

# DEBT AND CREDIT RELATIONS IN GALATA IN THE 17<sup>TH</sup> CENTURY AN ASSESSMENT BASED ON COURT REGISTERS OF ISTANBUL

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## ABSTRACT

Recently, researches on the History of Economics is getting more important. Ottoman Economic History has become one of the major research subject of this field in Turkey and also in the world. Ottoman Archives with its rich and unique content shed light to the studies of this area. Court Registers, within these archives, are among the most important judicial documents of Ottoman Empire. These registers, also called “Kadi Registers” or “Şer’iyye Sicilleri”, are primary research sources of the Ottoman Archives. Using these resources, numerous studies have been made about Ottoman Empire’s social, cultural, economic situation and so on.

Interest which is called "ribâ" was forbidden in the Ottoman Empire because of its Islamic basement. Because of prohibition of ribâ credit relations couldn't evolve in the Ottoman Empire as much as in Europe. Money transactions in the Ottoman Empire mostly were carried out by money-changers. People engaged with this work were pretty much in Galata. Even a money-changers group called Galata Bankers had emerged in the 19<sup>th</sup> century. Also there were non-muslim people who lent money to individuals and state and even other states.

In this study, an assessment based on Istanbul Court Registers was made on the debt and credit relations in Galata in the 17<sup>th</sup> century. At this context; firstly, cases about debt and credit relations in Istanbul/Galata Court Registers number 32, 37, 46, 65 and 90 were examined and then it was discussed how economic relations were going on and also whether interest was involved or not in this relations.

**Key Words:** Court Registers, Debt, Credit, Interest, Ottoman Empire, Galata.

## INTRODUCTION

The study was constructed taking base 1495 pieces of registers which were obtained by classifying "the last five volumes"\* of Istanbul Kadi Registers latinized in 40 volumes by Turkey Religious Foundation Centre for Islamic Studies for the years between 1606 and 1663 (Hijri 1015-1074). These registers which were classified include records with respect to monetary transactions from the mentioned period. That is to say, since the aimed subject is directly related to the monetary transactions brought before the courts in the 17<sup>th</sup> century of Galata within the framework of debt and credit relations, the records included in the classifications are considered to be reflecting debt and credit relations which include monetary movements. Within this framework, besides the general structure and mechanisms of debt-credit relations in Galata as of the 17<sup>th</sup> century, some other questions like whether such relations were common and whether interest was applied in these debt-credit relations have been attempted to be answered. In addition to these questions which have been attempted to be answered using secondary sources, making assessments regarding the sides has also been aimed.

Before going through the registers to be used in the study, some brief explanations will be made about the general economic situation of Ottoman Empire in the 17<sup>th</sup> century and why the Galata Region was selected for the study.

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\* Volume 36 Galata Court Sicil Nr. 32, 1606-1607 (Hijri 1015-1016).  
Volume 37 Galata Court Sicil Nr. 37, 1613-1615 (Hijri 1022-1024).  
Volume 38 Galata Court Sicil Nr. 46, 1615-1620 (Hijri 1024-1029).  
Volume 39 Galata Court Sicil Nr. 65, 1641-1644 (Hijri 1051-1053).  
Volume 40 Galata Court Sicil Nr. 90, 1663 (Hijri 1073-1074).

Two significant events that determine the Ottoman Empire's economy in the 17<sup>th</sup> century are the Crete Campaign and the Second Siege of Vienna. The Crete Campaign (1645-1669), the first of the two events and the Second Siege of Vienna (1683-1699), lasting 25 and 16 years respectively, result in economic and political difficulties for the Ottoman Empire (Özvar 2003, p. 13). After these two events lasting over quite a long period of time, Ottoman resources begin to diminish and as a result of diminishing resources, the empire's prior policy turns out to be providing itself with economic support and gathering strength by recruiting soldiers for the state (İnan 1999, p.92). These ever increasing needs weaken the political authority indirectly, some new groups appear taking advantage of declining political authority, as a result rebellions and bandits start to be seen (İnan 1999, p.92). The Ottomans, in order to afford ever increasing expenditures, start to levy taxes like "avarız" which is the plural of "arıza" and was previously collected as a financial support in extraordinary conditions and now started to be collected as the basic taxes to the state unlike their original aims of supporting the state in urgent conditions (İnan 1999, p.92). The fact that these taxes were regularly levied shows the need for money which qualifies the 17<sup>th</sup> century a tough period for the state in terms of economics.

Galata, expressed as "nefs-i İstanbul" by the Ottomans belongs to "Bilâd-i Selâse" (three districts) outside the Golden Horn, the Sea of Marmara and the peninsula which are surrounded by the walls and this region is formed by Galata, Eyup and Uskudar (Tabakoğlun.d., p. 6). From the 16<sup>th</sup> century onwards, money-changers were taking active roles in the finance of the "iltizam" (tax-farming system) in borrowing and lending relations (Pamuk 2011, p. 174-175). In iltizam and in "malikâne system" with it, the long-term finance of the payment in cash to the state was important and that was where money-changers were stepping in (Pamuk 2011, p. 174-175). The cash payments to the state by the malikâne or iltizam bidding winner individuals were directly enabled by money-changers by lending money to these individuals (Pamuk 2011, p. 175). This period went on with money-changers carrying their activities to Galata at the end of the 17<sup>th</sup> century (Pamuk 2011, p. 175). The basic reason why Galata was selected in regional context is the idea that the Ottoman debt-credit relations, having a specific past, were moved to the Galata Region and transactions were intense in this region.

The secondary sources used in the study with classifying, belonging to the Galata Court as mentioned above, consist of last 5 volumes which were latinized. When these registers are examined one by one, it is observed that there are different numbers of registers in every registry, but there are 332 registers which need to be examined within the scope of the study. Within the scope of registers examined in the study, total number of registers and their figures as ratio is shown in Table 1.

**Table 1: Examined Sicils and Quantity of the Registers**

	Volume	36	37	38	39	40	TOTAL
	SicilNr	32	37	46	65	90	
<b>Registers Related to Debt and Credit</b>		45	37	36	29	185	332
<b>Total Registers</b>		276	207	154	312	546	1495
<b>Percentage of the Registers Related to Debt and Credit in Each Sicil</b>		16,3%	17,8%	23,3%	9,2%	33,8%	100%
<b>Percentage of the Registers Related to Debt and Credit in all 5 Registers</b>		22,20%					

Source: ISS (Istanbul Şer'iyye Sicils/Court Registers of Istanbul) Nr. 32, 37, 46, 65, 90.

But it should be noted that bride price cases are also included in the examined 332 registers. Since "mehir" (bride price)\* cases has not been included in the data to be expressed in tables, the

\*In registers related to mehir, men are always debtor and women are always creditor. So, this registers were not assessed in the conclusions which have been got according to sides.

number 289 has been taken into consideration obtained by extracting bride price cases from total number of registers.

As Jennings explains in a similar study about Kayseri, there are many transactions regarding debt-creditrelations but not taken to the courts (Jennings 1973, p.173-174). It was found that the majority of cases were registered in debt-creditrelations due to the events like death, inheritance, prescription and conflictas in the previous work mentioned (Jennings 1973, p.173-174). Even if majority of these cases is not reflected in registers, many questions may be answered via the existing registers.

### **CONCEPTS AND FINDINGS CONCERNING THE 17<sup>TH</sup> CENTURY DEBT AND CREDIT RELATIONS IN GALATA**

Some concepts and explanations directly related to debt-creditrelations in the registers are given below; some other terms that are not explained here but seen in registers are included in the section where registers are examined in detail.

*Zimmet*: AnIslamic law term means existence ground of a person's rights and debts whose correspondence in modern law is personality (Kaya veHacak 2013, p.424). Debt, meaning "agreement, promise, pledges, assurance" in the dictionary is referred to as agreement and liability arising from an agreement in the Quran(et-Tevbe 9/8, 10) (Kaya veHacak 2013, p.424).

*Deyn*: AnIslamic law term means fixed debt under a person's debt (Aydın 1994, p.266). Deyn is also found as *deyn-işer'i* in the records.

*Karz*: An Islamic law term means consumption loan (Apaydın 2001, p.520). Karz, meaning "cut off, respond" in the dictionary or when used in the context of place meaning "go wandering from the cross" means "the cost to be paid back or / lending someone" as a term (Apaydın 2001, p.521). Karz is also found in the records as *karz-ıhasen*, *karz-ıhasen-işer-ior* *karz-işer'i* having not much difference in meaning.

According to the data obtained in the study, reasons of borrowing are sales (sales for debt), lending and credit, partnership and bride price.

When registers showing what the mechanisms regarding debt-creditrelations were like are initially evaluated on the bases of genders of sides, according to the Table 2, as expected, the section occupying most of the field with a ratio of 75%is males. This shows a female presence in debt-creditrelations, but italso shows that they are less visible in these relations compared to males.

**Table 2: Debt and Credit Relations According to Gender**

Volume Nr.	M-M	W-W	M-W	W-M	If one of the sides Institution	Unclear	Total
36	13	1	6	2	5	2	29
37	21	0	5	1	2	0	29
38	25*	0	3	0	1	2	31
39	12	0	4	0	1	4	21
40	147**	7	8	5	10	2	179
<b>Total</b>	218	8	26	8	19	10	289

Source: ISSNr. 32, 37, 46, 65, 90.

("M" is for "man", "W" is for "woman". First one refers to "debtor", second one refers to "creditor")

In the 26 registers of the total registers that show female creditors over males, the women's capacity of being a creditor generally results from inheritance. Except for this, an example as to women's own earnings is not found in the registers.

Another finding reaching up to 6.5% in the registers is that one of the sides is an institution which may be explained like beyturmâl or foundation. As to beyturmâl, when someone dies and has very few or no heirs, Beyturmâl may be a side in debt-creditrelations possessing receivables inherited from the passed away. Some debt and credit transactions carried on by foundations, having a 6.5% ratio will be explained in later sections.

Of the 289 registers examined within the scope of debt-creditrelations, only 10 of them do not give clear information regarding genders of side in debt-creditrelations. While the gender of only the debtor or creditor can be reached in some registers, it is also unclear whether the names belong to a male or a female in some other registers. Likewise, due to the ambiguity resulting from the word "veled"\*\*\* in non-Muslim names, a proper finding as to whether the debtor or creditor is a male or a female cannot be reached.

The professions of debtor and creditor sides are shown in Table 3 through findings in registers in order to show economic profiles of the sides in debt-creditrelations following gender. The findings are as follows as a result of examining the registers.

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\* In two of the total 25 records, one of the sides is not one person and there is more than one creditor and in one of them there is more than one debtor.

\*\* In three of 147 records in total, one of the sides is not one person and there is more than one creditor and in four of them there is more than one debtor.

\*\*\* Veled (v. in registers) is used for expressing the affinity of non-muslims in just the same way as bin (b. in registers) and binti (bt. in registers) are used for muslims. The expressions of bin (used for man) and binti (used for woman) shows the gender clearly. However, veled is used for both man and woman.

**Table 3: Professions of the Debtors and Creditors/Lenders**

Debtor		Creditor	
Chief	Cook	Bread baker	Sailor
Tanners	Dimici	Flour seller	Alatçı
Butcher	Hayyat (tailor)	Butcher	Trucker
Janissary	Watch maker	Mellah	Lumberman
Hodja	Barrel maker	Tavern holder	Blacksmith
Sanjak Governor	Aba maker	Habbaz	Chief
Voivode	Ship chief	Merchant	Hayyat
BeytûlmâlEmini	Lumberman	Grocer	Sergeant of Dergah-ı Ali
Bezzazistan (draper)	Tavern holder	Puddler	Ship chief
French translator	Furrier	Captain	Goldsmith
Merchant	Habbaz (bread maker)	Hadıka-iSultaniMaster	BeytûlmâlEmini
Fisherman	Mellah (sailor)	Sailor	Regrate
Doorkeeper	Zumre-iTopcuyan	Navy soldier	Bogasici (draper)
Grocer		Hard biscuit maker	Üstübücü (oakumer)
		GariyetChief in ship	Hallak (barber)
		Veleci	Barrel maker
		Rower	Shoe maker
		QaimaqamTrustee of Waqf	Defterdar (Provincial Treasurer)
		Merchant	Ship chief

Source: ISSNr. 32, 37, 46, 65, 90.

When debt-creditrrelations are analyzed on the basis of professions, it is observed that people from various professions took active roles in the Ottoman Empire in the 17<sup>th</sup> century. As can be seen in the table, number of people having different jobs like a high-ranked civil officer, Defterdar (Provincial Treasurer) or a butcher, grocer or bread maker were involved in such relations. But it is not clear whether some of those belonging to these profession groups were involved in economic mechanisms like bankers (Galata Bankers) that appeared in the 19<sup>th</sup> century, because no such statements are encountered in the registers. There are also some professions seen in registers within the framework of debt-creditrrelations under the identities of attorneys, witnesses, guardians and guarantors, but not seen as direct debtors or creditors.

One other point worth for analyzing is the role of individuals and institutions in debt-creditrrelations. Having said this, an attempt was made to answer the question of whether the debt-creditrrelations of the period examined in Table 4 were rather more common between individuals or through institutions.

**Table 4: Debts/credits are whether individual or institution involved**

Volume Nr	Ind-Ind	Ind-Ins	Ins-Ind	Unclear	Total
36	22	6	1	0	29
37	25	2	1	1	29
38	27	2	0	2	31
39	16	1	0	4	21
40	167	11	0	1	179
<b>Total</b>	257	22	2	8	289

Source: ISSNr. 32, 37, 46, 65, 90.

("Ind" is for "individual", "Ins" is for "institution". First one refers to "debtor", second one refers to "creditor")

As can be seen from the table above, in 257 out of 289 registers examined with mehir cases excluded, debt-credit relations took place between individuals. As to the remaining 24 registers, one of the sides is an institution. So, while 89% of debt-credit relations happened between individuals according to these figures, institutions were involved in these relations in about 8% of them.

Intent of the institutions in the registers are mostly waqfs. Hazine-iAmire seems to be the debtor side in only one register (ISS 32/127 [31b-3]). Waqfs are the lender/creditor side in 22 registers out of 23. These debts stem from pledge, "istiğlâl", "bey'bi'l-vefâ", "muamele-işeriyye", rent, debt/credit or bail. The waqf is the debtor side in only one register. According to this register, the old trustee of the waqf died and although his salary was 80 akches, Şeyh Mehmet Efendi the preacher of Kapudan Ali Paşa Mosque belonging to the waqf had been receiving 50 akches for 4 years which was 30 akches less and his incomplete salary had stayed inside and he had been demanding it (ISS 37/72[28a-1]).

So it can be said according to these figures that debt-credit relations of the 17<sup>th</sup> century Galata were yet to develop in terms of corporate aspects. Waqfs were not much active in this field. Debt-credit relations were usually taking place between individuals.

The Ottoman Empire had a society made up of various multi-religious and ethnic people. Debt-credit relations of the 17<sup>th</sup> century were thus analyzed on the basis of religious groups and the relevant data is shown in Table 5.

**Table 5: Credit and Debt Relations According to Religion Groups**

Volume Nr	M-M	M-nM	nM-M	nM-nM	Instituon Involved	Unclear	Total
36	21	1	0	0	7	0	29
37	23	0	0	2	3	1	29
38	27	0	0	0	2	2	31
39	16	0	0	0	1	4	21
40	69	13	30	55	11	1	179
<b>Total</b>	156	14	30	57	24*	8	289

Source: ISSNr. 32, 37, 46, 65, 90.

("M" is for "Muslim", "nM" is for "non-Muslim". First one refers to "debtor", second one refers to "creditor".)

In the registers examined within the framework debt-credit relations; Muslims, Christians and Jews are seen in the 17<sup>th</sup> century. According to the results obtained from the registers, 54% of debt-credit relations took place between Muslims, 20% only between non-Muslims and 15% between Muslims and non-Muslims. Of the 8% level in which institutions were involved, the relevant side is non-Muslim in more than 2%. 3% of the registers is unclear due to the lack of sufficient knowledge regarding debtor or creditor side.

While 64% of credits are given by Muslims according to the results in the table in the 17<sup>th</sup> century, 25% is given by non-Muslims. When we look from a debtor's perspective, while 59% of debtors are Muslims, 30% of them are non-Muslims. Muslims can be said to be more active in debt-credit relations on account of these results. However, we do not have proper or official information or a source regarding the available Muslim and non-Muslim population density in the 17<sup>th</sup> century in Galata (Behar 1996, p. 70). So, such an inference maybe makes no sense. In estimations regarding Istanbul's population in the 16<sup>th</sup> century, non-Muslim population ratio is supposed to be around 45% (Behar 1996, p. 69). Had such an assumption been available for the 17<sup>th</sup> century, a clear result in the light of data obtained from population registries regarding Muslim population being more active in debt-credit relations could have been clearly reached.

Taking a look at other studies done about debt-credit relations in the 17<sup>th</sup> century will be more explanatory in terms of the subject. According to the results obtained by Jennings in a

\*In 7 of these records, while one of the sides is an institution, the other one is non-Muslim.

similar study about Kayseri in the 17<sup>th</sup> century, while Muslims are on the creditor side in 82% of the examined registers, they are on the debtor side in 78% of them (Jennings 1973, p. 182). In another study performed by İnan about Trabzon and its surroundings of the mid-17<sup>th</sup> century, similar results were obtained (İnan 1999, p. 98).

Another result that was obtained is that there is not a difference between Muslims and non-Muslims in terms of debt-credit relations and in the light of these results it can easily be said that debting and crediting occasions were common between Muslims and non-Muslims. Similar cases are also common in Kayseri and Trabzon (Jennings 1973, p. 183; İnan 1999, p. 98).

Islam forbids the interest called ribâ. Islamic economy has principals to stop ribâ from appearing like preventing capital from being left inactive and being retained and limiting the credit demand to its minimum (Tabakoğlu 2008, p.293). The basic production factor is labor in Islamic economy and because of that, possible illegal capital acquisition under the name of riba or alike without labor is not tolerated (Tabakoğlu 2008, p. 293). However, number of applications that might be accepted as interest in terms of economic definitions caused by ever-existent credit demands was allowed by some Islamic scholars (Tabakoğlu 2008, p. 293). Bey'û'l-îne (or muâmele-işeriyye), bey'bi'l-vefâ, bey'bi'l-istiğlâl and crediting transactions of money waqfs can be cited among these (Tabakoğlu 2008, p. 293). Debates on whether these applications involve interest continue today.

Interest debates rather focus on applications of money waqfs. Existence of those taking and giving credits with interest with the names of money-changers, dealers, loan sharks with muâmele-işeriyye, is already known on account of Istanbul Provision Books (Kaya 2003, p. 198). Debates as to the legality of money waqfs are considered to be stretching beyond the 15<sup>th</sup> century when money waqfs are thought to appear in the Ottoman Empire (Mandaville 1979, p. 290). Before the 15<sup>th</sup> century, money waqfs were not tolerated by Shafi and Hanbali schools of Islam whereas Hanafi and Maliki schools were rather tolerant about this issue within the framework of public benefit (Mandaville 1979, p. 293). According to the Hanafi Imam Züfer "cash waqf is permissible if the endowment money is invested through mudâraba and proceeds used for the benefit of the community" (Mandaville 1979, p. 294). But the studies show that cash waqfs were operated not on the basis of "mudaraba" but on the basis of "muâmele-işeriyye" or "murabaha" (Çizakça 1993, p. 71). Debates as to the legality of cash waqfs whose first examples are seen in the 15<sup>th</sup> century in the Ottoman Empire reappeared in the 16<sup>th</sup> century and in one occasion they were forbidden by Sultan Suleyman when the Grand Military Judge of Rumelia Çivizade Mehmet Efendi handed to the Sultan a fatwa where he expressed his negative opinions about them (Kaya 2003, p. 198 - 199). Later on they were allowed to re-operate with a fatwa issued by the then Shaykh al-Islam Ebusuud Efendi in 1548 (Kaya 2003, p. 199). It must be due to the effect of the fatwa that by the end of the 16<sup>th</sup> century, the number of cash waqfs had substantially increased (Mandaville 1979, p. 289).

Mandaville, on account of the examples about cash waqfs he gives, stresses these waqfs afford the salaries of their staff, costs of repairing and building facilities like mosques, kitchens and schools and their some expenditures from the income obtained in akches by lending their cash capital on 10% yearly interest (Mandaville 1979, p. 290). Haim Gerber, in his study about Bursa in the 17<sup>th</sup> century, accounts istiğlâl, wool sale (is thought to be muâmele-işeriyye) and murabaha (Gerber 1988, p. 128 - 131). Jennings, in his study about Kayseri at the first quarter of the 17<sup>th</sup> century, mentions the existence of interest in debt-credit relations (Jennings 1973, p. 183 - 191). Murat Çizakça, by saying the methods used in almost all cash waqfs were muâmele-işeriyye or "murabaha" in the end of his analyses, expresses that the average 12% amount of its capital obtained on these transactions is not interest in legal aspect, but even if its name is not interest, it is immensely close to being so and also cash waqfs prepared the Anatolian folk for interest (Çizakça 1993, p. 71 - 72).

It will be informed about some applications mentioned above and etc. with the data obtained from the analyzed sicils.

*Bey'bi'l-vefâ*: It is a sales agreement put forward by Hanafî scholars in the 11<sup>th</sup> century to enable Muslims to borrow without interest (Bayındır 1992, p.20). Those who are to borrow, providing collateral (usually a real estate) for the credit they take from capital holders (creditors), leave goods subject to guarantees to the capital holder or lender/creditor with a sales agreement until borrowers have paid back the debt (Bayındır 1992, p.20). Not only the goods subject to guarantees can be used by the capital holder but also it can be rented out by him with a concession made by borrower/the good owner (Bayındır 1992, p.21). 5 examples regarding bey'bi'l-vefâ encountered in the examined registers are shown in Table 6.

**Table 6: Bey'bi'l-vefâ**

SicilNr	Register Nr	Person or Waqf*	Price of the Good/Real Estate (Amount of the Debt)	Currency	Executory (Müeccel)	Good/Real Estate
Galata 90	128 (17(2)a-2)	Person	20000	akche	1 year	house
	281 (38b-1)	Waqf	12000	akche	1 year	2 vaults
	294 (40b-1)	Person	50000	akche	2 days	Şayka** half of the share
	325 (44b-4)	Person	200	esedi gurus	50 days	house
	489 (73b-4)	Person	6000	akche	3 months	house

Source: ISSNr. 32, 37, 46, 65, 90.

\*Capital holder or lender/creditor purchasing the good via Bey'bi'l-vefâ: person or waqf.

\*\* Flat-bottomed and shallow ship.

As can be seen in the table, the goods that are collateral from the duration of 1 day to 1 year (müeccel) are house, sayka and vault. Although the goods that the creditor can use or rent out in executory time in return of the debt he gives and the debtor leaves as collateral are not considered as interest legally, they are indeed interest economically. Of the four examples, the creditor side receiving the collateral in return of the debt is an individual. Waqfis in the position of creditor in one of five registers.

*Bey'bi'l-istiğlâl*: As to istiğlâl, differing from bey'bi'l-vefâ, usufruct of the real estate left as collateral in return of the debt borrowed is abandoned to the debtor until the principal has been paid in return of the rent (Çizakça 2004, p.2). Some register examples are shown in Table 7 related to istiğlâl.

**Table 7: Bey'bi'l-istiğlâl**

SicilNr	Register Nr	Person Or Waqf*	Price of the Good/Real Estate (Amount of the Debt)	Currency	Rent/Interest	Executory (Müeccel)	%	Good/Real Estate
Galata 32	119 (30a-1)	waqf	60000	akche	6000	1 year	10%	house
	141 (34b-1)	waqf	6000	akche	600	1 year	10%	house
	237 (58b-1)	waqf	30000	akche	5000	1 year 8 months	10%	house
	257 (63b-1)	waqf	20000	akche	2000	1 year	10%	house
Galata 46	102 (39a-1)	person	3000	akche	450	1 year	15%	house
	104 (39b-2)	waqf	15000	akche	1500	1 year	10%	house
Galata 90	28 (4a-2)	waqf	1166,5	esedi gurus	116,75	1 year	~10%	house
	90 (13a-2)	person	400	esedi gurus	40	180 days	10%	house
	118 (17a-1)	waqf	170	riyal gurus	16	1 year	~10%	house
	119 (17a-2)	person	6000	akche	not clear	1 year	-	shop
	242 (32a-4)	person	290	riyal gurus	20	1 year	~7%	house
	368 (53b-2)	waqf	80	riyal gurus	8	1 year	10%	house
	383 (56a-5)	waqf	300	riyal gurus	37,5	1 year	12,50%	house
	482 (73a-7)	waqf	86,5	riyal gurus	13	1 year	~15%	house
	492 (74a-3)	waqf	100	riyal gurus	10	1 year	10%	house
	525 (79a-1)	person	24000	akche	3600	1 year	15%	house

Source: ISSNr. 32, 37, 46, 65, 90.

\* Creditor purchasing the good via Bey'bi'l-istiğlâl: person or waqf.

In istiğlâl, the good subject to guarantee is usually the debtor's house (Çizakça 2004, p.2). Records verify this fact too. The real estate subject to collateral in the examined registers usually turns out to be a house in istiğlâl. In 15 out of 16 registers that were examined, while the real estate subject to collateral is a house, a shop is listed in only one of them. Besides, as distinct from bey'bi'l-vefâ, the creditor side is mainly composed of waqfs and the executory is usually 1 year.

According to the data obtained from registers, a renting out to the debtor usually on one year basis and mostly able to correspond to 10% of the principal was common. This renting price is interest. As can be seen in the table, even if it was uncommon, this ratio can vary from 7% to 15%. In the 58b-1 numbered record of the register 32, while with 1 year executory the rent is 3000 akches, 5000 akches for the rent price were taken from the person for 1 year and 8 months. This shows that 10% of the principal refers to just one year interest/rent; when a year passes, the same interest/rent price went on to be taken on the same ratio. However in the 90 (13a-2) record of the register 90, as distinct from other registers, 180 days are given for the 10%ratio. As to the 17a-2 numbered record of the register 90 it was not possible to extract due to writing mistakes.

*Murabaha*: Murabaha, derived from the etymon "ribh" meaning profit or commercial gain is a sales agreement on adding a specific profit on the purchase price and cost of a good and based on the mutual trust of sides (Dönmez 2006, p.148). A sale exists notifying the purchase price and adding a profit in murabaha (Tabakoğlu 2008, p.305). Jennings shows the word interest corresponding to the word ribh in his examination of the records in Kayseri Court Registers and uses the word usury in place of murabaha (Jennings 1973, p.187-196).

The word murabaha appears only once in registers. In the register, the Armenian bread maker Parsuk v. Sadik is said to collect his 9000 akches debt from Armenian Arakil v. Murad and since it is not in accordance with the sharia he gives up on his 2000 akches murabaha (ISS 90/6a-1). Although the word murabaha is only encountered once in relation to debt-credit relations, murabaha is seen in the debt section of some people written as heritage that we examined in the register numbered 65. In the register 65, numbered 35b-2, this expression is written in the heritage of Halil Reis b. Abdullah: "*Deyn-imüsbet li sarayı Galatabihücceti'l-istiğlâl 25.000 akçemurabâhaikiyada 520 akçe*" (ISS 65/35b-2). Accordingly, 2.08% in 2 months and 12.48% (~12,5) in 1 year murabaha is seen in return of the

debt. In another case, in the record numbered 37b-1, the word murabaha appears again in the heritage of Zahidebt.NurullahEfendi, but compared to the former case, there is not an exact date (ISS 65/37b-1). Lastly, in the record numbered 68b-2, in the heritage of HasanBey, this expression is written: “*Deyn-imüsbet bi tariki'l-istiğlâlHasanAğamurabâha 1.600 asl-ımâl 9.000*” (ISS 65/68b-2).

Muâmele-iŞeriyye: Muâmele-işeriyye is a way which enables interest, which is strictly forbidden in the Quran, to take part in debt-creditrelations. Muâmele-işeriyye application rather draws attention in the debt-credit applications of waqfs (Tok 2010, p.451). In other words, the most common method in operating cash waqfs in the Ottoman Empire is muâmele-işeriyye (Tok 2010, p.451).

The way muâmele-işeriyye operates in cash waqfs is as follows (Ünal 2011, p. 483): The cash waqf who lends someone money sells a good to the debtor only on the condition that it has the same value with the interest in order to list it a debt and exclude it from being interest. For example, if the interest is 100 akches, the sold good must be 100 akches too. The borrower not only pays the capital and cost of the good but also grants the good itself which he bought from the waqf at the end of the maturity. Here, cost of the good and itself are interest.

Some of the examples seen in registers regarding debt-credit relations which resemble muâmele-işeriyye are as follows:

In 38a-1 numbered record of the register numbered 32, in the responsibility of KadiMevlana Yusuf Efendi b. Abdülaziz 7000 akches from "karz-işer'i" (loan) belonging to AkçeliBeyWaqf; owes executory for the whole of a year 700 akches from "çukabahası" (price of wool). Here, 10 percent of the debt (700 akchesçukabahası) is the interest with one year maturity.

In 22a-1 numbered record of the register numbered 46, it is written that Ibrahim Bey owes 115 gold on loan and 100 gold of this debt is on loan aspect (*karzcihetinden*); 15 gold is on cost with "müşterâ-ımakbuz" (*shows there is a sales agreement*). It can be said that the 1 whole year executory cost which corresponds to 15 % of the principal is interest.

In 38a-1 numbered record of the register numbered 46, it is seen that Ramazan Aga owes to Âişebt.Uveys 26000 akches on "karz-işer'i" and 2000 akches on "müşterâ-ımakbuzçukabahası" (on wool sale). Here the cost of çuka is around 7.7% and executory for the whole of 1 year.

In 11b-2 numbered record of the register numbered 90, it is written that the non-Muslim Duka Reis v. Preškova owes to Mustafa Çelebi b. Halil 6000 akches on "karz-işer'i" and 860 akches on "müşterâ-ımakbuzpeksimetbahası" (on hard biscuit sale). The peksimet(hard biscuit) cost which is around 14.3% is being denied by Preškova. Since there is no information about the executory of peksimet in the record, keeping in mind that there is not much sound evidence that the interaction is a mu'âmele-işeriyye, this record could also be exemplifying conflicts between individuals.

Even if the name mu'âmele-işeriyye is not seen in the first three examples given above, it is thought that since they resemble each other in terms of application, they are mu'âmele-işeriyye.

Apart from the records to be examined in regard of debt-credit relations, the term of "mu'âmele" is seen in the possession of el-HâcHasanÇelebiBeyin 30a-1 numbered record of the register numbered 65: “*Deyn-imüsbet li Mahmudoğluguruş-ıriyâl 100 Mu'âmele 1.200 Kıymet 8.000*”; “*Deyn-imüsbet li vakfiAlacaMescidMeblağ 4.000 akçeMu'âmele 150*”; “*Deyn-imüsbet li vakfimescid-iManastır 3.000 guruşMu'âmele 30*”; “*Deyn-imüsbet li vakfiCâmi'-i Arab Meblağ 6.000 guruşMu'âmele 900*” (ISS 65/30a-1).

Except for the applications given above, in 2a-1 numbered record seen in the register numbered 90; according to the Armenian bread maker Parsuk, he claims the Armenian Arakil v. Murat owes to him 11120 akches but he also says Arakil v. Murat admitted to 9000 akches of debt before in front of the witnesses. Arakil expresses he does not owe 11120 akches but only 9000 akches and he

admits that before the witnesses. The gap of 2120 akches could be the interest applied by the creditor as well as it could be a conflict between the sides.

The records found about bey'bi'l-istiğlâl, bey'bi'l-vefâ, murabaha and muâmele-işeriyye are listed above. Debates regarding these applications still continue. Even if it is not considered as interest legally, from an economist's perspective it would be appropriate to say that it is interest.

In Table 8 are written the foreign currency values which correspond to akche in terms of value. Currency values in this table were prepared on the basis of the data from the register numbered 37 to achieve comparability of the data obtained above.

**Table 8: Exchange Rates**

toAkche	Exchange Rates
Gold	120
Riyâlî Gurus	80
Esedî Gurus	70
Gurus	80
Arslani Gurus	70
Sahi	4
Sikke-iHasene	120
Filori*	160

Source: ISS Nr. 37 and Akdağ 1964 (p.10).

Prices of some services and goods of the period are listed in Table 9. The data in the section of Table A are average values to give an idea regarding amounts of debts and interest expressed above and examined in Tables 10 and 11 and Charts 1, 2 and 3 below. As to the data on the B section of the table, Mustafa Akdağ's study was utilized (Akdağ 1964, p. 9-10).

**Table 9: Price of some Goods**

A-Good	A-Price (akche)	B-Good	B-Price (akche)
Bargir / Horse	2.100	Daily Wage	18-20
Water Cattle Ox	1.900	1 Oka Bread (1382 gr)	4-8
Pot	120	1 Metre Fabric	15-20
Quilt	300	1 Sheep	560-600
Carpet	650	1 Oka Meat (1382 gr)	10-11
		1 Kg Meat	8-8,5
		1 Oka Plain Butter	42
		1 Bushel (25,5 gr) Wheat	120-160

Source: ISS Nr. 65 (A) and Akdağ 1964 (B) p. 9-10.

Data in Table 8 and Table 9 have been prepared to help understand the value of the amount of debts and also the amount of interest.

Below is shown the percentage distribution in 0 and 5000 akches ranges of the debt amounts in graphics, charts and tables.

\* Filori's value in akches in Table 9 was taken from Mustafa Akdağ's "Celali İsyânlarından Büyük Kaçgunluk" article (p.10). Other values were composed by the data gathered from the records in the register numbered 37.

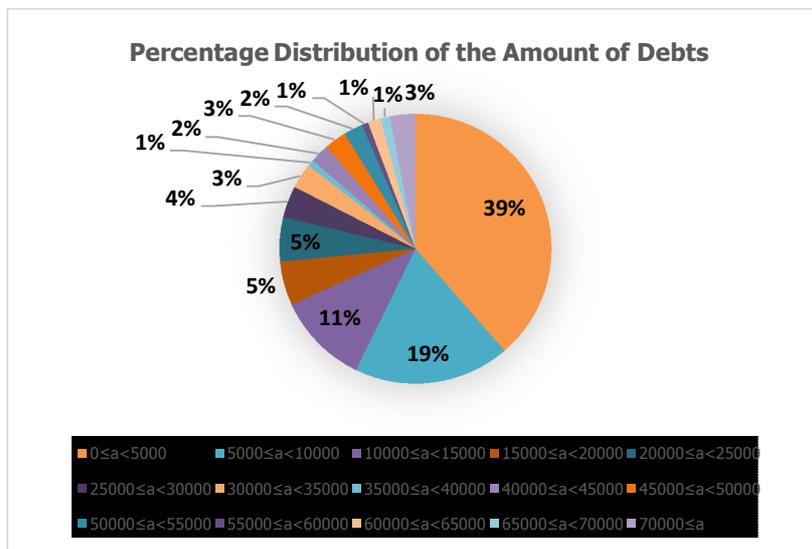
**Table 10: The Range of Amount of the Debts**

$0 \leq a < 5000$	102	$25000 \leq a < 30000$	10	$50000 \leq a < 55000$	6
$5000 \leq a < 10000$	49	$30000 \leq a < 35000$	8	$55000 \leq a < 60000$	2
$10000 \leq a < 15000$	29	$35000 \leq a < 40000$	2	$60000 \leq a < 65000$	4
$15000 \leq a < 20000$	14	$40000 \leq a < 45000$	6	$65000 \leq a < 70000$	3
$20000 \leq a < 25000$	14	$45000 \leq a < 50000$	7	$70000 \leq a$	8
<b>Total</b>					<b>264</b>

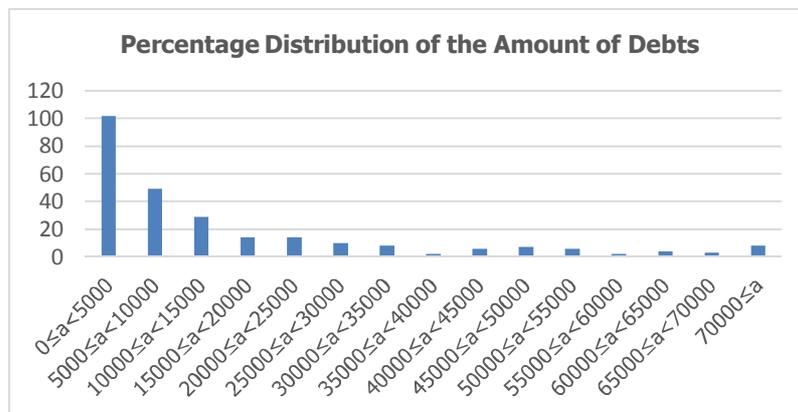
Source: ISS Nr. 32, 37, 46, 65, 90.

In Table 10, different type of currencies has been exchanged into akche and only certain amount of the debts has been taken into account.

**Figure 1: Percentage Distribution of the Amount of Debts-a**



**Figure 2: Percentage Distribution of the Amount of Debts-b**



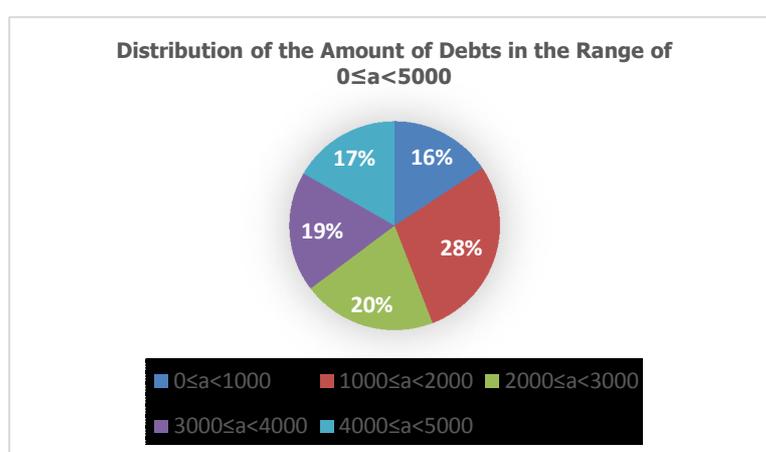
Debts in the range of 0-5000 akches constitute the largest part with 39% according to these data, debts equal to 700000 akches and above constitute 3 percent. As can be seen, the majority of debt-credit relations are less than 5000 akches. Debts up to 5000 akches are reclassified below within the range of 1000 akches.

**Table 11: Amount of the Debts in the range of  $0 \leq a < 5000$**

$0 \leq a < 1000$	$1000 \leq a < 2000$	$2000 \leq a < 3000$	$3000 \leq a < 4000$	$4000 \leq a < 5000$
16	29	21	19	17

Source: ISS Nr. 32, 37, 46, 65, 90.

**Figure 3: Distribution of the Amount of Debts in the range of  $0 \leq a < 5000$**



Around 44 % of debts up to 5000 akches are below 2000 akches according to the data above. It can be derived from these results that amount of the debts, loans or credits are relatively low in debt-credit relations. This issue can be interpreted that the debts are more for needs than making investments.

Among 289 records taken to examination in relation to debt-credit relations, 13 records which were selected for they could be examples for the possible cases seen in registers were taken under detailed examination. While these examinations were being carried out, the following sources were utilized: "TürkçeSözlük" *Turkish Dictionary* (AkalınveAksu 2011), "Osmanlıca-TürkçeAnsiklopedikLûgat" *Ottoman-Turkish Encyclopedic Dictionary*(Devellioğlu 2012), "ÖtükenTürkçeSözlük" *Otuken Turkish Dictionary* (Çağbayır 2007)and "MahkemeKayıtları Işığında17. Yüzyılİstanbul'undaSosyo-EkonomikYaşam" *Socio-Economic Life in the 17<sup>th</sup> Century's Istanbul in the Light of Court Registers*(Kuran 2010).

90/15 [2b-2]: Ahmed Beşe b. Abdullah comes to the court and admits he has 2800 akches receivable from Muharrem b. Abdullah in return for the purchase-sale of flour. The mentioned Muharrem confirms Ahmed Beşe's claim and admits to his debt of 2800 akches. The Court approves the case warning Muharrem to pay back his debt on time.

90/15 [2b-2] numbered record is an example for debt-credit transaction resulting from a sale transaction.

90/46 [6a-4, Arabic]: Due to the debt of a Jew named Aslan v. Avraham to el- Hac İbrahim 7.350 akches and el – Hac Musa 3.600 akches, his presence in jail, belonging to the Sultan located in

Galata, for a long time is confirmed by the parliament. However, since the mentioned Jew is poor and has nothing to wear, he is released by the judge.

In the explained 90 / 46 [6a-4] record, the release of the Jew since he is poor shows debt-credit relations do not have a burdening effect on individuals especially from the perspective of the debtor in the period of the Ottoman Empire. This situation most probably stems from the teachings of Quran that in the Verse of Bakara is written "If the debtor is in difficulty, give him time until he recovers. If you donate your credit to him, you'd better know it is more beneficial for you."(Bakara 2/280; Tabakoğlu 2008, p.386).

90/93 [13b-1]:SalihaHatunbt. Mustafa admits at the court she has received 40000 akches debt from Ahmed Beşe b. Rıdvan. In return of this debt, she has pledged her house in Galata, İstinyeMahmutÇavuş district to the mentioned Ahmed Beşe and the court confirms this situation.

The explained 90/93 [13b-1] numbered record is an example for pledge applications."Rehin" deriving from the word "rehn" meaning "being continuous and fixed" means as a term an assurance or contractual good that functions as a guarantee in return for a receivable and if necessary its capturing by the creditor in order to collect his receivable (Çalış&Hacak 2007, p. 538).

90/146 [19a-5]: Salamon v. Miradodo come to the court and says he owes es- SeyyidMehmed b. Mehmed 3100 akches resulting from purchase-sales of hemp seeds and he is unable to pay back this debt in a lump. He demands to pay his debt on installments, paying 100 akches each month. The court approves the case.

The explained 90/146 [19a-5] numbered record is a proof for installment applications enabling debtors to pay back their debts easily.

90/187 [24b-1]: The "vekil" (wakıl, legal agent)\*el-HacCaferbt.Yakup for Belkısbt. Abdullah comes to the court and admits he has assigned the usufruct of a burned store area in Karaköy gate belonging to a waqf to HüseyinÇelebi b. el- HacMehmed in return of 7000 akches. But during this transaction a debate occurs between the waqf trustee Ali Çelebi and Belkısbt. Abdullah's *vekil* el-HacCafer b. Yakup due to debt security akche (*temessükakçesi*); the debate is as to whether debt security akche cost is 400 akches and in the end HüseyinÇelebi persuades el- HacCafer b. Yakup 300 akches security debt and they come to terms. The payment is made in full and the court approves the case.

The explained 90/187 [24b-1] numbered record proves that indented applications existed in debt-credit relations but not very common though.

90/297 [41a-1]:MustafaKapudan b. Musa, Kostanti v. Lefter and Sava Reis b. Lefter come to the court and admit each one of them has vouched for 50000 akches of debt thatDuka Reis v. Preşkova took from Bostancı Ali Bey. The court approves this case.

The explained 90/297 [41a-1] numbered record is an example for bail application.

90/324 [44b-3]:Hasanebt.Hristo and Hristofori v. Aleksandri come to the court and express that Hristofori's father Aleksandri sold a range and a garden in his lifetime. When Aleksandri died, Hasanebt.Hristo demands the receivables from Hristofori for the mentioned range and garden. But, the court quashes the caseby reason of prescription; because the case occurred 30 years ago.

The case in the explained 90/324 [44b-3] numbered record is an example for prescription. Few records are found in relation to the subject in the examined records. There is not much information

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\* Vekil is a person with the duty of representing but not advocating his muvekkil/muwakkil (pricipal) on the court (Jennings 1975, p.147-148).

regarding payment terms in the majority of records anyway. This fact could be related to Islam's encouragement of giving the debtor enough time to be able to pay back his debt. Accordingly it can be derived that becoming void of the debt due to prescription could be related to the sides' being Muslim or non-Muslim. However, due to insufficiency of sources, this result would be rather abstract.

90/352 [49b-2]:AyniHatunbt. Abdullah appears before the court and says she has alimony receivable of 3000akches from her divorced husband and she has collected her receivable completely through money transfer by her vekil Ali Beşe. The court approves the case.

The explained 90/352 [49b-2] numbered record is an example for collecting debt through money transfer.

65/54 [17b-2, Arabic]: To the court where El-HacAbdülfettah b. Abdülvedud is claimant come the persons named HızırEfendi b. Kemal and Mehmed b. Hüseyin and they bear witness that the deceased Mustafa Beşe owes el-HacAbdülfettah 500 riyal-i gurus resulting from karz-ışer'i. The court judges the debt be paid from the deceased's heritage and approves this case.

The explained 65/54 [17b-2] numbered record shows the creditors are able to collect their receivables from the deceased's inheritance after the person passed away.

46/113 [44a-1]:KerimeHatunbt.Süleyman comes to the court and says she has appointed Ömer b. Abdullah as her vekil to collect her receivables. She accepts to pay Ömer 100 akches for each 1000 akches he collects for vekil services and the court approves this case.

The example given above is an example for proxy in debt-credit relations. The difference here from other instances is the 10% payment to the vekilfor the receivable he collects (100 akches for each 1000 akches). It is seen that people not only have the right to collect their receivables themselves but also have the right to claim through their vekils. This kind ofproxy seemto be more common when females are creditors. Even if there are cases in which women appear before the courts themselves, most records indicate that women claim through a vekilavoiding appearing before the court. But there are cases which a man depute a woman as his vekil if the other side is a woman.

46/60 [24b-1]: The inheritance, in control ofMehmedEfendi b. Hemdem who is the guardian of Fatıma who is the little daughter of the deceased Merhum İbrahim Bey b. Mehmed who formerly lived in Kasımpaşa district ofEyüp and later died in RumeliYenişehir, is 40000 akches in total. Since the debt of the deceased is 277000 akches in total which is not enough to pay back the debt, each amount for each creditor's share is legally recalculated as seen in the table.

**Table 12: Debt Table in Record 24b-1 in Sicil (Register)46**

Deyn (Debt)	Meblag (Amount)	Hisseba'de'l-kısme (relative share that the creditors get from the inheritance)
Deyn Ali Efendi	31.000	4.760
DeynKalenderPasa	80.000	12.284
DeynMehmedÇelebi	63.000	9.672
Deyn el-Hâc Mustafa	24.000	3.675
DeynMehmedBeyPedâni?	20.000	3.071
Deyn Ali Bey	17.000	2.610
Deyn Mehmet Efendi el-Mütevelli	7.000	1.074
Mehr-imüeccel-izevce-imerhûm-ımezbûr (Bride Price of the decedent's wife)	25.000	3.838
Düyüncem'an (Total of the debts)	277.000	
Kismet olunanmâl (amount for the debts in decedent's inheritance)	40.996	

Source: ISS 46/24b-1.

As can be seen in 46/60 [24b-1] numbered record, if a person dies and his inheritance is not enough for his debts, the deceased's debts to the creditors are paid proportionally as much as he left behind. When looking at the verdict above, it is considered that the creditors might not have any objections.

46/130 [49b-1]: Upon the death of PiyaleKapudan b. Abdülmennan who lived in KasımpaşaYeldeğirmeniMahallesi, AişeHatunbt. Ali, the guardian of his children, come to the court. For PiyaleKapudan's debt to MeryemHatunbt. el-merhumMemiPaşa, she expresses that she has sold and delivered the house inherited by PiyaleKapudan to MeryemHatun for his debt from 62000 akches and the court approves this case.

In the record numbered 46/130 [49b-1], deceased's house sold in order to pay his debts by his heirs. Namely, sale for the debt is in question.

32/275 [66a-4]: AyniHatunbt. Mustafa, mother of the deceased MehmedBey b. Davud who used to live in KasımpaşaMahallesi in Eyüp, comes to the court and says for Abdülbaki b. Receb who lives in the district the following: My son MehmedBey and the mentioned Abdülbaki were butchers together. The mentioned deceased (my son) having receivables of 8000 akches from Abdülbaki and 800 akches on capital, the amount 4000 akches and the shrouded money 4800 akches taken in a lump from the mentioned person, the receipt of the transaction being available and I swear he has nothing else at his disposal apart from the expressed amount.

The record numbered 32/275 [66a-4] is an example for the debt-credit relations resulting from partnership. Things like being unable to share the profit or break down of the partnership resulting from partnership were encountered in records. The partnership manner mentioned in records regarding debts resulting from partnership is usually mudaraba. Mudaraba is a kind of partnership where one of the sides puts forth the capital and the other his labor and eventually the profit is going to be shared together (Tabakoğlu 2008, p.307).

## **CONCLUSION**

The debt-credit relations in the 17<sup>th</sup> century have been tried to be examined in this study taking as the base Istanbul/Galata Court registers. The fact that around 22% of the records examined in 5 registers in total is related to debt-credit relations is an indication that such relations were substantially common in Galata in the period. As mentioned in the previous parts of the study, giving debts is encouraged in Islam. But it must be noted that Islam is strongly opposed to carrying out these relations on interest. This is understood by its forbidding riba in applications.

An available credit demand and a credit supply as a result exist in every society. Although Islam adopts a principle of minimizing credit demand, conversely it supports credit supply very much as it is considered to be beneficial for the society (Tabakoğlu 2008, p.386-389). Even if credit demand is tried to be kept at minimum, it is impossible to remove this completely as can be seen in the Ottoman example. The result obtained from the ratio of the registers about debt-credit relations that we examined confirms this fact.

As was expressed in the previous parts of the study; debt-credit relations were examined in terms of gender of sides, what religion do sides belong to, whether these relations are only among individuals and/or institutions are also involved, and finally in terms of amounts of interest and debts. After these assessments, a few records which give different hints for the debt-credit relations of the period were closely examined.

As understood from the records examined in the 17<sup>th</sup> century Galata Registers; debts result from sales, short-lasting partnerships coming into an end or breaking down due to conflicts, borrowing and credit transactions and bride price applications.

It can be said in the light of obtained evidence that debt-credit relations had not developed much in terms of corporate aspects. In the debt and credit relations in whom individuals are commonly involved; solid information as to whether the creditor sides are being money-changers, bankers or dealers who usually execute these kinds of jobs is not obtained. Even though sides are only a single person in debts between individuals, in some instances, more than one person or namely a debtor or a creditor group is seen. This situation is more common in debt relations resulting from partnership. In debt-credit relations taking place through institutions, cash waqfs come to the fore. Applications in which cash waqfs are involved like bey'bi'l-vefâ, istiğlâl, muâmele-işeriyye can be considered as interest bearing debts economically. In debt and credit relations between individuals, mainly, interest is not involved.

Another important point is that males and Muslims are more active in such relations. As mentioned in previous parts, due to insufficient population registries, even though it is not possible to completely say that Muslims are more active in such relations, reading the existing data in this direction will give an idea, even if just a hint.

Records were examined and professions were tabulated in order to describe economic profiles of sides. Accordingly, people of every profession group from the most-salaried civil officer to small business holders are seen with the title debtor or creditor. Besides, debt amounts were also examined and it was seen that mostly debts were taken on small amounts. Taking peoples' professions and debt amounts into consideration, it is possible to say that even though debt-credit relations reflected in records in Galata in the 17<sup>th</sup> century should not be underestimated, a large and highly volume credit market had not appeared yet and debts were more for needs than investments.

A foreign currency table was formed in order to be able to compare transactions carried out on different currencies and in addition to this; some good and service prices were examined in order to have an idea about the amount of debt and interest rates.

In the light of a few records which attract attention apart from all these findings, it can be said that, in Galata in the 17<sup>th</sup> century, debts were paid in installments; money transfers were used in payments; indented processes, being not much common according to records, existed; proxy and bail applications were widely used in debt relations; the debtor sides were not stranded, but the creditor was also protected through applications like pledge and the concept of prescription existed in paying back debts.

The study whose general outline is summarized above was carried out not only to shed light upon debt-credit relations in the 17<sup>th</sup> century in Galata but also with an aim to compose a portrait of general operation of debt-credit relations in the Ottoman Empire. As long as this study is not supported with primary sources and more quantitative documents reflecting the period and the Ottomans' situation in other regions, it is obvious that it will be insufficient in terms of reaching a general conclusion. But together with similar studies done and to be done, the study is aimed to make a contribution to this field of study.

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**APPENDIX: THE EXAMINED RECORDS REGARDING DEBT CREDIT RELATIONS IN THE REGISTERS NUMBERED 32, 37, 46, 65 AND 90**

Of the examined records in Volume 36, 45 of them have the quality of including debt-credit relations which can be considered within the scope of study and these records are as follows respectively: 4, 5, 6bp (bride price), 17, 44, 49bp, 53, 55, 56bp, 59, 65bp, 72bp, 89bp, 90bp, 93, 97, 102, 112, 116, 119i (interest), 126p (proxy), 127p, 141i, 144bp+debt, 153, 155, 156i, 165bp, 166bp, 169bp, 185, 190bp, 192bp, 209, 235sfd (sale for debt), 237i, 243, 249bp, 251bp, 257i, 259bp, 264, 271bp, 273, 275.

Of the examined records in Volume 37, 37 of them have the quality of including debt-credit relations which can be considered within the scope of study and these records are as follows respectively: 2, 36bp, 71, 72, 73, 84, 87, 98, 102bp+debt+inheritance, 106, 113, 124, 132sfd, 135bp, 142sfd, 144, 145, 147, 151bp, 155, 156, 159, 162bp, 167bp, 169, 170, 181bp, 182bp, 186, 188, 189, 190, 191bp, 192, 194, 195, 204sfd.

Of the examined records in Volume 38, 36 of them have the quality of including debt-credit relations which can be considered within the scope of study and these records are as follows respectively: 1, 38bp, 52, 56bp, 59, 60, 63, 64, 65, 66, 68, 69, 70, 71, 72, 73, 74, 78, 79, 82, 99, 102i, 104i, 105, 111bp, 113p, 128bp, 129, 130sfd, 135, 145, 147bp, 151, 152, 153, 154.

Of the examined records in Volume 39, 29 of them have the quality of including debt-credit relations which can be considered within the scope of study and these records are as follows respectively: 4, 8bp, 9, 15bp, 25, 29bp, 36, 52, 54, 55, 60, 61, 84, 104, 106, 107bp, 111bp, 114sfd, 146p, 147p, 159sfd, 160sfd, 171sfd, 184bp, 205, 245sfd, 262, 269bp, 310bp.

Of the examined records in Volume 40, 185 of them have the quality of including debt-credit relations which can be considered within the scope of study and these records are as follows respectively: 8, 10i, 13, 15, 26, 27sfd, 28i, 31, 34, 43i, 46, 54, 55p, 64, 65, 66, 67, 68, 71, 72, 73, 76, 79, 80bp, 83, 84, 85, 90i, 92, 93, 95, 104, 108, 111, 115, 116, 118i, 119i, 122, 128, 130, 131, 132, 133, 137, 138, 143, 146, 148, 149, 150, 153, 155, 156, 163, 166, 167, 169, 175, 177, 179bp, 180, 183, 186, 187, 189, 191, 195, 201, 205, 208, 209, 210, 211, 219, 222, 224, 225, 229, 231, 233, 234, 235, 239, 241, 242i, 245, 246, 247, 249, 251, 252, 254, 255, 258, 263, 268bp, 273, 274, 281, 283, 284, 285, 288, 294, 297, 298, 299, 300bp, 302, 304p, 309, 314, 322, 323, 324, 325, 332bp, 339, 342, 344, 345, 352, 357, 361, 365, 367, 368i, 380, 381, 383, 384, 385, 388, 389, 390, 392, 395, 399, 404bp, 405, 410, 412, 416, 419, 424, 426, 430, 433, 437, 443, 449, 453, 458, 459, 464, 469, 470, 473, 474, 475, 478, 480, 482i, 484, 488, 489, 492i, 494, 497, 498, 503, 504, 507, 508, 515, 516, 522, 524, 525i, 528, 530, 531, 533, 545.