

The Economic Thought of Abu Hamid Al-Ghazali and St. Thomas Aquinas: Some Comparative Parallels and Links

S. M. Ghazanfar

My primary purpose in this article is to identify and present some parallels and similarities between the major economic ideas of two medieval Scholastics: Abu Hamid Al-Ghazali (1058–1111), “acclaimed as the greatest . . . certainly one of the greatest” (Watt 1963, vii) and “by general consent, the most important thinker of medieval Islam” (Bagley 1964, xv); and St. Thomas Aquinas (1225–1274), the most prominent of the European-Latin Schoolmen, “the Doctor Angelicus, the Princeps Scholasticorum” (Pribram 1983, 4), “perhaps the greatest Catholic philosopher of all time” (Newman, Gayer, and Spencer 1954, 16). Heretofore, some scholars of medieval history have explored similarities and links between Al-Ghazali and St. Thomas with reference to other dimensions of their discourses, but none has focused on their economic views. While this essay mainly discusses similarities in the economic ideas of the two Scholastics, more serious analysis might further corroborate the observations of historians as to links between the two in other areas of knowledge. Further, it might be noted that while Thomistic economic thought is well recognized in the literature, very

Correspondence may be addressed to S. M. Ghazanfar, Department of Economics, University of Idaho, Moscow, ID 83844-3240. This is a revised version of a paper presented at the 1993 History of Economics Society International Conference. I gratefully acknowledge comments offered by Professor Todd Lowry, the paper’s discussant, as well as by faculty colleagues. Also acknowledged are suggestions offered by two anonymous referees; this essay has significantly benefited from those suggestions. The author also deeply appreciates Paul Dudenhefer’s editorial assistance. Any shortcomings remain my responsibility.

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little is known about the contributions of Al-Ghazali—one of several Arab-Islamic precursors of medieval Europe’s Latin Scholastics who wrote extensively on economic issues.¹ Much of the economic thought of Arab-Islamic Scholastics belongs in the several centuries between the Greeks and St. Thomas Aquinas—a period unfortunately labeled as the “great gap” of “blank centuries” by the late Joseph Schumpeter (see Ghazanfar 1991, 1995).²

One finds detailed discussion of prevailing economic and social conditions and significant economic maxims, primarily normative but also with considerable positive content, in the writings of several Arab-Islamic writers. However, the main focus of these Scholastics, Arab-Islamic and Latin-Christian, was not the domain of economic aspects of life—economics remained merely an appendage to philosophy, ethics, and jurisprudence. One chiefly encounters theological-philosophical ratiocination in their treatises, and not economic content as we now know the subject. Within the religious-ethical system of Scholastic jurisprudence, which called for divine, scriptural prescriptions as guides to human affairs, the overriding assumption was always that all behavior, including economic activities, is teleological. Thus, economic thought emanating from medieval Scholastics, such as Al-Ghazali, St. Thomas, and others, was seldom elaborated in separate volumes; such a segmented treatment would have been hardly compatible with the prevailing emphasis on the unity of knowledge as a fundamental epistemological principle of scholarship.³ Indeed, such an approach prevailed in Europe up until the eighteenth century, when Adam Smith took charge of

1. There is some recent literature, however, that attempts to fill the void. For example, see Ghazanfar and Islahi 1990, 1992. See also Essid 1987 and four papers on the “great gap,” as Joseph Schumpeter called the period between the Greeks and Aquinas, in Moss 1996b, especially the one by Hosseini. See also Spengler 1964.

2. With complete disregard (or perhaps benign neglect?) for the contributions of the Arab-Islamic Scholastics, Schumpeter (1954, 74) concludes: “So far as our subject is concerned we may safely leap over 500 years to the epoch of St. Thomas Aquinas (1115–1274) whose *Summa Theologica* is in the history of thought what the Western spire of the Cathedral of Chartres is in the history of architecture.” The implication here is that for more than five hundred years prior to St. Thomas Aquinas, nothing of any significance to economics was said or written anywhere; for a detailed discussion, see Ghazanfar 1991. Some recent evidence, however, suggests a slight reversal of this mishap (see note above). Thus, “Schumpeter’s ‘great gap’ has begun to be filled. As [the twenty-first century begins], historians can celebrate some success in responding to Schumpeter’s implicit challenge. (The textbook literature in the history of economic thought has yet to take adequate notice of this literature, however.)” (Moss 1996a, 7).

3. Some significant exceptions to this observation, however, are a few Arab-Islamic scholars who did write separate volumes on economic issues; for example, Abu Yusuf (731–798), Al-

the chair of Moral Philosophy at Glasgow College (de Roover 1955, 162).

The medieval Scholastics viewed economic matters as part of their larger concern for the common good and social justice. As a branch of ethics, economic relations were to be judged by rules of justice, as derived from the scriptures (Jewish, Christian, Islamic), that ought to preside over the distribution and exchange of scarce goods. One readily derives such insights from a cursory examination of the table of contents of Al-Ghazali's *Ihya Ulum al-Deen* and St. Thomas's *Summa Theologica*. However, while both gave a place to economic matters in their universal scheme, the pursuit of material welfare was not regarded as an end in itself, but as a means to achieve the summum bonum of salvation (see O'Brien 1920).

Thus, as another objective of this essay, some evidence will be provided to demonstrate the considerable influence of Arab-Islamic Scholasticism, encompassing almost all endeavors of human intellect, on Latin Europe generally, but also to argue that such historical links were particularly substantial concerning St. Thomas Aquinas's philosophical writings. This essay will also briefly note the sociocultural and intellectual context in which the scholarship of Al-Ghazali and St. Thomas evolved. This will be followed by a detailed discussion of the similarities between the economic views of both. The concluding section, after summarizing the article, will argue, without belittling the works of Latin Scholastics, especially St. Thomas, that we must add to that scholarship the contributions of their Arab-Islamic predecessors whose influence on the intellectual evolution of medieval Europe is rather well documented.⁴

Farabi (870–950), Nasir al-Din Tusi (1201–1274), and a few others. Referring to St. Thomas (although relevant to all medieval Latin scholarship), Arthur Monroe (1930, 52) says that "he never discussed economic subjects abstractly, but always in connection with larger problems of ethics and politics."

4. Here and throughout this article the word *influence* must be interpreted in rather broad terms. In the present context, it might be useful to simply quote Maria Menocal (1985, 73): "The more important point, however, is that cultural influence is not necessarily a straightforward process by which one copies something from someone else. . . . On the contrary, one must recognize that Arabic culture was the prestige culture for Europe in this period of time, a sort of a radical chic in some ways." On transmission of influences and cross-fertilization of ideas across cultures, see also Daniel 1975; Goodwin 1972; Goodwin and Holley 1968; Samuels 1974; and Spengler 1970.

Historical Links: Arab-Islamic to European-Latin and Al-Ghazali to St. Thomas

Some recent literature has argued that not only the Schumpeterian “great gap” thesis is an unfortunate mishap in literary history, but, further, that, especially during the early medieval centuries, there was the “knowledge transfer” to Latin Europe of the Arab-Islamic reservoir of scholarly achievements (see Ghazanfar 1991, 1998; Essid 1992; and Hosseini 1996). This reservoir was built upon the corpus of the Greek heritage, but substantially garnished by the Arab-Islamic intellect in many diverse and significant ways.⁵ The general nature of such historical ties is abundantly evident from a cursory exploration of medieval Europe’s intellectual evolution. Three representative quotations (which can be multiplied) from eminent scholars of medieval European history emphasize the point:

1. “In the 12th and 13th centuries, the first period of European impingement, Arabic philosophical writings exerted a significant stimulative influence on the great synthesis of Christian Aristotelianism by St. Albert the Great and St. Thomas Aquinas. . . . This influence has not only been extensive and profound, but relatively continuous and astonishingly diversified” (Rescher 1966, 156–57).
2. “Although there is not a single aspect of European growth in which the decisive influence of Islamic culture is not traceable, nowhere is it so clear and momentous as in the genesis of that power which constitutes the paramount distinctive force of the modern world, and the supreme source of its victory—natural science and the scientific spirit. . . . What we call science arose in Europe as a result of a new spirit of inquiry, of new methods of investigation, of the methods of experiment, observation, and measurement, of the development of mathematics in a form unknown to the Greeks. That spirit and those methods were introduced into the European world by the Arabs” (Briffault 1919, 190–91).

5. As for the Greek heritage, according to one of the eminent contemporary historians of economic thought, “the medieval Europeans got their Greek economics served on an Islamic plate” (letter to author dated 22 August 1990 from S. Todd Lowry of Washington and Lee University). In the same vein, Eugene Myers (1964, 63) says that “the Arab intervention literally saved Greek knowledge from being destroyed, added to that knowledge, and handed it on a silver platter to Western Christendom.”

3. "At a time when the rest of Western Europe was just emerging from the depths of barbarism, the culture of Moslem Spain had achieved complete maturity and surpassed even the civilization of the East in genius and originality of thought. . . . All this brilliant development of culture is completely ignored by the ordinary student of medieval European history. It is as though it were a lost world which had no more to do with the history of our part than the vanished Kingdom of Atlantis. And yet, not only did it lie at the very doors of the Christian world, it was actually mingled with it. The frontiers of Christendom and Islam in the early Middle Ages were constantly shifting" (Dawson 1932, 231; see also Flint 1894, 79, for similar remarks; and Dawson 1967).

Evidence reveals that when Europe became interested in science and philosophy during the eleventh and twelfth centuries, such disciplines were already at their peak in the Arab-Islamic world, and, in its attempts to emerge from the Dark Ages, Europe was eager to learn. And there is hardly any medieval European scholar who was not, directly or indirectly, influenced by Arab-Islamic scholarship. Some prominent names are Robert Grosseteste, Alexander of Hales, Albertus Magnus, St. Bonaventura, Duns Scotus, Roger Bacon, Marsilius of Padua, Richard of Middleton, Nicholas Oresme, Johannes Buridanus, Siger of Brabant, John Peckham, William of Ockham, Walter Burley, Adelard of Bath, Abelard the Great, William of Auvergne, Dante, Descartes, Kant, and numerous others (for evidence, see Afnan 1958; Alonso 1958; Butler 1933; Callus 1969; Copleston 1972; Crombie 1963; Dawson 1932, 1952, 1967; Draper 1904; Durant 1950; Hammond 1947; Harris 1959; Haskins 1922, 1925, 1927; Leff 1958; Menocal 1985, 1987; Myers 1964; O'Leary 1922; Sharif 1966; Sheikh 1982; and Sarton 1927–48, 1952).

What were the sources of such a cross-cultural knowledge transfer? Some may be briefly noted here: (1) travels during the eleventh and twelfth centuries by scholars (many knew Arabic) who brought back knowledge to Europe; (2) students "from Italy, Spain and southern France [who] attended Muslim seminaries" (Sharif 1966, 2:1367); they read and studied "passionately the Arabic books . . . and everywhere proclaimed how admirable was that literature" (Briffault 1919, 198); (3) translations en masse—"the real contact with the Arabic culture was made by twelfth century translators in Spain; it was then and there that dikes were opened and stored-up experience of the ages began to pour in

upon the Medieval West” (Goldstein 1988, 113); (4) oral transmission, which, over “eight or more centuries of such intimate contact is, in itself, quite persuasive an argument for cultural interaction and continuity” (Chejne 1980, 120); (5) trade and commerce, leading to the diffusion of economic institutions and processes; “Italian cities . . . in the wake of the Crusades . . . had established relations with the traders of the Near East and had adopted various institutions and devices which were at variance with the rigid pattern of the medieval social and economic organization” (Pribram 1983, 21; see also Heaton 1948; and Kramers 1931); and, not the least, (6) the Crusades, whose central importance was that “they helped shape European attitudes, feelings and values” (Ferruolo 1984, 136), “stimulated the intellectual life of Europe” (Izzedin 1953, 42), and represented “the strongest influence on development of medieval trade and industry” (Krueger 1961, 72) (see Ghazanfar 1997, 1998).

Now, as with such historical linkages between civilizations generally, there is also considerable evidence that supports specifically the connections between Al-Ghazali and St. Thomas Aquinas. According to one of the most prominent twentieth-century historians of scientific-intellectual developments, Latin Scholastics generally, but St. Thomas particularly, “were influenced by Muslim philosophers, chiefly Al-Ghazali,” “the forerunner of St. Thomas” (Sarton 1927–48, 2:914; 1930, 420; see also Alonso 1958). Again, three quotations from eminent medievalists provide further corroboration:

1. De Lacy O’Leary (1922, 208) says that Al-Ghazali’s “teaching is quoted by St. Thomas and other scholastic writers.” And, referring to St. Thomas’s objections to some “heretical” doctrines (e.g., doctrine of emanation, creation ex nihilo, unity of intellects, etc.) of Ibn Sina (Avicenna, 980–1033) and Ibn Rushd (Averroes, 1126–1198), O’Leary states that “all of these objections were essentially the same as had been already brought forward by the orthodox scholastics of Islam, and undoubtedly al-Ghazali is used in refuting them” (286).
2. “A careful study of Ghazali’s works will indicate how penetrating and widespread his influence was on the Western medieval scholars. A case in point is the influence of Ghazali on St. Thomas Aquinas—who studied the works of Islamic philosophers, especially Ghazali’s, at the University of Naples. In addition, Aquinas’ interest in Islamic studies could be attributed to the infiltration of

'Latin Averroism' in the 13th century, especially at [the University of] Paris" (Shanab 1974, 140–41).

3. "Among Algazel's [Al-Ghazali's] works was a treatise on the place of reason as applied to revelation and the theological dogmas. This work presents many parallels in its arguments and conclusions with the *Summa* of St. Thomas. . . . Their intention, their sympathies, and their interests were essentially the same. Both endeavored to state the case for the opposition before they pronounced judgment; both labored to produce *Summas* which would provide a reasonable statement of their faith, and both found a happiness in the mystical apprehension of the divine which they confessed made their earlier strivings seem as nothing" (Guillaume 1931, 273–74).

As to the direct and indirect influence of Al-Ghazali, again the evidence is clear, not only with respect to St. Thomas specifically, but concerning other Latin Scholastics as well. There were opportunities as well as motivation to rely on "compatible" Arab-Islamic Scholastics. For as Christianity was being threatened by the Averroistic interpretations of Aristotle, which were finding growing acceptance within the Franciscan order of the Catholic Church, Al-Ghazali's "Dominican" writings "placed science, philosophy, and reason in positions inferior to religion and theology"; and, therefore, "the Scholastics accepted his views which became characteristic of medieval philosophy" (Myers 1964, 39–40).⁶ Edward Jurji (1979, 313) is even more categorical, stating that Al-Ghazali's "work was paralleled by Thomas Aquinas in the discourse on Christian doctrine and in other portions of the *Summa Theologica*."

Further, several medieval historians identify Al-Ghazali's influence upon St. Thomas through his teacher, Albertus Magnus (1201–1280), and his contemporary, Raymund Martin (d. 1285). Raymund Martin was "the man who made a thorough study of Al-Ghazali's works, unequaled by any non-Muslim until modern times, and who became a link between Christian Europe and Al-Ghazali" (Sheikh 1982, 109). Martin knew Arabic and was well acquainted with Al-Ghazali's books, including his *Ihya*, which became available in Latin translation even before

6. Paradoxically, while the Dominican St. Thomas was among the staunchest critics of Ibn Rushd, he did not escape his influence. Ernest Renan expressed this paradox in his *Averroes et li' Averroisme* (1852): "St. Thomas is the most serious adversary that the Averroes doctrine has encountered, and yet one can go further and say, paradoxically, that he is the greatest disciple of the Great Commentator" (quoted in Fakhry 1997, 5).

1150 (Myers 1964, 39). And, “it may be fairly said that he has considerable affinity for the ideas to be found in Al Ghazzali’s *Tahafut ul Falasafa* . . . and that the first part of *Pugio Fidei* is a faithful summary of the *Tahafut*” (Sweetman 1955, 90; see also Sarton 1927–48).

Raymund Martin’s *Pugio Fidei* subsequently inspired St. Thomas’s *Summa contra Gentiles*. Both of these treatises were written at the request of the Dominican order and were aimed at refuting the “heretical” Averroistic arguments of philosophers and sophists, a common tendency within the more liberal Franciscan order; and “this refutation of St. Thomas can be very well compared with that of al-Ghazali’s in the *Tahafut*” (Sheikh 1982, 110). Even George Sarton (1927–48, 2:892) recognizes such a link: “Many passages of it [*Pugio Fidei*] are identical with passages of St. Thomas’ *Summa contra Gentiles*.” Another source of Aquinas’s familiarity with Al-Ghazali’s works was the Jewish Scholastic, Moses Bin Maimonides (1135–1204) (“the product of that radiant interlude in history, the Golden Age of Moorish Spain” [Bratton 1967, vii]), who himself was influenced by Al-Ghazali (see Artz 1953, 147; Myers 1964, 42–43; O’Leary 1922, 286–87; Smith 1944, 217; and Farsi 1963, 156; see also Sharif 1966, 2:1360–62). It must be mentioned, however, that such intellectual borrowing without acknowledgment was not an uncommon practice at the time—twentieth-century property rights had not arrived yet. As for St. Thomas, “improving upon the custom of his time, he made explicit acknowledgments of his borrowings. He quotes Avicenna, Al-Ghazali, Averroes, Isaac Israel, Ibn Gabirol, and Maimonides” (Durant 1950, 963).

Even more persuasive evidence of St. Thomas’s reliance on Al-Ghazali is provided by Margaret Smith. “There can be no doubt that Al-Ghazali’s works would be among the first to attract the attention of these European scholars” (Smith 1944, 220; see also Alonso 1958). Then she emphasizes, “The greatest of these Christian writers who was influenced by Al-Ghazali was St. Thomas Aquinas (1225–1274), who made a study of the Arabic writers and admitted his indebtedness to them. He studied at the University of Naples where the influence of Arab literature and culture was predominant at the time” (220). Such indebtedness is acknowledged, as per Smith, in St. Thomas’s *Summa Theologica*, supplement, part 3, article 1, of question 92 (see also Sarton 1927–48, 2:914, 915, 968; and Durant 1950, 963).⁷ Smith points out several aspects of

7. For the indebtedness of St. Thomas Aquinas to Al-Ghazali and the comparison of the two, see Sarton 1927–48, 2:914, 915, 968; Guillaume 1931, 273, 275; and Durant 1950, 963.

St. Thomas's writings that parallel Al-Ghazali's, and she concludes that their origins, including "the very words," are in the latter's writings (220–22). And another scholar, by quoting comparable writings from each, demonstrates "how the works of Al-Ghazali have played an important role in shaping the philosophical ideas of Aquinas" (Shanab 1974, 140–41).⁸

Sociocultural and Intellectual Environment during the Al-Ghazali/St. Thomas Era

Indeed, to understand Scholasticism (generally defined as the philosophical approach concerned with the "possibility of reconciling reason with faith" [Durant 1950, 965]), it is appropriate to take a glance at the sociocultural and intellectual environment in which Al-Ghazali and St. Thomas wrote. These early medieval centuries (about the ninth to the thirteenth) were the battleground on which numerous skeptics, belonging both to the Arab-Islamic civilization as well as to Latin-Christian Europe, contested with the theologians for the possession of men's souls and minds. And, during this period, the Arab-Islamic world, building upon the newly discovered Greek heritage in eighth-century Syria, had produced its own early "Aristotles," such as Al-Farabi (Farabus [d. 950]) and Ibn Sina.⁹ These "rationalistic" philosophers had already raised questions about the prevailing Islamic orthodoxy. Al-Ghazali's *Tahaft al-Falasafa* [The incoherence of the philosophers] was a response to such "excessive" Aristotelianism. His most significant work, however,

Further, G. F. Moore (1948, 457) compares Al-Ghazali with St. Thomas Aquinas but then adds that "his personal contribution to theology was much more considerable than that of the Christian theologian."

8. While my focus in this article is on the similarities between Al-Ghazali and Aquinas in economics, several parallels and linkages between Al-Farabi and St. Thomas have been documented on other topics by Reverend Robert Hammond. After a detailed comparative analysis, Hammond (1947, 55) concludes that "the Saint who came out with [a given] theory three hundred years later, must certainly have borrowed it from Alfarabi."

9. As one might expect, there were "Aristotles" in each of the three Abrahamic, monotheistic religious traditions. The Jewish Aristotle was Moses Bin Maimonides, a pre-Aquinas contemporary of Ibn Rushd who was familiar with the writings of Al-Ghazali and others. Specifically, his *Guide to the Perplexed* was inspired by Al-Ghazali and included passages from the latter's *Al-Munqidh Minal Dalal* [The deliverance from error] (Myers 1964, 42). According to T. J. DeBoer (1965, 209), "The development of the Jewish study of philosophy culminated in Maimonides (1135–1204), who sought, chiefly under the influence of Farabi and Ibn Sina, to reconcile Aristotle with the Old Testament."

was *Ihya Ulum al-Deen* [The revival of the religious sciences], a comprehensive four-volume compendium that attempted, like St. Thomas's *Summa Theologica*, to provide answers and commentaries on all aspects of life, sacred as well as secular, consistent with the Islamic scriptures.¹⁰ However, the "achievement of Al-Ghazali was to master their technique of thinking—mainly Aristotelian logic—and then, making use of that, to refashion the basis of Islamic theology, to incorporate as much of the Neoplatonists' teaching as was compatible with Islam, and to expose the logical weakness of the rest of their philosophy" (Watt 1963, 13).

Then emerged Ibn Rushd, "the Great Commentator," even more forceful a rationalist than Al-Farabi and Ibn Sina, and "the foremost expounder of Aristotle" (Myers 1964, 40). During the eleventh through the thirteenth centuries, as the writings of numerous Arab-Islamic Scholastics became available to Latin Europe, here, too, radical Aristotelian "scientific rationalism" was viewed as a threat to Christianity (Goldstein 1988, 113). Ibn Rushd had tried to "delimit the respective areas of faith and reason. This is one of his greatest contributions to the thirteenth century; his influence upon what was to become Thomism must be laid to his account, as well as his effect, on the Latin Averroists. Where he differed with St. Thomas was in his refusal to reconcile what he regarded as irreconcilable" (Leff 1958, 156). There were confrontations with "Averroistic heresies" and there were papal condemnations, the list of 219 condemnations published in 1277 by Etienne Templer, the Bishop of Paris, being the clear manifestation (Durant 1950, 957–58). The twelfth and thirteenth centuries' penetration of Greek and Islamic philosophies, so different from the Christian, "threatened to sweep away the whole theology of Christendom unless Christianity could construct a counterphilosophy" (Durant 1950, 949). Thus, as a consequence of the intellectual battles between the "anti-Averroist" Dominican monks (St. Thomas and his teacher, Albertus Magnus; also, Raymund Martin and Raymund Lull [1232–1315], to name two) and the "pro-Averroist" Aristotelian Franciscan friars (led by Siger of Brabant, but also Roger Bacon [1214–1294], Duns Scotus [1265–1308], and William of Ockham

10. Emphasizing the theological-philosophical similarities between the two medieval Scholastics, Bertram Thomas (1937, 189) says, "The greatest Moslem mystic, a man of wonderful erudition and deep piety, was Al-Ghazali, called the St. Thomas of Islam."

[1300–1349], among others), “Thomas was led to write his *Summas* to halt the threatened liquidation of Christian theology by Arabic interpretations of Aristotle—indeed, the industry of Aquinas was due not to the love of Aristotle but to the fear of Averroes” (Durant 1950, 954). Further, specifically in order to overcome the growing “Latin Averroism,” St. Thomas (while affiliated with the University of Paris) wrote his “*De Untate Intellectus adversus Averroists* [On the unity of intellect against the Averroists], a work revealing Aquinas’ sophistication with Islamic studies” (Shanab 1974, 141).

Thus, St. Thomas’s writings, especially his *Summa Theologica*, represented his efforts “to reconcile Aristotelian and Moslem philosophy with Christian Theology” and to “harmonize Christianity with Aristotelian philosophy by a Thomistic synthesis” (Myers 1964, 16; Newman, Gayer, and Spencer 1954, 16). Two centuries earlier, Al-Ghazali’s writings, especially his *Ihya*, represented his efforts to reconcile and harmonize Islamic ethos with Aristotelian rationalism. Thus, Al-Ghazali’s synthesis was an attempt to “Islamicize” Hellenism—and St. Thomas’s, to “Christianize” Hellenism. Both Al-Ghazali and St. Thomas shared one key religious-philosophic conviction: while faith and reason must be harmonized, the former must always hold supreme. For both, “there is a certain region lying outside the scope of reason into which philosophy cannot venture. Thus, whatever lies outside the scope of human cognition, it is necessary to resort to scriptures” (Fakhry 1968, 88).

Further, the Latin Scholastics, in particular St. Thomas (who was born in the town of Aquino, near Naples), were especially acclimatized with the Arab-Islamic heritage and culture in Sicily and the Italian south; both regions, “still filled with Arabic traces today, were a major gateway to Islamic civilization” (Goldstein 1988, 111). When Sicily was regained by Christendom in 1090, the various Norman emperors (in particular Roger II and Frederick II a century later) of the Holy Roman Empire enthusiastically patronized and nurtured Arab-Islamic scholarship, and “conditions in the island specially favored the exchange of ideas between Arabic, Greek, and Latin scholars . . . [and were] more favorable than those in Spain” (Crombie 1963, 35). Frederick II (1194–1250) was known as “the baptized Sultan” for his close affinity with the Arab culture. He used to dress in a turban and flowing Arab robes, and ensured that upon his death his burial tunic had an Arabic inscription (Landau 1958, 12; Gomez 1933, 102); he was also “suspected of carnal pleasures with Infidel women” (Allshorn 1970, 63). His “court at Palermo between

1225 and 1250, nearly two centuries after the Arab defeat by Normans, was as brilliant and refined a center of Arab learning as any in the Middle East or in Spain.” Further, “he sent for Arab savants and translators to come to his court . . . where Arabic was not only one of the four official languages but the monarch’s native language” (Menocal 1985, 74–75). And in his court, “the Greek element is of little significance. . . . on the other hand, Arabic influence was stronger” (Haskins 1922, 671).

Among other things, in 1224 Frederick II “established a university at Naples, chiefly with the object of introducing Muslim philosophy and science to the people of the West. St. Thomas received his education at this university. Here both Christian and Jewish translators were engaged for rendering Arabic works into Latin and Hebrew” (Sharif 1966, 2:1381; see also Bartlett 1993; Haskins 1922, 1925, 1927; d’Alverny 1982; Gomez 1933; Izzedin 1953; and Walzer 1945).¹¹ Subsequently, the University of Naples’s “greatest alumnus, Thomas Aquinas, found glory in Paris and elsewhere” (Abulafia 1988, 263–64). And at the University of Naples, “Thomas Aquinas garnered the learning that enabled him later to become one of the pillars of medieval Christianity” (Landau 1958, 12). Educated under the influence of the “anti-Averroistic” Dominican order, St. Thomas “had known Al-Ghazali’s philosophy well and used his arguments in attacks on Aristotelianism. St. Thomas’ *Summa Theologica* and Al-Ghazali’s treatise on the place of reason as applied to revelation and theology run parallel in many places in their arguments and conclusions” (Sharif 1966, 2:1362). Indeed, St. Thomas’s *Summa Theologica*, “in its intention and scope can be compared with *Ihya* of Al-Ghazali: both works aim at presenting a reasonable statement of their author’s faith and both are comprehensive enough to include their views on philosophy, law, psychology, and mysticism” (Sheikh 1982, 110).

11. There were other European institutions that patronized Arab-Islamic studies—for example, the University of Salerno, where Constantine of Africa taught Arabic medicine during the early Middle Ages (Walsh [1937] 1969, 89), and the School of Salamanca, founded in 1218 by Alfonso IX and which was the “first European center for the study of Arab culture” (“Salamanca,” 20:373). Similar emphasis on Arab-Islamic scholarship prevailed at other institutions (Bologna, Montpellier, Oxford, and Paris, to name a few). In fact, as reminders of that heritage, the portraits of Arab-Islamic Scholastics, such as Ibn Sina and Al-Razi, are still to be “seen on the great hall of the School of Medicine at the University of Paris” (Goldstein 1988, 100).

The Economics of St. Thomas and Al-Ghazali: Some Comparative Parallels

As for my main task in this article, one discovers the economic thought of Al-Ghazali and St. Thomas Aquinas chiefly in the most comprehensive works of each: *Ihya Ulum al-Deen* and *Summa Theologica*, respectively. While each compendium covers a wide range of topics, spiritual as well as mundane, sacred as well as secular, economic issues obviously receive rather limited attention. In the following pages, I shall point out some of St. Thomas's economic doctrines, as typically presented in relevant texts (see Rima 1991; Ekelund and Hébert 1977; and Newman, Gayer, and Spencer 1954). The *Summa* is divided into three parts: part 1 considers the nature of God, part 2 discusses the nature and consequences of human actions, and part 3 discusses Jesus Christ (Prophet Issa in the Islamic tradition) and his service to the world (Monroe 1930, 52). Part 2 covers economic issues, and two sections specifically relevant to economics and from which has emerged considerable evaluative literature are "Of Cheating, which is committed in buying and selling" (*Summa*, II.II, Q77), and "Of the Sin of Usury, which is committed in loans" (*Summa*, II.II, Q78).¹² As with several other medieval Scholastics, St. Thomas follows the dialectic method of presentation—that is, pointing to a given issue and raising some objections, followed by a detailed answer and commentary—consistent with the Christian scriptures.¹³

Similarly, Al-Ghazali also undertook detailed discussion of various economic issues, although his economics seems to go beyond the topics that St. Thomas covered. The *Ihya* is made up of four volumes, covering, respectively, matters of worship, matters of worldly affairs, matters that destroy life, and matters that preserve life (salvation). Each volume contains ten chapters. His discussion on economic issues, comparable to that of St. Thomas's, is found primarily, although not exclusively, in *Ihya's* chapter 3 of volume 2, titled, "Ethics of Business/Trading/Work

12. For the sake of clarification, references to the *Summa* are usually cited as pertaining to the relevant part, followed by the relevant article (answers) relating to the specific question. For example, "*Summa*, II.II, Q78" refers to part 2, article 2, of question 78. Typically, there are several articles (answers) to each question.

13. A similar methodological approach prevails with Al-Ghazali. This becomes obvious from a glance at the table of contents, the organization, and the manner and style of presentation in the relevant works of both these Schoolmen. Further, "the scholastic method used by the medieval Christian scholastic was already in current use among Muslim jurists long before St. Thomas" (Chejne 1980, 111–12). See also Makdisi 1974.

Practices.” Four sections in this chapter are on the following: (1) primacy of work and effort as means of livelihood; (2) learning lawful means of earnings (including lawful businesses and trades, usury, equivalents in exchange [i.e., “equivalent” prices and wages], compensation practices, lending and borrowing, partnerships, and shareholding); (3) justice and fairness in earning a living (covers topics such as cheating and fraud, hoarding, counterfeiting, false praises of goods exchanged, hiding defects in goods sold, deceit in business, and exploiting another’s gentleness and simplicity in business affairs); and (4) benevolence and piety in business/trading activities.¹⁴

As noted, the Arab-Islamic Scholastics had also benefited enormously from the “first age of translations” (about 750–1000 A.D.) of Greek knowledge. Among the numerous Greek texts available were Galen’s paraphrases of Plato’s *Sophistes*, *Timeus*, *Republic*, and *Laws*, as well as Aristotle’s treatises, *Categories*, *Metaphysics*, and even his *Politics* and *Nicomachean Ethics*. These later works, especially the *Ethics*, included much of Aristotle’s economics, and there is evidence that these were available to some of the Arab-Islamic scholars as early as the tenth century (see Ghorab 1972; and Essid 1987, 1992). Another medievalist identifies 1232 as the year about when the Arabic version of the *Ethics* became available (see Arberry 1955). Further, while Al-Ghazali refers to Aristotle and other Greek figures elsewhere in his works, he does not mention Aristotle when discussing economic issues. Thus, it is not quite clear whether he was familiar with Aristotle’s *Nicomachean Ethics*. Similarity of perspectives, as well as Al-Ghazali’s references to Aristotle elsewhere, suggests, however, the likelihood that he was probably familiar with his economics.

A careful examination of the relevant writings of both St. Thomas and Al-Ghazali reveals several parallels and similarities—not only in the choice of their topics but also the content of their commentaries. Several quotations and references from both provide the evidence. It is to be noted, however, that our objective here is *not* to engage in a content analysis of the economics of each scholar, nor to dwell on the

14. Most of the references to Al-Ghazali’s works in this article are taken from his *Kimiya-e-Sa’adat*, a somewhat abbreviated Urdu-language translation of the original *Ihya Ulum al-Deen*. Based on my previous explorations in Al-Ghazali’s Arabic-language volumes, I attest that I translated the passages cited from *Kimiya* as accurately as scholarly resources allow and in a manner that I believe is true to the spirit of Al-Ghazali’s original. Several citations, however, are extracted from the original *Ihya*, as incorporated in Ghazanfar and Islahi 1990.

interpretative controversies on specific economic themes proposed by each, especially St. Thomas, whose economics has been scrutinized by several scholars (see Lowry 1987; de Roover 1955; Pribram 1983; and Worland 1967).

St. Thomas and Al-Ghazali on Cheating, Fraud, Prices, and Other Related Matters

The following paragraphs provide relevant citations from St. Thomas, followed by comparable assertions from Al-Ghazali's works.

1. In "On Cheating," St. Thomas begins, "It is sinful to have recourse to deceit in order to sell a thing for more than its just price, because this is to deceive one's neighbor so as to injure him" (*Summa*, II.I, Q77, quoted in Newman, Gayer, and Spencer 1954, 17).
2. St. Thomas discusses "fraudulent" and "unlawful" (sinful) trading practices when "a threefold fault may be found pertaining to the thing which is sold. One in respect of the thing's substance: and if the seller be aware of a fault in the thing he is selling." Then he quotes from the Bible: "Thy silver is turned into dross, thy wine is mingled with water"; the obvious reference is to adulteration in goods being traded. "Another defect is in respect to quantity which is known by being measured wherefore if anyone knowingly make use of a faulty measure in selling, he is guilty of fraud, and the sale is illicit. . . . A third defect is on the part of quality; for instance, if a man sell an unhealthy animal as being a healthy one: and if anyone do this knowingly he is guilty of a fraudulent sale, and the sale, in consequence, is illicit" (*Summa*, II.II, Q77, quoted in Newman, Gayer, and Spencer 1954, 18).
3. St. Thomas goes on to say that "in all these cases not only is the man guilty of a fraudulent sale, but he is also bound to restitution. But if any of the foregoing defects be in the thing sold, and he knows nothing about this, the seller does not sin. . . . Nevertheless, he is bound to compensate the buyer, when the defect comes to his knowledge" (*Summa*, II.III, Q77, quoted in Newman, Gayer, and Spencer 1954, 18).
4. St. Thomas also states, "Wherefore if such like defects be hidden, and the seller does not make them known, the sale will be illicit and fraudulent, and the seller will be bound to compensation for

the loss (to the buyer)” (*Summa*, II.III, Q77, quoted in Newman, Gayer, and Spencer 1954, 18).

A reading of Al-Ghazali’s section titled “Justice and Fairness in Business-Trading Practices” reveals about the same kinds of comments and prescriptions as St. Thomas offers. Interestingly, Al-Ghazali begins his discussion with a similar admonition: “It is cruel and sinful to sell a good deceitfully at other than the ‘prevailing’ or ‘conventional’ price. One must not do to others what one would not want done to oneself” (*Kimiya*, 352). Following are some comparable observations from Al-Ghazali’s writings.

1. “First, goods being sold must not be praised beyond their worth, for not only will this be falsehood but also deceitful and therefore, cruel and sinful. Specially if the buyer knows the quality of the good, there is no need for exaggeration on the part of [the] seller” (*Kimiya*, 352).
2. “Secondly, the seller must not try to hide any defects or faults in the goods being sold. Instead, he must frankly provide any such details to the buyer, for hiding them will be fraud, and therefore, cruel and sinful.” Al-Ghazali mentions the examples of transactions involving defective animals (as St. Thomas does also). He cites an anecdote pertaining to a lame camel (St. Thomas mentions a “horse with one eye”) that was being sold fraudulently, until a pious man, upon noticing the defective animal, intervened and reversed the transaction and admonished the seller for the “sinfulness” of his action (*Kimiya*, 353–54).¹⁵
3. “Thirdly, there must be absolutely no fraud in weights and measurements of quantities and they must be consistent with the prevailing price. There must be complete accuracy and honesty.” Further, “if there is advantage in quantities, it is better that it be in

15. Both Al-Ghazali and St. Thomas supplement and sanctify their arguments by citing appropriate quotes and episodes from relevant religious scriptures (which, for Al-Ghazali, means Islamic scripture as well as the Old and New Testament) and the Greek sources. For example, in emphasizing the importance of work and effort (as part of one’s religious calling), Al-Ghazali tells about a tradition associated with Jesus Christ. When Jesus asked a man, “What do you do for a living?” the man answered, “I spend all my time in worship of God.” Jesus then asked, “Where do you get your food?” He responded, “I have a brother who provides me food and other necessities.” Jesus admonished him and said, “Your brother indeed is a more pious worshiper of God than you are” (*Kimiya*, 331).

favor of the buyer” (*Kimiya*, 355–56). Then, Al-Ghazali gives examples of “sinful” adulterate activities, such as a butcher mixing bones with meat being sold and a merchant mixing dirt in grain to be sold, among others. He recognizes, however, the “strong temptation to do such sinful activities” (*Kimiya*, 356).

4. “There must be absolutely no fraud in the pricing of goods. And the correct price must not be hidden. . . . A seller might say that he could get a higher than prevailing price from some innocent travelers; this would be wrong and sinful. . . . Also, it will be most sinful if one tries to profit by bidding up the price of something with ‘planted’ buyers” (*Kimiya*, 356–57).
5. “In essence, then, it is most important that any information conveyed to the buyers must be absolutely truthful and there must be no deceit or fraud. Even if a defect in a good has occurred after the seller acquired it, the buyer must be informed. . . . The basic principle for justice and fairness must be restated: that is, anything that one does not choose for oneself must not be imposed upon others. That has to be the key measure of trust and transactions” (*Kimiya*, 357). Elsewhere Al-Ghazali suggests that even if a buyer offers a “high” price, relative to the “prevailing” price, the seller should not accept, for then the profit will be excessive—although accepting the higher price would not be an injustice if there is no fraud (*Ihya*, 2:79). Further, he insists, the behavior of the market participants should always reflect benevolence (*ihsan*)—meaning “doing something extra for another beyond the material benefits, though that extra is not an obligation, but merely an act of generosity” (*Ihya*, 2:79).

Al-Ghazali then goes on to enumerate some guidelines concerning “benevolence” in the marketplace—such as compassion for the poor, leniency in debt transactions, foregoing repayment when selling to the poor on credit, and so on. The essential guide for business conduct must be “goodness of the Hereafter and of this life” (*maslahah al deen wa al-dunya*) (*Ihya*, 2:109).

St. Thomas Aquinas and Al-Ghazali on Usury

The subject of usury is probably the most discussed and controversial in the medieval debates, involving Scholastics of each of the three monothe-

istic faiths—Judaism, Christianity, and Islam.¹⁶ The condemnation of usury, which is traceable to the Greeks, was the logical outcome of a combination of the principle of commutative justice with the theory of the *valor impositus* (imposed value) of money. Thus, according to the principle of commutative justice, equivalence should prevail in all exchange transactions. Although the “excess” (the Arabic word for usury is *riba’ a*) may be regarded as a price paid by the borrower for the right to use a given sum of money for a period of time, it was deemed sinful to fix a price for the use of money, since money was created only to be a medium of exchange and its sole purpose was to measure the value of other goods and to facilitate their exchange (Pribram 1983, 17).

Thus, St. Thomas’s views on this topic are reflected in the following excerpts:

1. “Now, according to the Philosopher . . . money was invented chiefly for the purpose of exchange; and consequently the proper and principal use of money is its consumption and alienation whereby it is sunk in exchange. Hence it is by its very nature unlawful to take payment for the use of money lent, which payment is known as usury: and just as a man is bound to restore other ill gotten goods, so is he bound to restore the money which he has taken in usury” (*Summa*, II.I, Q77, quoted in Newman, Gayer, and Spencer 1954, 20).
2. “Just as it is a sin against justice, to take money, by tacit or express agreement, in return for lending money or anything else that is consumed by being used, so also is it a sin, by tacit or express agreement to receive anything whose price can be measured by money.” However, St. Thomas says, “it is lawful to exact compensation for a loan . . . in benevolence and love for the lender, and so forth” (*Summa*, II.II, Q77, quoted in Newman, Gayer, and Spencer 1954, 20–21).
3. “Wherefore if such like things be extorted by means of usury, for instance money, wheat, wine and so forth, the lender is not bound to restore more than he received.” That is, usury received in kind is also sinful and must be reimbursed. “On the other hand, there

16. According to William Ashley (1906, 1:395), “The prohibition of usury was clearly the center of the canonist doctrine.” Others disagree, however, for “Schoolmen considered equity in distribution and exchange as the central problem in economics. The usury issue was a side issue” (de Roover 1955, 166).

are certain things whose use is not their consumption: such things admit of usufruct, for instance, house or land property or so forth.” In such instances, the lender who “by usury extorted from another his house or land . . . is bound to restore not only the house or land but also the fruits accruing to him therefrom” (*Summa*, II.III, Q77, quoted in Newman, Gayer, and Spencer 1954, 21).

Again, here are similar commentaries by Al-Ghazali on the issues relating to the prohibition of usury. He argues that charging interest deflects money from its key function (which, as St. Thomas also argued, consists of measuring the usefulness of objects of exchange). Hence an illicit modification of a standard of value would occur when a larger sum of money is received than had been given. The following quotes elucidate Al-Ghazali’s position:

One who practices usury on dirhams and dinars is denying the bounty of God and is a transgressor, for these coins are created for other purposes and are not needed for themselves. When someone is trading in dirhams and dinars themselves, he is making them as his goal, which is contrary to their functions. Money is not created to earn money, and doing so is a transgression. The two kinds of money are means to acquire other things; they are not meant for themselves. In relation to other goods, dirhams and dinars are like prepositions in a sentence—used to give proper meaning to words; or like a mirror reflecting colors but having no color of its own. If a person is permitted to sell (or exchange) money with money (for gain), then such transactions will become his goal, and thus money will be imprisoned and hoarded. Imprisonment of the ruler or postman is a transgression, for then they are prevented from performing their functions; the same with money.

Selling a dirham with equal amount of it with late payment is also not allowed. This can be done only by a generous person who is trying to be benevolent. In the case of a loan, an act of generosity such as this conveys the person gratitude here and reward in the Hereafter. But, if someone exchanges dirhams for a bigger amount, there is no question of thanks or reward. Further, it is an injustice because it is destroying the qualities of generosity and putting it into compensatory exchange. (*Ihya*, 4:192)

It may be noted, however, that Al-Ghazali and St. Thomas, as well as other Scholastics, generally assumed that the value of a good was independent of the lapse of time. On this assumption, Al-Ghazali argued, there are two ways in which usury can arise in a disguised form. It can happen when there is an exchange of gold for gold, wheat for wheat, and so forth, but with differences in quantity or in the time of delivery. If the time of delivery is not immediate and an excess quantity of the commodity is called for, the excess is called “usury due to late payment or delivery” (*riba’ a-al-nasihah*). If the quantity exchange is not equal but the exchange takes place simultaneously, the excess quantity given in exchange is referred to as “usury due to extra payment” (*riba’ a-al-fadl*). Both are forbidden, according to Al-Ghazali. That is, exchange should be in equal quantity, and ownership transfer should be simultaneous; otherwise, usury could occur in disguised form (*Kimiya*, 339–40).

It is interesting that one finds almost similar arguments with respect to “disguised usury” in St. Thomas’s discussions. He talks of “illicit ‘usury’” due to “price increases *pro dilatione*” and “price reductions *pro acceleratione pretii*” (*Summa*, II.II, Q78, quoted in Pribram 1983, 15). Thus, he states: “It is said that if a man wishes to sell his goods for more than their just price, expecting the buyer to pay later, it is plainly a case of usury, because such waiting for payment has the character of a loan. Hence whatever is exacted for such waiting, in excess of the just price, is a kind of price of a loan, which comes under the head of usury. And, likewise, if a buyer wishes to buy for less than the just price, on the ground that he pays the money before the thing can be delivered to him, it is a sin of usury, because that money paid in advance has the character of a loan, the gain of which is the amount deducted from the just price of the thing bought” (*Summa*, II.II, Q78, quoted in Monroe 1930, 73).

For the purpose of identifying the aforementioned similarities, we have drawn from St. Thomas’s two well-reputed commentaries (“On Cheating” and “On Usury”). However, both St. Thomas and Al-Ghazali, especially the latter, also offered comments on several other topics related to economics. Briefly, some elements common to both scholars concerning some of these topics are offered below.

Value and Prices. In discussing the concept of just price, St. Thomas suggests that equivalence of intrinsic values should obtain in all cases in which goods were exchanged for each other and that the intrinsic value of the goods should be reflected in their prices (Pribram 1983, 12). And,

further, he “explicitly pointed to utility as the predominant element in determining the intrinsic value of a good” (refers to *Summa*, II.I, Q77, quoted in Pribram 1983, 14). And, while St. Thomas did not connect the concept of equivalence with prices resulting from competitive markets, he did recognize that the “just price of things is not fixed with mathematical precision, but depends on a kind of estimate, so that a slight addition or subtraction would not seem to destroy the equality of justice” (*Summa*, II.I, Q77, quoted in Newman, Gayer, and Spencer 1954, 17; see also Pribram 1983, 14).

Al-Ghazali too discusses price and value in similar terms, except that he talks in terms of a “prevailing” or “conventional” price. And, while his discussion is also couched in terms of “fairness and equity,” for that was about the key social objective of medieval life, he explicitly recognizes the role of voluntary, impersonal market forces. And his prevailing price, two hundred years later, became the “just price” with St. Thomas and the “equilibrium price” several centuries later with the classicals. However, if the prevailing price violated standards of equity and social justice, then state intervention may be necessary—as when there are elements of monopoly and/or when the prevailing price, especially for necessities, leads to “excessive” profits. The following statement provides the essence of Al-Ghazali’s position: “Man’s inability to fulfill all his needs alone persuades him to live in a civilized society with cooperation; but tendencies like jealousy, greed, competition, and selfishness, can create conflicts. Therefore, some collective arrangement becomes necessary to check those tendencies” (*Ihya*, 1:17).

As for Al-Ghazali’s value theory, while he recognizes the “use value” of goods when he talks in terms of the market-determined prevailing prices, he is also cognizant of the “exchange value” of things, as when he talks of how equivalence is determined between two items—he gives examples of determining value in exchanging camels for saffron and vice versa. He says, “Dirhams and dinars are not needed for themselves. They are created to change hands and to establish rules for exchange with justice and for buying goods which have usefulness” (*Ihya*, 4:91–93). Incidentally, Al-Ghazali also talks of “prevailing wages”—similar to St. Thomas’s “just wages.” The meaning of this concept also, as that of “prevailing” and “just” price, reflected concern for distributive and commutative justice.

Limits on Profits. According to Pribram's assessment of Thomistic economics, "Within the context of a moral theology which condemned any pursuit of gain for its own sake . . . , strict limits were placed on the tendency to expand a gainful enterprise or to increase one's earnings. Saint Thomas qualified as sinful the prudence of the flesh for which the ultimate end lay in worldly things" (refers to *Summa*, II.II, Q55, quoted in Pribram 1983, 15). "The very essence of 'trade' in the Scholastic sense," Pribram writes, "was selling for the sake of gain a thing 'unchanged' at a price higher than at which it had been bought" (16). Thus, the "gain of a merchant or a moneychanger, it was argued, always implied another's loss and was, therefore, incompatible with the principle of commutative justice. Saint Thomas expressed a widely held view when he said that there was 'something base' about trade, but he recognized the usefulness of a merchant whose activity was to the country's advantage" (refers to *Summa*, II.IV, Q87, and II.IV, Q77, quoted in Pribram 1983, 16).¹⁷

Al-Ghazali approached the issue of profits and trading in somewhat the same manner as St. Thomas did, although, consistent with the Islamic scriptures, the former is much more accommodating. Any profit-seeking endeavors are recognized as legitimate, quite in accord with one's religious calling—not just as matters of expediency, but more as part of the natural order of things, as an expression of self-motivated human aspirations for worldly possessions. Here is part of a longer quotation from Al-Ghazali which conveys the sense of his views: "The motive behind all these activities is the accumulation of profits, undoubtedly. These traders exhaust themselves by traveling to satisfy others' needs and to make profits, and then these profits too are eaten by others when they themselves obtain things from others" (*Ihya*, 3:227). While expressing some disdain, although not condemnation, for profit seeking, he recognizes the motivations for, as well as the sources of, profits. Profits are viewed as the return to risk and uncertainty, as "they (traders and businesses) bear a lot of trouble in seeking profits and take risks and endanger lives on voyages" (*Ihya*, 4:118).

However, Al-Ghazali is critical of "excessive" profits. He suggests that if a buyer offers a high price, relative to the prevailing price, the seller

17. The spirit of enterprise, the pursuit of business and trading activities, and work for one's material improvement have always been stressed in Islamic scriptures. Thus, "Muslim writers of this period do tend to be more sympathetic to mercantile activity than those of Christian Europe. . . . much of early Islamic literature was in fact written in a mercantile environment" (Cook 1974, 226; see also Kramers 1931).

should not accept, for profit will be excessive—although that would not be an injustice if there was no fraud (*Ihya*, 2:79). He suggests, however, that “normal” profits should be around 5 to 10 percent of a good’s price (*Kimiya*, 358). Further, he insists, as would St. Thomas indeed, that sellers should be guided by the profits of the “ultimate” market—that is, the Hereafter (*Ihya*, 2:75–76, 84). He also suggests that profit motivation should be minimal in transactions involving necessities, as exploitation through excessive prices and profits could occur, and that “since profits represent an ‘extra,’ they should be generally sought from non-necessities” (*Ihya*, 2:73). However, “if there are ‘excess’ profits by mistake, they may be given to charity” (*Kimiya*, 350).

Views on Private Property. St. Thomas held that “private property is best, not because of any natural law, but because it has been proven best through experience. But while the ownership of goods should be private, the right to use them should be held in common so that the needy may have their share” (quoted in Newman, Gayer, and Spencer 1954, 16). Further, “derived only from human reason, it had generally been accepted by all nations, because private production provided a far greater stimulus to economic activity than common production. . . . On the other hand, St. Thomas declared that although the goods belonged to individuals as far as property or ownership was concerned, all participated in their use” (refers to *Summa*, II.V, Q32, and II, Q66, quoted in Pribram 1983, 11).

Al-Ghazali’s views on private property are somewhat similar, but there is a difference in emphasis. Consistent with the Islamic scriptures, all resources belong to God in an ultimate sense, but man is the owner of the fruits of his own labor. Within constraints of the divine laws, Al-Ghazali sees nothing condemnable or sinful about people being “maximizers” and acquisitive. “Man loves to accumulate wealth and possessions of all kinds of property. If he has two valleys of gold, he wants a third” (*Ihya*, 2:280). Unlike St. Thomas, Al-Ghazali does not acknowledge the “common use” of privately produced goods. However, being aware of the need for the common good (*maslaha*, or social welfare), he warns that if the acquisitive spirit leads to greed and pursuit of personal whims, it is then condemnable (*Ihya*, 2: 234, 4:101).

Hoarding. One does not find anything directly relevant to the issue of hoarding in the two sections I have been discussing in St. Thomas’s

Summa (“On Cheating” and “On Usury”). However, elsewhere it is evident that St. Thomas and other Latin Scholastics considered “unlawful” (i.e., sinful) and condemnatory practices such as the “buying of goods in the market with intention to resell them at a higher price” (quoted in Pribram 1983, 14; see *Summa*, II.II, Q77). Clearly, this would also suggest that hoarding goods bought at a lower price with the intention of selling them at a higher price is sinful and to be condemned.

Al-Ghazali condemns hoarding for profiteering in the strongest terms, especially when it relates to necessities. “If a person hoards food, then how can the needy reach it? This is like preventing access to water so that the thirsty be forced to pay a high price. This is a grave sin. And for grains (food), the sin is for those who intentionally hoard to sell at a higher price later, though not for the farmer who stores grain as a trading practice” (*Kimiya*, 350)

Counterfeiting and Currency Debasement. St. Thomas does not say much on this topic, although some of his successors did—for example, Jean Buridan (also known as Johannes Buridanus [d. 1358]), a disciple of William of Ockham and rector of the University of Paris; and Nicholas Oresme (1330–1382). However, Al-Ghazali provides a rather sophisticated discussion of the problems of counterfeiting and currency debasement. He regards counterfeiting not only as an individual sin, but, more importantly, extremely harmful to the society: “It is a great injustice to place counterfeited money in circulation. All those handling it are harmed. . . . circulation of one counterfeit dirham is worse than stealing a thousand dirhams, for the act of stealing is one sin, ending once committed; but counterfeit money is something that affects many who use it in transactions for a long time” (*Ihya*, 2:73).

As for currency debasement, Al-Ghazali’s comments are insightful: “By *zaiif* [alloy, mixed metal] we mean that unit of money which contains no silver at all; it is only polished; or dinars with no gold in them. If a coin contains some silver but it is mixed with copper and that is the authorized coin in the country, this is acceptable whether silver content is known or not. But, if it is not authorized, then it will not be acceptable . . . and will be condemnatory because of fraud” (*Ihya*, 2:74).

Concluding Remarks

The main purpose of this essay has been to present evidence of some parallels and similarities between the economic thought of two eminent medieval Scholastics: the Arab-Islamic Abu Hamid Al-Ghazali and the Latin-Christian St. Thomas Aquinas. While St. Thomas's economics is well established in the relevant literature, little is known about the contributions to economics of Al-Ghazali—or, for that matter, almost any medieval Arab-Islamic scholar. The most prominent works of Al-Ghazali (*Ihya Ulum al-Deen*) and St. Thomas (*Summa Theologica*) contained considerable economic content, although both works were primarily attempts to synthesize the respective faiths of each with the “disruptive” influences of Aristotelian rationalism, which itself was stimulated chiefly by Arab-Islamic “Aristotles” such as Ibn Sina (Avicenna) and Ibn Rushd (Averroes).

Although this essay primarily identified similarities between the economic perspective of Al-Ghazali and St. Thomas, it also briefly noted the historical links between the medieval Arab-Islamic and Latin-European civilizations generally, along with the parallels and ties between the two medieval giants. Margaret Smith shows specific parallels on numerous philosophical-theological issues and argues that St. Thomas relied heavily upon Al-Ghazali. Similar observations emerge from the investigations of other authors—for instance, O’Leary 1922; Myers 1964; Jurji 1979; Shanab 1974; Salman 1935–36; Sarton 1930, 1927–48, 1952; Durant 1950; Sharif 1966; Sheikh 1982; and Palacios 1947. Further, this article provided a glimpse of the sociocultural and intellectual context in which medieval learning evolved and Scholastic debates took place.

The present undertaking reveals that several economic concepts and ideas associated with St. Thomas Aquinas had also been discussed two centuries earlier by Al-Ghazali. Focusing on St. Thomas's commentaries in two chapters of his magnum opus, *Summa Theologica* (“Of Cheating” and “Of the Sin of Usury”), we find similar commentaries on comparable economic topics in the writings of Al-Ghazali, especially in his encyclopedic *Ihya Ulum al-Deen*. And, the fact that others have discovered parallels and connections between these two medieval Scholastics on other topics provides some credence to similar possibilities concerning their economics. After all, St. Thomas received his education at an institution where the Arab-Islamic intellectual heritage was the primary focus of studies; moreover, Albertus Magnus, his teacher and mentor,

and Raymund Martin, his influential contemporary, were thoroughly familiar with the works of Al-Ghazali and other Arab-Islamic Scholastics; Martin was indeed an avid Ghazali scholar.

Having said this, it must be emphasized that my purpose here has not been to denigrate the enormous contributions of Latin Scholastics, especially St. Thomas Aquinas, nor is it my intention to deny any originality to the saint (although some have suggested just that; see, for example, Copleston 1972; Rescher 1966; and Harris 1959). The suggestion is not at all that St. Thomas's colossal scholarship be deemphasized. On the contrary, it seems appropriate that the traditions of Al-Ghazali, Ibn Rushd, Ibn Sina, and other medieval Arab-Islamic Scholastics be added to that scholarship and that perhaps we then explore the extent to which St. Thomas responded to some and assimilated and absorbed others. It does, however, seem a bit of an exaggeration for Schumpeter to talk of St. Thomas's "towering achievement" and for another Thomistic scholar to claim that "Aquinas was the founder of a school and that his doctrines were further elaborated and refined by his followers" (de Roover 1955, 162). The fact is that battles between faith and reason, as well as attempts at reconciliation and harmonization, took place centuries prior to St. Thomas, in the Arab-Islamic world—and one might add that the debate is chronically perennial. Indeed, some have argued that Scholasticism originated in that civilization, with the likes of Al-Kindi, Al-Farabi, Ibn Sina, Ibn Rushd, and Al-Ghazali—"the giants of medieval times [who] belonged to the Arab culture" (Sarton 1952, 28; see also Makdisi 1974).

Regardless, however, the Arab-Islamic Scholastics, such as Al-Ghazali, were more than mere interpreters and transmitters of Greek thought. As George Sarton (1952, 27) puts it, their role as "transmitters" is "not absolutely untrue, but is such a small part of the truth, that when it is allowed to stand alone, it is worse than a lie."¹⁸ Clearly, the

18. Numerous Western scholars who have explored the contributions of medieval Arab-Islamic scholars in much greater depth are typically keen to applaud their contributions as well as their influence on the evolution of the Western Enlightenment. And often they are critical of too much "egocentrism" in the Western halls of learning. One of the most renowned Western scholars, W. Montgomery Watt of the University of Edinburgh (England), who devoted a lifetime studying the works of several Arab-Islamic scholars, especially Al-Ghazali, has this to say: "For our cultural indebtedness to Islam, we Europeans have a 'blind spot.' We sometimes belittle the extent and importance of Islamic influence in our heritage, and sometimes overlook it altogether. For the sake of good relations with Arabs and Muslims we must acknowledge our indebtedness to the full. To try to cover it over and deny it is a mark of false pride" (Watt 1972,

medieval Latin Scholastics lived in a sociocultural environment where intellectual linkages among diverse groups, despite religious antagonisms, represented a way of life for centuries. And those links make the cherished ancestry of our literary history, covering almost all areas of knowledge, a rather mixed ancestry.

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2). Further, “it is an anachronism to project into the Western Middle Ages the contempt for the Near East that has characterized the Occident in more recent centuries” (White 1969, 4).

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