The Ethics and Economics of Ptolemaic Religious Associations

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Abstract:

This paper considers the economic status of the members in Ptolemaic religious associations and offers a model to explain why they participated. Drawing on Charles Tilly’s comparative study of trust networks, I suggest that religious associations institutionalized informal ethical norms into formal rules that lowered the costs of transacting and facilitated cooperation among villagers. The rules related to legal disputes illustrate how associations exercised this power and even tried to prevent the Ptolemaic state from intruding in their network.

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The value of Demotic Egyptian documents for Hellenistic social and economic history is often underestimated.\(^1\) This is especially true for the rules and accounts of religious associations. Most of our examples come from the Fayyum and date to the Ptolemaic period. A large number of these papyri were excavated at Tebtunis by Grenfell and Hunt on behalf of the University of California-Berkeley. These Demotic texts were left for the Cairo Museum, while the vast Greek collection came to Oxford and then to Berkeley. By analyzing these texts, my goal is to understand who joined Egyptian religious associations and why.

The first part investigates the economic status of the members. That means comparing membership fees with other data about prices and income. In the second part, the rules are examined in more detail in search of economic incentives that might explain why people joined associations. However, this economic approach provides only a partial explanation. In the third part, a different approach is presented that tries to understand how the rules correspond to actual social relations. The model developed here borrows from Charles Tilly’s theory of trust networks.\(^2\) This model provides a more comprehensive understanding of the religious, social, economic dimensions of associations.

Before turning to the main questions, it is appropriate to provide a brief introduction to the history and organization of Egyptian associations. The most common Egyptian term for association was « the house » (Dem. \(p\beta\ e\mu\)). Contrary to De Cenival’s argument that we should translate this term as « the temple », one finds similar usage of the term \(o\iota\kappa\omicron\) in Greek association texts from Ptolemaic Tebtunis, where temples are certainly not meant.\(^3\) The more technical Egyptian term, \(swn.t\), refers specifically to professional and religious associations.\(^4\) It is first attested in the accounts of an association of funerary workers in the Theban area from the 6th century BC. The same association was apparently active in the Ptolemaic period, from which

\(^{1}\) This paper was given at the Inaugural Sather Conference, « Papyrology: New Approaches in a New Generation, » at the University of California-Berkeley. I wish to thank Roger Bagnall, the Sather Professor, for the invitation. Papyrus abbreviations for which no edition is mentioned here can be found in J. Oates et al. Checklist of Editions of Greek, Latin, Demotic and Coptic Papyri, Ostraca and Tablets, Web Edition, http://scriptorium.lib.duke.edu/papyrus/texts/clist.html (2005).


a copy of their rules survive.\(^5\) The earliest example of rules of an Egyptian association on papyrus dates to the early 4\(^{th}\) century BC. These rules follow the same standard formula that are found in later documents.\(^6\) Hence already by the start of the Ptolemaic period, professional and religious associations had an established organization, which is found in both Upper Egypt and the Fayyum.

The Demotic rules of associations in the Ptolemaic period were only valid for one year. Each year they had to be rewritten on a new papyrus, which led to slight variations in the rules and penalties. Five of the copies of rules found at Tebtunis seem to belong to the same association over several years.\(^7\) Two other copies of rules belong to two separate associations both dating to the year 137 BC, making a total of three associations known from the Demotic texts from Tebtunis.\(^8\) These rules all share close similarities with other association texts from the Ptolemaic Fayyum. The accounts were usually added in the left margin, though some associations utilized the bottom or back side of the papyrus. They list the names of the members and the amount of their total annual contribution, which they would pay in monthly installments. The income from contributions and the various expenses of associations were continued on a separate account, as one Tebtunis association illustrates.\(^9\) In this example, the dates of the entries in the account correspond to dates specified in the rules as meetings for communal drinking at three different locations in the southern Fayyum.

The Demotic accounts show us that the amount of the annual contribution varied according to status. Chart 1 shows the correlation between members who hold special titles and higher contributions. At the top are the office holders in the

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9 P. Cair. II 30618-9 (137-6 BC).
association. The titles and hierarchy shown here are typical of many different associations, especially those in Tebtunis. Most of these titles are unique to associations. Only the title « prophet » (Dem. *hm-ntr*) is also commonly used for temple personnel. However, the holders of these offices, including the prophets, changed annually, so they should not be confused with hereditary priestly offices in the temple. The rules make a distinction between « contribution fees » (Dem. *hd.w n tf*), which all members paid each month, and the so-called « fees of office » (Dem. *hd.w n l3w.t*), which probably correspond to these higher payments from the office holders. The group called the « novices » paid only the contribution fee.¹⁰

CHART 1: Monthly Contributions by Title (based on P. Cair. II 30605)

- President (*mr-mS*)
- Deputy (*mh-2*)
- Prophet (*hm-ntr*)
- Caller (*qys*)
- Other Prophets or Callers
- Novices (*mnH.w*)

The following part of this paper turns to the question of who joined these associations. One would like to know the economic status of the members, which first requires some general comments about economic standards. Based on the land survey texts from the southern Fayyum village of Kerkeosiris, Crawford makes rough estimates for population size and net output after taxes during the second century BC. Assuming 10-fold yields on the land, she arrives at an average consumption of 22.6

¹⁰ For more about the accounts and annual office holders, see A. MONSON, *Private Associations in the Ptolemaic Fayyum: the Evidence of Demotic Accounts*, in M. CAPASSO and P. DAVOLI (eds), *Egyptological and Papyrological Researches in the Fayyum* (Papyrologica Lupiensia), Lecce forthcoming.
(890 liters) artabas of wheat per family or about 8.2 artabas (323 liters) per adult male based on weighted four-member households. Crawford suggests that this is comparable to what we know from elsewhere in the ancient world. Day laborers in Roman Egypt, for example, earned the equivalent of about 8.8 Ptolemaic artabas per year. These amounts are safely above the minimum caloric intake for other pre-industrial countries with similar climate.\footnote{11 D.J. CRAWFORD, \textit{Kerkeosiris: an Egyptian Village in the Ptolemaic Period}, Cambridge 1971, p. 122-31. The weighted four-member household means that consumption is divided into 1 unit for an adult male, 3/4 unit for his wife, and 1/2 unit for each of two children. Assuming larger households or adult dependants would make the average adult male consumption lower.}

Her estimates are based explicitly on a tentative series of assumptions but one gets better estimates by looking at particular sub-groups within the land surveys. Crawford points out that soldiers and state officials with land allotments would have had about 33.1 artabas of wheat each year per adult male. Since cleruchic land was often cultivated by other farmers, one must deduct whatever compensation they received but the contrast is still striking.\footnote{12 D.J. CRAWFORD, \textit{Kerkeosiris}, p. 129.} One can make even more precise estimates for royal farmers, since the surviving texts provide information about the royal land each farmer leased in various parts of the village as well as the rate of taxation for each area of land.\footnote{13 P. Tebt. IV 1107 (113/2 BC), for example, allows quantitative estimates based on data for individual farmers. I hope eventually to complete an edition of a similar Demotic survey of agricultural production from Tebtunis dated to 279/8 BC, P. Cair. II 31073 (published as photograph only). Besides giving the holdings of each farmer, the Tebtunis survey reports that a total of 2,182.69 arouras of royal land were under cultivation in the village, from which the state expected to receive 12,861.25 artabas of wheat in rents. For comparison, in nearby Kerkeosiris in 118/117 BC there was a total of 1,139.25 arouras of royal land, from which only 4,658.08 artabas would be collected as rents; D.J. CRAWFORD, \textit{Kerkeosiris}, p. 183.} Aside from the chance that farmers cultivated land in other villages, the main unknown variable is the yield. A simple calculation based on 10-fold yields and aggregate figures for output and taxation rate per crop in 118/117 BC reveals that the net harvest per adult male amounts to 7.4 artabas of wheat, 2.6 artabas of lentils, 2 artabas of barley, and small amounts of various crops.\footnote{14 Based on four-member families, cf. note 11. For the number of landholders and figures for production and rents, see D.J. CRAWFORD, \textit{Kerkeosiris}, p. 122-3, 183 Table 8a.}

These figures come close to Crawford’s estimate of 8.2 artabas of wheat per adult male as average consumption. Obviously some royal farmers would have leased additional land, provided labor, or profited from other sources of revenue. On the other hand, some people in the village probably had less land and fewer privileges
than royal farmers. They would have lived at an even lower subsistence level. Therefore, one may take a figure such as 8-10 artabas of wheat annually per adult male as a very rough standard for comparison.

**CHART 2: Annual Contributions and Prices of 10 Artabas of Wheat (Tebtunis Associations)**

The accounts of associations tell us how much each member was obliged to contribute for the year. By comparing these contributions with the price of 10 artabas of wheat, one can make some tentative conclusions about their standard of living. Chart 2 shows the data from Tebtunis in the mid-second century. One must be cautious since the price data from Ptolemaic Egypt are problematic. First, prices would have varied by region and by season. Second, one has to reckon with the change from silver to bronze drachmas as the unit of account at the end of the third century.

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16 Others have similarly regarded 10 artabas of wheat per person annually as a standard level of consumption in Ptolemaic Egypt; see P.W. PESTMAN, *Theban Choachytes*, p. 348.

17 157 BC = P. Cair. II 30606; 151 BC = P. Ham. dem. 1; 147 BC = P. Cair. II 31179; 145 BC = P. Cair. II 30605; first 137 BC = P. Prague; second 137 BC = P. Cair. II 30619; 136 BC = P. Cair. II 30618; I have relied on my own readings where appropriate.

18 For commodity prices and the complexity of using them, see K. MARESCH, *Bronze und Silber, Papyrologische Beiträge zur Geschichte der Währung im ptolemäischen und römischen Ägypten bis zum 2. Jahrhundert n. Chr.* (Papyrologica Coloniensia, 25), Cologne 1996.
century and later devaluations of the bronze drachmas. Third, there are only three wheat prices for the mid-second century and prices for other commodities are equally scarce. Fortunately, within the period from 170 to 130 BC, the price data together suggest that the value of the drachma remained relatively stable.

There is reason to believe that the relationship between contributions and wheat prices is approximately correct. Chart 3 shows the same comparison for associations in Ghoran during the third century. There is reason to believe that the relationship between contributions and wheat prices is approximately correct. Chart 3 shows the same comparison for associations in Ghoran during the third century. One can see that even one century earlier, when nominal prices were much lower, the results are similar. The editor of the texts had assumed the amounts were made monthly. However, they fit best as annual contributions and would otherwise be much too high for any villager to afford.

CHART 3: Annual Contributions and Prices of 10 Artabas of Wheat (Ghoran Associations)

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19 c. 300 = P. Lille dem. 97 verso; c. 250 BC = P. Lille dem. 31; first 245 BC = P. Lille dem. 98 recto col. 2; second 245 BC = P. Lille dem. 98 recto col. 1; F. DE CENIVAL, Deux papyrus inédits de Lille avec une révision du P.dém.Lille 31, Enchoria 7 (1977), p. 1-49.

20 H. SOTTAS, Papyrus démotiques de Lille, Paris 1921, p. 82; An exception is perhaps the third entry for 135 BC (P. Lille dem. 98 recto, col. 1) where, based on my tentative interpretation of lines 3-5, I regard the given amounts as three-month totals. This suggestion might explain the relatively low figures in this column. Three-month totals are conceivable for the other accounts in this group and would make the ratio with wheat closer to the Tebtunis data but this interpretation is less likely.
annual contributions that sometimes may have exceeded the value of one year’s supply of wheat. They were certainly living at levels of income that surpassed the average royal farmers. Though the magnitude of the contributions is slightly less than in Tebtunis, the Ghoran associations are striking because the members were primarily women. One text, probably dated to 245 BC, has one column with male office holders and another column with females, some of whom have the same titles as the men. It suggests that the group was divided by sex into two associations with similar organization that nevertheless kept their financial accounts together.\textsuperscript{21} The other two Demotic association texts from Ghoran list only female members. If these women could afford to make contributions of this magnitude they probably belonged to relatively wealthy families. It would be interesting to know how many women took part but the records from Ghoran are unfortunately fragmentary and usually give only the names of the office holders.

Returning to Tebtunis, one can compare the contributions of ordinary members. If we imagine for a moment that the member was living at 10 artabas per year, then his contribution would amount to about one quarter of his annual consumption. It follows that the members were relatively prosperous by the standards of Fayyum villages. One can probably assume they had larger plots of land or alternative sources of revenue.

The economic status fits well with what we already know about some of the particular members in the Tebtunis associations. Some of the highest paying office holders can be identified convincingly with certain priests who served on the council in charge of administering the temple of Soknebtunis. One member probably even served once as the chief priest of the temple.\textsuperscript{22} That local elite priests sometimes occupied leadership positions in the associations fits well with the conclusion that the contributions presuppose a relatively high standard of living.

The next part of this paper addresses the question of why people joined. One hypothesis is that religious associations provided a social safety net or form of insurance for their members. However, interpreting the associations as economic institutions offers only a partial explanation for why they existed and why members

\textsuperscript{21} P. Lille d. em. 98; see above, n. 19.
took part. It also raises a methodological problem since we cannot measure the relative importance of the economic benefits with the intangible social and religious motivation for joining an association. An economic approach tends to minimize the importance of social relations and shared values in the formation of associations.

Nevertheless, some of the rules clearly do present economic benefits that deserve consideration. For example:

The man among us who finds a man among us at the landing post or such a place saying, « Give to me, because of my misfortune », and he does not give to him, his fine is 25 deben [= 500 drachmas] unless he swears before Sobek saying, « I could not have given to him » (P. Cair. II 30605).

Even if the members were prosperous by local standards, villagers in the Fayyum were at risk to bad harvests and other tragedies. This particular rule might therefore be seen as a kind of insurance. However, the financial aid envisioned in this scenario is private generosity rather than help from the association itself. It has no formal relation to the monthly contributions or the common funds of association.

The rules about burial then provide perhaps a better example of the economic incentives offered by religious associations:

The man among us who dies outside the village, we will equip ten men from the association and they will recover him (P. Cair. II 30605).

The man among us who dies during the aforesaid period, we will mourn for him and give five deben [= 100 drachmas] per person for his burial and will raise ten rations of grief [for his household] and will invite his son, father, or father-in-law to drink with us in order to sooth his heart (P. Prague).

The P. Prague text is the only association document that specifies exactly how much the association will provide for the burial. However, it is clear from parallel passages in other association texts that members expect to get at least some financial payback for their burial when they die. This need not imply the families of the members were unable to pay for burials. Associations could have also contributed to more extravagant burials of wealthier members.

Besides burials, associations used common funds to provide food for members if they were in prison or seeking refuge in a temple. Similar financial and practical
assistance is found in the rules about legal disputes, which will be discussed below. They do support the hypothesis that associations provided some form of social security. However, there are other aspects of associations that do not fit well into this model.

First, why do some members pay higher fees? Within the rules themselves, there seem to be very few formal privileges for the office holders. In one association, the rules say that the office holders, in this case the so-called « superiors », walk in the front of the procession leading the sacred animals to their burial.23 In nearly all associations, insults or violence involving the office holders of the association are punished with higher fines than those only involving other members. Second, why are most rules related to social and religious obligations? All the associations have rules that make members attend meetings and drink beer or wine together. They make common sacrifices for the pharaoh, for Isis and Serapis, and for other gods. Many of the associations also take part as a group in processions leading sacred animals to their burial. The accounts show that some of the revenue generated by the associations was used for religious offerings to particular gods.24 It is also possible that these private groups helped to finance the mummification of sacred animals, which were found in such astonishing numbers at Tebtunis and elsewhere. The economic approach fails to explain these rules, even though they seem central to how the associations are organized.

23 P. Lille dem. 29, line 12; F. DE CENIVAL, Associations religieuses, p. 6.
24 In P. Prague (137 BC), 155 deben (3100 drachmas) of the 970 deben (19,400 drachmas) contributed for the year by the six leading office holders are offered to the god Soknebtunis; the amount in line 3 (left column) should be corrected to 190 and line 8 should be read: r rnm s 6 [r] h₇ 970 m-bḥw Sbk-nb-tm 155, « equals 6 men, 970 deben, (as offering) before Soknebtunis, 155. »
CHART 4: Fines and Prices of 10 Artabas of Wheat (Qus Association)

CHART 5: Fines and Prices of 10 Artabas of Wheat (Tebtunis Associations)
Third, why are fines so high, especially for insults and violence? This also seems to undermine the economic incentives for associations. Charts 4 and 5 compare individual fines within the rules from various years to the prices for 10 artabas of wheat. Both in the third century and the second century BC, fines could be higher than a year’s supply of food. The average fine is roughly equivalent to what ordinary members contributed to the association for the entire year. That means that for people in the habit of breaking rules association could be dangerous from an economic point of view.

This might be expected if the highest fines were for free-riding and not providing others with economic aid. However, if we rank the offences according to fines, there are some surprises. Chart 6 shows the rules for one Tebtunis association in the second century BC. At the top of the list, the most serious violations are for ethical behavior. Number one is adultery. Then come insults and violence committed either by or against the office holders in the association; and finally it is a serious crime to call someone a leper. Though there are minor variations, the same pattern is found in

CHART 6: Hierarchy of Rules (P. Prague, Tebtunis, 137 BC)

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25 Chart 4: 223 BC = P. Lille dem. 29; Chart 5: 157 BC = P. Cair. II 30606; 147 BC = P. Cair. II 31179; 145 BC = P. Cair. II 30605; first 137 BC = P. Cair. II 30619; second 137 BC = P. Prague.
all of the other rules of associations from the Fayyum. Chart 7 shows the rules for an association in Qus, located in the northwest Fayyum, from the third century BC. Once again the highest fines are given for insults and violence by or against office holders, and especially for calling someone a leper. Number one on this list is a fine for not acting in conformity with the rules in general. As we have already seen, the value of these fines in terms of wheat is rather high.

These various points lead to the conclusion that economic incentives offer only a partial solution. To find out why people joined associations, we need to consider the underlying social relations. Charles Tilly’s recent study of trust networks demonstrates a promising new approach. Tilly defines a trust network as: «interpersonal connections» that put resources and enterprises «at risk to the malfeasance, mistakes, and failures of others.» 26 Trust networks develop a variety of institutional forms to maintain their members’ commitment and prevent the state from interfering with or extracting resources from them. Tilly is conscious of how his theory builds on neo-institutional approaches in economics. Trust networks serve as institutions that lower «transaction costs» and make cooperation easier and less

26 C. TILLY, Trust and Rule, p. 12.
costly.\textsuperscript{27} However, Tilly is also close to the position of economic sociologists such as Gravovetter who criticize « under-socialized » economic models that neglect how social relations shape institutions and over-emphasize individual wealth-maximization.\textsuperscript{28}

Rather than focus on economic incentives, this paper proposes a trust network model for associations. By joining an association, members signal to others that they are trustworthy and share the values of their peers. The rules of associations represent agreed norms of ethical behavior and embody shared values. The effect of writing the rules down and enforcing them is to transform informal norms shared by the group into institutions that constrain behavior. The price of commitment such as membership fees and helping others in trouble as well as the threat of fines tend to eliminate the untrustworthy members. Therefore, the rules of associations institutionalize the boundary between trust networks and ordinary social networks. These institutions lower the costs of cooperation because other members can be trusted.

This model helps explains some of the special features of Egyptian associations that were already mentioned. First, it was noted that association members, and especially office holders, paid relatively high fees. In order to make their commitment to a trust network credible, the members have to put resources at risk. By handing over contributions to the association, members signal to other members that they trust in these institutions. We know relatively little about the position of office holders in the associations. However, it would be consistent with the model to suggest that their higher contributions reinforced other members' trust and loyalty to them personally. This may even be reflected in the higher penalties for abuse concerning office holders:

\begin{quote}
The man among us who hits a man among us, his fine is 50 deben [= 1000 drachmas]
\end{quote}

\begin{quote}
\ldots The one who hits the president, the deputy, or a man holding an office of the association, his fine is 100 deben [= 2000 drachmas] (P. Prague).
\end{quote}


Second, members signal their trust by undertaking joint enterprises and socializing with other members. This helps us to explain why religious ceremonies and social interactions were mandatory. Regular participation in common activities reinforces the trust network by drawing a sharper boundary between « us » and « them ». Third, the model helps to explain the high fines, especially for violations of ethical behavior. Offences such as slandering, hitting, calling names, committing adultery are strongly penalized because they violate trust.

All of these features – contribution fees, social interaction, and high fines for anti-social behavior – serve to reinforce the boundaries of the trust network. In my view, this is the ultimate purpose of the association. In ordinary social networks one has to rely on unwritten ethical norms or on vague threats of coercion in order for people to cooperate. The rules of associations transform informal ethical norms into formal institutions. By demanding a costly commitment and by punishing violations with fines, these institutions discourage potential rule breakers and free-riders from the joining the association. Consequently, cooperation or transactions within the trust network are less costly than with strangers outside it. The economic aspects of associations are thus secondary to the norms of behavior and shared values that generate them. However, the positive economic benefits may in turn reinforce the stability of these institutions over time.

To illustrate these benefits, it is necessary to return to the economic incentives and especially to the rules involving legal disputes. One of the implications of the argument put forth here is that one cannot look only within the rules themselves for incentives. The rules are institutions that provide clues to understanding the underlying social relations. By belonging to a trust network, members probably had access to many kinds of informal aid from fellow members. As noted already, the rules reinforced the duty of members to be generous when other members experience financial trouble. The rules also make provisions for recovering and burying members after they died. The rules concerning legal disputes illustrate other ways that members benefited from this trust network.

The man among us who complains against a man among us before a commander, official, or policeman when he has not first complained before the members of the association, his fine is 25 deben [= 500 drachmas] (P. Cair. II 30606).
According to this rule, when a dispute arises between two members they should first appeal to the association for a judgment. The violation is even more serious if a member rejects their decision and appeals to the state authorities anyway.

The man among us who complains against a man among us before the members of the association and they deliver judgment and he rejects it in order to complain before a commander, official, or policeman, after the judgment was made for him, his fine is 75 deben [= 1500 drachmas] (P. Prague).

This evidence for the internal resolution of legal disputes is an excellent illustration of how trust networks work. Similar case studies in economic sociology have shown that members of what Tilly would call trust networks prefer to resolve disputes locally because informal resolution is less costly that involving outside parties. Informal dispute resolution is possible when members conform to the same code of ethics. When members disagree, they appeal to state officials who apply their own standard of justice. One association text from the Fayyum also has a rule that penalizes members for rejecting the association’s judgment and asking for a judgment from another association. These rules promoting the internal resolution of disputes protect the solidarity trust networks from intrusions by the state.

The following example shows how associations protected their members when they were involved in outside legal disputes.

The man among us who is involved in an unjust legal dispute, we will attend to him and will give him the funds that the members of the associations have agreed on in order to acquit him (P. Cair. II 30605).

Rules such as this one are in most of the association texts from the Fayyum. The phrase « we will attend to him » (Dem. iw=n ḫr n=f) might have a specific meaning in relation to legal trials. At the very least it appears that the members would go to him and provide financial assistance related to his legal dispute. In this case, the amount that the association will contribute is not stated explicitly. The rules of another Tebtunis association give more specific information:

The man among us who is imprisoned unjustly, we will all attend to him and will each give to

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him up to 50 deben [= 1000 drachmas] with interest for his legal dispute until they [acquit him] (P. Prague).

Just as in the previous example, the amount that members were supposed to give is not specified but here one learns that they were not expected to give more than 1000 drachmas. This is a large sum of money, which underscores how wealthy the members potentially may have been. The reference to interest suggests that these benefactions were given as a loan, which the recipient was expected to repay. When a member was falsely accused he was thus able to draw on the resources and support of his association to defend his case. He might even receive their protection when he was guilty:

The man among us who is imprisoned justly, the representative of the association will attend to him … [we will provide for him] 10 rations (P. Prague).

That means that when a member was guilty of his crime and imprisoned, the association would still send the representative to assist him and provide rations so that he did not starve in prison. Protection in legal cases much like the burial insurance and help in times of misfortune illustrate economic incentives. However, these incentives must be understood within a wider social context.

The model of associations as institutionalized trust networks provides a more comprehensive explanation for associations. The institutional structure of associations can be summarized again in four points:

- Within a trust network, people are willing to put resources at risk. That means, financial contributions to associations are possible because members trust that the money will be used responsibly for legitimate religious and social services and that they themselves will also receive reciprocation.

- Their investment and conformity with the rules signal their commitment to others. That means that a credible commitment inspires confidence and sustains the institutions that ensure cooperation.
• Fines and the costs of showing commitment push out or deter untrustworthy people from the association. That only raises the level of trust among the other members.

• The association reinforces the division between the trust network and ordinary social networks. Within such trust networks cooperation and transactions are less costly than within other networks.

In conclusion, the main points of this paper can be quickly summarized. First, the economic status of the members was examined. The amount of their contributions suggests that they were relatively prosperous by the standards of the village. Though members were entitled to benefits, economic incentives in the rules offer only a partial explanation for why people joined associations. Instead it was argued that one should try to understand the rules in relation to the underlying social relations. Associations institutionalize the norms of behavior that distinguish trust networks from other social networks. These institutions lower the costs of cooperation, enabling associations to ensure members of a proper burial and protect them from economic or legal catastrophes.

It may be worthwhile to close with a suggestion of the historical implications of this argument. It is important to know who joined associations and why in order to understand the social structure of Fayyum villages. It makes a difference whether members in associations were poor farmers or whether they held high offices in local temples. My conclusion is that wealthier villagers used associations to build trust and strengthen their community. The associations enabled Egyptian village elites to protect their local networks of trust against intrusion from state officials. One should not draw the conclusion that members did not also belong to other social networks or that they were withdrawn from the outside world. However, trust networks are necessarily based on some measure of exclusivity. Using this model, comparative research could help draw distinctions between how and to what degree various professional and religious associations institutionalized trust and exclusivity.