 *akçe* represented the principal (*asl-ı mal*). They came to court in order to register their partnership³²². The register book numbered 27 includes only 1 piece of such a partnership. In 1605 Limanad and Yani came to court to declare that Limanad owes 10.000 *dirhem* to Yani because of the *mudaraba* partnership³²³. There are three

³²⁰Galata 25: 27b/3 Adjudication, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, vol. 2, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp. 69,70 case: 35.

³²¹Galata 25: 69b/1, Adjudication, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, vol. 2, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp. 99,100 case: 59.

³²²Galata, 25:79b/1Registration, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, vol. 2, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp. 117,118, case: 70.

³²³Galata, 27:18b/1 Registration, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, vol. 2, İstanbul: Türkiye İş Bankası Yayınları, 2010, p. 129, case: 82.

examples in the register book numbered 130. In 1683 Ship captain Todori and Lonbro established a *mudaraba* and they had a disagreement about the money³²⁴. In the same year two Christians Isteryon and Melisor came to the court because they established *mudaraba* five months ago and now Melisor gave 50 *guruş* as a profit. It means that Isteryon gained almost 12% in five months³²⁵. The last instance of the same register book is between the residents of Sultan Bayezıt neighborhood Anastaş and Yani and their annulled partnership³²⁶. There is an example in the register book, numbered 42 and dated to 1617, which demonstrates us that *zımmis* could establish a partnership among themselves. A Hungarian Christian Denyarde came to the court with his partner Yakomi to register that he gave Yakomi total 13.700 *akçe* and collected it in full at the end of the *mudaraba*³²⁷.

Muslims were also establishing *mudaraba* partnerships with the *zımmi* subjects of the Sultan. There are 8 partnerships established between them. This type of partnerships appeared firstly in 1604 between the residents of Sarıgüzel neighborhood Mehmet Beşe and a Christian Kol Reis for 44.000 *akçe*. Mehmet Beşe

³²⁴ Galata 130: 38a/3 Registration, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, vol. 2, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp. 481,482, case: 324.

³²⁵ Galata 130: 47b/1 Registration, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, vol. 2, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp. 489,490 case: 328.

³²⁶ Galata 130: 50b/2 Adjudication, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, vol. 2, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp. 493,494, case: 331.

³²⁷ Galata Sicilleri, 42:18b/2 Registration, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, vol. 2, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp. 314,315, case: 214.

wanted his money back but Kol Reis claimed that his ship was usurped by foreigners in *Balabancık* Port³²⁸. In the next case these two men came to the court in order to register their *sulh* for 8000 *akçe*. In the same year Nebi, Hasan, Maden and Kosta gave total 18.000 *akçe* for a *mudaraba* and they ask to return of their money. Although Yani accepted the claims he asserted that he took total 210.000 *akçe* from 24 people and because of the attacks of the pirates he lost 170.000 *akçe*. In conclusion, court decides that Yani should pay 194 *akçe* for each partner for every 1000 *akçe* of the capital³²⁹. In 1605 there is a registration about a *mudaraba* partnership in which Ali Bey gave 25 sikke to the Christian ship captain Corci³³⁰. In 1617 Muslim Kabataş and Liyo Reis came to the court in order to declare that the former gave 22.200 *akçe* to the Christian ship captain for a *mudaraba* and Liyo has repaid the principal in full³³¹. In the last quarter of the century there are three *mudaraba* partnerships arose in the register books. The two of them belong to the register book 130, and the last one belongs to the register book numbered 145. Recep Beşe gave 100 esedi *guruş* for a *mudaraba* to trade at sea and the same year Abdullah and the daughters of Lagor

³²⁸ Galata 25: 65a/3 and 65b/2, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, vol. 2, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp. 98,99,100, case: 57,58.

³²⁹ Galata 25: 76a/1 Adjudication, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, vol. 2, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp. 111,112, case: 67.

³³⁰ Galata 27:79a/5 Adjudication, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, vol. 2, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp. 188,189, case: 127.

³³¹ Galata 42: 27a/3 Registration, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, vol. 2, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp. 318,319, case: 217.

Reis because Abdullah have owing to him 150 esedi *guruş* in connection with the *mudaraba* partnership³³².

Cash flow seems from Muslims to non-Muslims because 7 of the 8 partnerships were established with the investment of a muslim and labour of *zimmi*. The only example the investment making by a *zimmi* is occurred in 1689 between Manol, İbrahim and Danyel. Manol sues the other two because they did not return his money back which he gave for a *mudaraba* partnership³³³.

The main reason of why *mudaraba* is so widespread in Galata, compared to Kayseri and Bursa, is being the center of the ship trading. Because the encompassing register books includes 52 *mudaraba* partnerships which were formed in order to trade with ships. It seems that, this constitutes a disadvantage for the investors because 11 partnerships established for the ship trade unfortunately end up with the sinking in storm or the looted by the Christian pirates.

Almost none of these litigations finalized with the condition that an agent make a payment to the investor. In 1604 El-Hac Nebi gave İbrahim Reis 14.000 *akçe* for a *mudaraba* partnership but he cannot get his money back and sues him. İbrahim Reis claims that his ship was sank with all the belongings and money of the El-Hac Nebi

³³² Galata 130:77a/2 Registration, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, vol. 2, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp. 519,520, case: 345.

³³³ Galata, 145:103a/4 Adjudication, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, vol. 2, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp. 575, 576, case: 381.

on the way to the Vona quay. Ibrahim Reis takes an oath and wins the case³³⁴. Above mentioned four *mudaraba* partnerships established between in a chronological order Mehmet Beşe and Kol Reis, Efendol and Kiryazi Reis; Nebi, Hasan, Maden and Kosta, end up for the same reason. In 1683, Recep Beşe gave 100 esedi *guruş* to the Yorgi. But the Recep Beşe drowned in the Black Sea and his guardians Mehmet Aga and Rukiye Hanım want to return the money but Yorgi claims that the ship was sank in the Black Sea and he could not pay the money. He takes an oath and wins the case³³⁵.

A year later in 1605 there appears two examples of being subjected to storm or loot. The first one is between Mustafa Reis and Arab Hacı Ahmet. Hacı Ahmet owes 20.000 *akçe* to Mustafa Reis and wants his money back. However, the legal agent of him claims that his ship was attacked by enemies in Mediterranean and looted so he cannot pay his money back. The disagreement is that, when Hacı Ahmet gave him money he did not mention exactly it is for the *mudaraba* partnership therefore, distinctively from other cases, the court decides that Mustafa Reis should pay his money back.³³⁶ The other case occurred in the same year is between the Hamza Reis

³³⁴ Galata, 25:42b/2 Adjudication, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, vol. 2, İstanbul: Türkiye İş Bankası Yayınları, 2010, p. 86, case: 48.

³³⁵ Galata, 130:64b/1 Adjudication, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, vol. 2, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp. 498,499, case: 381.

³³⁶ Galata, 27:48a/4 Adjudication, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, vol. 2, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp. 148-149, case:98.

and Mehmet. They came to the court in order to register their testimonies about the loss arising from the attack of the infidels³³⁷.

As mentioned above Hanafi school permits the investor to sanction how and where the capital will be used. Ali Reis did not obey this rule and went on expedition in 1617 with the 8000 *akçe* of Nurettin who asked him to cancel expedition. Ali Reis claims that the storm destroyed the ship when he was on the way back to Istanbul from Alexandria. However, unlike the former examples, court decides that Ali Reis should compensate the loss of Nurettin because he went on expedition without investor's permission³³⁸.

The more specific example of *mudaraba* of which conditions were set up by the investor, was established in 1683 between two muslims Abdülkadir Çavuş and Ebubekir. Investor *Yeniçeri* Abdülkadir Çavuş gave 1150 *keyl* rice to his partner Ebubekir in order to sell it to Yorgi in İstankoy. They make an agreement to collect Yorgi's debt and plow the money to *mudaraba*³³⁹. As can be seen from these examples people of Galata were benefited from the flexible structure of Hanafi school.

³³⁷ Galata, 27:79b/2 Adjudication, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, vol. 2, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp. 189,190, case:128.

³³⁸ Galata, 41:31a/4 Adjudication, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, vol. 2, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp. 272-273, case:186.

³³⁹ Galata, 130:41b/3 Adjudication, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, vol. 2, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp. 483,484, case:326.

There is only 1 entry about *mudaraba* partnership established in order to make a grocery rather than ship trade. Towards the end of the century inhabitant of the Sultan Bayezit neighborhood Anastaş sues the grocer Yani. He claims that a year before he gave goods worth 160 *guruş* and 40 *guruş* in cash. Now they wanted to annul the partnership however Yani only gets 31 *guruş* from Anastaş and wants his 169 *guruş* back. Yani claims that remainder of the principal were lost, take an oath and win the case³⁴⁰. Establishing *mudaraba* with goods allowed by the Hanafian school and there is one more example. In 1604 Mehmet Beşe gave 44.000 *akçe* and two pairs of underwear to the *zimmi* Kol Reis for a *mudaraba* partnership³⁴¹.

We can see women in *mudaraba* partnerships as in credit relationships but not so frequently. There are only 7 entries out of 54 that involve woman. 4 of them issued the Muslim women who are the agents of the *mudaraba* partnerships. In 1603 Hacı Hasan sues Hacı Mehmed. Because his deceased wife Fatma Hatun gave to Hacı Mehmet total 170 *filori*³⁴² for *mudaraba*. Although Hacı Mehmet returns her 135 *filori*, he did not accept the pay back the remaining amount.³⁴³ The next case, in

³⁴⁰ Galata 130:50b/2 Adjudication, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, vol. 2, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp.493,494, case:331.

³⁴¹ Galata 25:65b/2 Registration, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, vol. 2, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp.99,100, case:58.

³⁴² The European name of gold coins, it was used in the same way too in the Ottoman Empire. Pakalın, *Osmanlı Tarih Deyimleri ve Terimleri Sözlüğü*, Vol.1, M.E.B Yayınları, İstanbul, 2004, p.629.

³⁴³ Galata 24:37b/3 Adjudication, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, vol. 2, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp.32,33, case:10.

the register book numbered 24, is related with the same issue³⁴⁴. A year later there is an interesting registration arose. Ümmihan Hatun gave total 74.000 *akçe* to the 26 ship captains. Her legal agent Mustafa Reis collected 74.000 *akçe* and turned it over to the Ümmihan Hatun and court register the testimony³⁴⁵. Towards the end of the century in 1689, another case involving women was registered to the court records. A woman named Hüma and Mustafa Reis are partners in *mudaraba*. Hüma gave him 40 *guruş* and Mustafa traded with it. Hüma asks for his principal and profit share. Because Mustafa Reis fails to pay the sum they reach settlement for 20 *guruş*. Because Mustafa Reis was unable to pay all at once Hüma agreed to be paid in monthly installments of 1 *guruş*³⁴⁶.

The other four cases were about inheritance issues inflicted from *mudaraba* and only one of these cases involved a Christian woman. In 1617 sister and heir of the late Mahmut came to the court and states that Hacı Veli owed her brother Mahmut 5000 *akçe* in connection with a *mudaraba*. They too reach a settlement for 800 *akçe* and the court registers the settlement³⁴⁷.

³⁴⁴ Galata, 24:44a/1 Registration, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, vol. 2, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp.33,34, case:11.

³⁴⁵ Galata, 25:47b/3 Registration, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, vol. 2, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp.89,90 case:50.

³⁴⁶ Galata, 145:19b/2 Registration, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, vol. 2, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp.536,537, case:356.

³⁴⁷ Galata, 41:17b/2 Registration, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, vol. 2, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp.263,264, case:178.

One record includes the Christian women about *mudaraba* is also about the issue of inheritance. The daughters of Lagor Reis namely; Sofya Anose, Sosane and Savole, and their legal agent Yani were in the court because of their father's *mudaraba* partnership with Abdullah. Abdullah sued the wife of lagor Reis in order to collect his due out of the estate. Yani claims that the daughters of Lagor Reis had shares in the estate. The testimony of the legal agent was registered by the court³⁴⁸. In 1683 almost the same circumstances appeared for Rukiye, the wife of deceased Recep Beşe. She claims that her husband gave 100 esedi *guruş* to Yorgi and he did not return their money back. He claims that the goods purchased with the principal sank along the ship in the Black Sea and takes an oath to support his claim³⁴⁹.

If we are to conclude this section, *mudaraba* is a kind of commercial association through which an investor entrusts capital to an agent in order to trades with it. Pre-arranged proportion of the profits shared between the investor and the agent. Investor is responsible for the losses of the money related to unexpected dangers of travel or from an unsuccessful business venture, agent only loses his time and effort therefore he does not have to make restitution. The invested capital belongs to the investor at the end of the trade. Likewise the responsibility of loss of money belongs to the investor. The equivalent of this kind of a partnership is commenda in Europe and they had common economic features. However in the

³⁴⁸ Galata, 130: 77a/2 Registration, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, vol. 2, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp.519,520, case:345.

³⁴⁹ Galata, 130:64b/1 Adjudication, ed. Kuran, Timur, *Social and Economic Life in Seventeenth Century Istanbul: Glimpses from Court Records*, vol. 2, İstanbul: Türkiye İş Bankası Yayınları, 2010, pp.498,499, case:334.

Islamic world there are different applications of this partnership which were formed according to doctrines of the four major law schools of Islam in terms of Shafi, Maliki, Hanbeli and Hanafi continued the Hanafi tradition and according to Çizakça it did all the requirements of the Hanafi School rather than elaborated its own genuine system. Gedikli in his study emphasized that the applications of the Ottoman Empire which was embraced due to the flexibility of the Hanafi School, clearly apparent for the case of the Galata.

In a very general framework, *mudaraba* partnership in Galata seems very widespread in all segments of the population including Muslims, *zimmi*s and *müstemens*. It was mostly preferred for trading at sea and generally established with the cash since the Hanafis permitted. There also existed *mudaraba* partnerships which were established with trading goods. Women in *mudaraba* seems very rare as distinctive from the role of the women in credit relations.

The seventeenth century court records under the analysis here, supports the framework offered by Gedikli. They provide us the information that this framework was valid throughout the seventeenth century. Although *mudaraba* partnership intensely established between the muslims, the partnerships generated between muslims and *zimmi*s or among *zimmi*s cannot be underestimated. It is important to note that there is no Jewish investor or agent in a *mudaraba* partnership in the records. The general tendency in Galata is to establish *mudaraba* with cash. However, if the investor and agent accepted, goods were used as a tool for establishing the *mudaraba*. Women, especially the *zimmi* ones, seem passive unlike their role in the credit relations. Except the two examples which demonstrate us the

profit share of women in a *mudaraba* partnership, role of women in *mudaraba* partnership is generally derived from inheritance issues.

Court Reg. no. Galata	Total Number of <i>Mudaraba</i> Partnerships	Muslims&Muslims	Muslims& <i>Zimmis</i>	<i>Zimmis</i> & <i>Zimmis</i>	Other	Year
24	2	2	—	—	—	1604
25	17	9	3	5	—	1604
27	18	15	1	2	—	1605
41	6	6	—	—	—	1616
42	8	3	2	1	2	1617
130	10	5	2	3	—	1683
145	8	7	1	—	—	1689
Total	69	47	9	11	2	

Table 2: Cases of *mudaraba* partnerships counted in certain *sicils*

CHAPTER VI

CONCLUSION

Galata was one of the most important international trade ports of not only the Ottoman Empire but also Mediterranean region in seventeenth century. It was a multinational and cosmopolitan area and these qualities were reflected in European traveler accounts as well as the accounts written by Ottoman subjects. Obviously, all of these unique characteristics of Galata had an impact on the establishment of credit organization in the region. The objective of this thesis is to examine the features of practice of credit in Galata in seventeenth century. In order to obtain ample data, 138 court records of the seventeenth century Galata were analysed and results compared with studies about Kayseri and Bursa. Interreligious indebtedness and position of women in credit relations are discussed in detail and these two main themes are compared with the contemporary situation in Europe. By this way, similarities and differences of credit relations in early modern period in Anatolia and Europe are revealed. My conclusions are as follows;

Firstly, credit was being used prevalently by all segments of the society in the region despite all the prohibitions on interest which Islam had set. While practice of credit showed class differences in Europe³⁵⁰, people of all segments in Anatolia were able to reach credit easily. Artisans, *ulema*, peasants, tradesmen, mutevellis of *vakıfs* and even local administrators (e.g *beylerbeyis*) needed and used credit for purposes of consumption, investment or sustainability of businesses. The use of credit with

³⁵⁰ Shepard, "Manhood, Credit and Patriarchy in Early Modern England, c.1580-1640", p.101.

dividends was allowed by the *kadis*, *ulema* or ultimately the Imperial Porte³⁵¹. Widespread use of credit among all segments of the region, clearly demonstrate that there was no alienation among the segments in terms of occupation, religion or gender.

Secondly, it can be said that there seems to be no big moneylenders who can be named as creditors. Here, *vakıfs* appeared to act like credit institutions by providing credit with interest in addition to their religious duties. In this kind of money lending, *vakıfs* did not take the religious differences into account when they were providing credit to the public.

Likewise borrowing from *vakıf* accounts, it is obvious that religious differences were not important in personal borrowing between people. As trade and credit relations were essential for social transactions in Ottoman society, there was an intensive credit transaction between Muslims and non-Muslims in that period³⁵². Like the discussions among studies in Europe; the question of who lent to whom is asked to the archival materials, which were used in the thesis, in order to understand the existence of feel of trust in the region. Considerable number of situations, Muslims and non-Muslims were having economic connections with each other. It could easily be attributed to be a proof of existence of mutual trust between these two groups. When we look at the table given in the previous chapter, it can be seen that Muslims were the major credit suppliers in Galata, as they were in Kayseri as stated

³⁵¹ Ronald Jennings, "Loan and Credit in Early Seventeenth Century Ottoman Judicial Records: The Sharia Court of Anatolian Kayseri", p.169.

³⁵² Çizakça, *A Comperative Evolution of Business Partnerships: The Islamic World and Europe, with Spesific Reference to the Ottoman Archives*, p.3.

by Jennings. As a matter of fact, Muslims were more active in economic life, in terms of lending and borrowing money, during seventeenth century when compared to non-Muslims³⁵³. The reason why Muslims were mostly the creditors and the non-Muslims were debtor should be the difference of economic conditions between these two groups. According to Jennings, the other reason was their preference in building and land activities rather than providing credit³⁵⁴. In the same manner, Muslims were mostly investors and non-Muslims were the agents in *mudaraba* partnerships which were established between these two subjects. To say it shortly, the direction of cash flow in Galata in seventeenth century was from Muslim to non-Muslim. However, Jewish people did not appear as a part of credit relations or *mudaraba* partnerships with either Muslims or Christians. Moreover, even if Jewish society is known as moneylenders, it is not valid for Ottoman lands³⁵⁵. In fact, when we look at the number of neighborhoods in Galata according to religions given by Evliya Çelebi in seventeenth century -75 Christian neighborhoods, 18 Muslims neighborhoods, 1 Jewish neighborhood³⁵⁶- it can be said that Jewish presence had not become dominant in seventeenth century as it will turn to be in the eighteenth century in this region. Both the smallness of population of Jewish society and conservative nature of

³⁵³ İnalçık, “Capital Formation in the Ottoman Empire”, p.138.

³⁵⁴ Ronald C. Jennings, “Zimmis (non-Muslims) in Early 17th Century Ottoman Judicial Records: The Sharia Court of Anatolian Kayseri”, in *Studies on Ottoman Social History in the Sixteenth and Seventeenth Centuries: Women, Zimmis and Sharia Courts in Kayseri, Cyprus and Trabzon*, İstanbul: Isis Press, 1999, p.366.

³⁵⁵ Haim Gerber, “Jews and Money-Lending in the Ottoman Empire”, *The Jewish Quarterly Review*, Vol. 72, No. 2, 1981, p.100.

³⁵⁶ Dağlı & Kahraman, *Günümüz Türkçesiyle Evliya Çelebi Seyahatnamesi: İstanbul*, p.392.

Jewish community could be the reason of this situation. On the other hand as Witmann described clearly the reason may be the preference issue;

The case sample from Galata shows that the Jews of the district used the sharia court with fellow Jews mostly for business matters, but hardly at all in private affairs. The same phenomenon has been observed by Gocek with regard to the eighteenth century.

Galata had started to gain importance in economic terms by the end of 15th century³⁵⁷. This region is characterized as the most commercially active area of Istanbul by travelers of seventeenth century. The big commercial importance and potential of the region enabled interest rates to remain lower in Galata like Bursa than it was in Kayseri. Jennings stated that the interest rate in Kayseri in the seventeenth century was 20%. On the other hand, Gerber stated that the interest rates were changing from 10% to 15% in Bursa during the same period because Bursa was more convenient for international trade when compared to Kayseri. Interest rates of Galata were similar to the ones in Bursa since it was an international trade area too. Although it is not much possible to track the interest rates from personal borrowing transactions, it can easily be said that generally accepted interest rates were varying from 10% to 15% in seventeenth century according to the court registers which included *vakıfs* were. Another point where Galata resembles Bursa and differentiate from Kayseri is the interregional litigations because of its geographic position which was suitable for international commerce.

Practice of credit in Galata was compatible with the examples of Kayseri and Bursa

³⁵⁷ *Dünden Bugüne İstanbul Ansiklopedisi*, Vol. 3, İstanbul: 1993, Türkiye Ekonomik ve Toplumsal Tarih Vakfı, p.352.

in the way of women. Women of the 3 regions participated in economic transactions.

However, eighteenth century woman traveler Lady Mary Wortley Montagu

portrayed the life Of Ottoman woman as follows;

It is also very pleasant to observe how tenderly he and all his brethren voyage writers lament the miserable confinement of the Turkish ladies in the universe, are the only women in the world that lead a life of uninterrupted pleasure exempt from cares; their whole time being spent in visiting, bathing, or the agreeable amusement of spending money and inventing new fashions. A husband would be thought mad that exacted any degree of economy from his wife, whose expenses are no way limited but by her own fancy. It is his business to get money, and hers to spend it: and this noble prerogative extends itself to the very meanest of sex³⁵⁸.

Despite the common prejudices of Europeans, women were very actively involved in credit relations in both Arab provinces and Anatolia. When the court records are considered, it is obvious that women could have the chance to apply to the court individually as an agent, surety, creditor or a debtor, have a saying in front of a *kadı* and they were treated no different than men during the case. At the end of the case, the results did not differ according to the gender. Jennings summarizes the conditions of woman in Kayseri before the *kadı* which is applicable to the women in the region of Galata in the seventeenth century,

Women represented themselves in court and made accusations there. The suits, defences against suits, and oaths of Muslim women were admitted in exactly the same way as those of Muslim men and were equal to them in every way; likewise the suits of *zimmi* women were admitted under the same terms as those of *zimmi* men.

³⁵⁸ Lady Mary Wortley Montague, *The Letters of Lady M. W. Montagu During the Embassy to Constantinople : 1716-1718*, 1825, pp.39,40.

As for credit relations, it can be said that, little exception of Jewish, women were active in credit relations. They could lend and borrow from men. In addition to this, there were a lot of heritage cases; women could be responsible for the debt of their deceased fathers or husbands and they could be the legal representative for collecting the money which their relatives had lent. Women were able to be the delegate of their fathers, mothers, sisters or even their husbands and go to the court like their individual cases. Moreover, women could lend their personal assets to their husbands and want this to be registered from the court; if they disagreed with their husbands, they could sue their husbands or other family members as well as any other people. Women's position in *mudaraba* partnerships was the same as it was in general credit relations. They could make investment by lending to one or more, Muslim or non-Muslim ship captains. Non-Muslim women are not as active as Muslim women in this kind of partnership, especially the Jewish women and even Jewish men did not participate in these partnerships. The court records included *zimmi* women were generally between two genders. They did not sue each other. Most of these disputes were related to inheritance shares and loans³⁵⁹.

Muslim women could be seen as an individual in *mudaraba* partnerships; their freedom of movement was not restricted like their European contemporaries. The image of Ottoman women, which was created by European travelers who had visited Ottoman Empire, being inferior to men in socio-economic life, lost its validity. As mentioned in the previous chapter, women's rights in credit relations in Europe were

³⁵⁹ Witmann, *Before Qadi and Grand Vizier: Intra-Communal Dispute Resolution and Legal Transactions among Christians and Jews in the Plural Society of Seventeenth Century Istanbul*, pp.120,121.

different due to social or marital status of women and the region where they were living. On the Ottoman side, it can be stated that activity of women in economic relations in Arab provinces or Anatolian lands was not restricted according to their gender, social and marital status or their religion.

This thesis analysed the practice of credit in Galata in seventeenth century. It contributed to the studies in a local manner by comparing the characteristics of Galata with the ones of other cities of Anatolia. In the comparison that we had, it is seen that Galata did not show any differences in practice of credit on interreligious and women issues, which are the focus points through out the thesis, although Galata had different dynamic than the other cities of Anatolia.



Figure 1: Map of Istanbul in seventeenth century
Source: Ayşe Yetişkin Kubilay, Maps of Istanbul 1422-1922, İstanbul: Denizler Kitabevi, 2009.

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