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The Moneylenders of Late Medieval Kyoto (review)

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Butler concentrates on the court's survival strategies and demonstrates these from primary sources. But there may have been other, less palpable reasons why the court survived its ordeals. For instance: courtiers did not fight, thus they probably lived longer than warriors, and could accumulate more experience; and warlords not only employed courtiers as advisers, they even sometimes built their home bases into small replicas of Kyoto⁵ and therefore had to keep the model going. This again was not possible without upholding the institutions that gave Kyoto its unique architectural and artistic note. The relationship between court and warriors may finally, at all times, have been complicated by religious or quasi-religious qualms on the warrior side, and by the knowledge on the courtier side that only armed power prevented the exploited peasants from rising against all kinds of landlords.

These are minor matters. Butler investigated the whole era when Japan changed from "late medieval" into "early modern" from a new angle and has mined Japanese primary and secondary sources hitherto disregarded outside Japan. His book necessitates the revision of a whole bundle of standard opinions on power relationships. It deserves wide reading.

The Moneylenders of Late Medieval Kyoto. By Suzanne Gay. University of Hawai'i Press, Honolulu, 2001. xi, 301 pages. \$60.00, cloth; \$29.95, paper.

Reviewed by

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In *The Moneylenders of Late Medieval Kyoto*, Suzanne Gay has produced a solid, informative volume that furthers our understanding of late medieval Japan's political and social world, and she has done it through scrutinizing a wide range of sources. Few of those sources, however, are rich in information or detail. In other words, this is a fine book built upon evidence that many of us would consider meager. Fortunately for Gay, Japanese scholars have long had interest in the topic and thus provided her a foundation upon which to undertake her work. At least one reason for that interest lies in the

The Cambridge History of Japan, Vol. 4: *Early Modern Japan* (Cambridge: Cambridge University Press, 1991), but these contributions are not in Butler's Bibliography; nor is Imatani Akira, *Buke to tennō* (Tokyo: Iwanami, 1993).

5. See Maria-Verena Blümmel, "Das 'Kleine Kyoto'—Kulturideal des mittelalterlichen Kriegeradels," *Berliner Beiträge zur sozial- und wirtschaftswissenschaftlichen Japanforschung*, Vol. 16 (1983), pp. 17–26.

status of the moneylenders as commoners who flourished in an age of social and political mobility; they represented the potential for social change and the rejection of a hierarchical order shaped primarily by the elite. As Gay shows, however, moneylenders, like many other commoners, remained tied to the old order: "they benefited richly from their position in the middle for as long as the medieval order lasted, but as a group they did not survive its decline" (p. 3). The two primary threads of the book follow the moneylenders as they worked within a world still run by overlords and as they lived their lives as townspeople.

The book begins with a brief introduction, followed by a lengthier chapter laying out the structure, administration, and inhabitants of medieval Kyoto. The next five chapters are the meat of the book. The first two describe the moneylenders, their lending practices, and the place of overlords within the system. The succeeding two take a chronological approach to the fifteenth and early sixteenth centuries, revealing the changes within moneylending practices that followed the erosion of political stability. The last of the five chapters looks first at the role of moneylenders in Kyoto's "self-governance" by commoners in the sixteenth century, and then at the lenders' cultural activities. Another short chapter then discusses the changes that came to moneylending and *sake* brewing (a supplementary activity of medieval moneylenders) in the early Tokugawa period and the decline of most medieval moneylending families as a result.

The book's conclusion is brief, consisting of a section on "the moneylenders in the sources" and some final thoughts on the moneylenders' place in medieval society. The decision to place this discussion of sources at the end of the book was an unfortunate one, since here we begin to understand how the author put together her history. The section could serve well as a study in historiography for graduate students, particularly if examined in conjunction with pertinent selections from the book. At any rate, for readers who do not intend to consult the notes as they read, these nine pages about sources seem the appropriate place to begin the book. Here Gay provides important insights into the difficulties one encounters in studying commoners in an age when they produced few sources. As she notes, nearly everything a scholar might draw upon from the time is "elite in focus and origin." Thus "to pursue the history of commoners requires wrestling from the sources a perspective of the medieval age that their authors never intended and probably lacked themselves" (p. 211). A careful reading of this section on sources also helps one understand why Gay provides what occasionally seems to be an excessive amount of supplemental, contextual information in her history: it is only through this information that one can interpret scarce data about the lenders' activities.

As an addition to the body of work in English on late medieval Japan, this book makes two primary contributions. First, it describes and interprets

a significant group of individuals at the time, whose activities were of economic, political, and social importance; and second, it reveals the interconnectedness of Kyoto society, particularly at the top, but reaching down to include influential commoners like the moneylenders.

The moneylenders, we learn, were generally *sake* brewers as well, and as early as the thirteenth century most were affiliated with the temple Enryakuji or a subsidiary shrine. This was reflected in their clerical names, a symbol of their connections to Enryakuji, and they paid taxes to the temple in exchange for the added weight that those ties afforded them. Although there was turnover among the lesser moneylenders, Gay concludes that many moneylenders were wealthy by 1500, not so much because of the loans they held but because of the land they acquired from delinquent debtors. In those cases, the farmers who lost their land became tenant farmers, paying rent to the lenders. Those who lost land were probably long-time borrowers, who had first put up lesser items as collateral—something that lenders required. The economic significance of these practices is revealed in a Muromachi *bakufu* edict of 1459 (expanded in 1520) which Gay summarizes. In this the *bakufu* listed the items that could be given as collateral, the interest rate that could be charged for each, and the length of time each item was to be held before it could be confiscated (in case the loan was not repaid). For example, silk, brocades, books, musical instruments, and furniture had a 12-month repayment limit at five per cent monthly interest, while weapons had a 24-month limit at six per cent monthly interest. Despite these steep interest rates, borrowers were not hard to find. Gay notes that there were approximately 350 brewer-lenders in the capital in the early fifteenth century, and when one lender's warehouse burned in 1420, 300 kimono—the collateral for loans—were destroyed.

As Mary Elizabeth Berry made clear in *The Culture of Civil War in Kyoto*, the Muromachi *bakufu*'s influence in the capital during the warring states era was not substantial, though often it was the *kanrei* (chief minister) or other officials who held and exercised administrative power. By examining the *bakufu*'s activities of regulating and taxing the moneylenders (both before and during the *sengoku* period), Suzanne Gay has shed additional light on this waning but persistent institution. One significant fact is that the *bakufu* provided Gay her single largest source for the study of moneylenders, the collected laws of the Muromachi *bakufu*. As she notes, “fully 40 percent of the extant 542 shogunal laws deal with aspects of moneylending” (p. 214). At least as significant is Gay's observation that, “considering its limited control over the rest of Japan, the Muromachi shogunate's active interest in commerce, especially the moneylenders, may seem in hindsight only logical; at the time it was a venture into territory unknown to warriors” (p. 77).

Although the Muromachi *bakufu* was clearly a political and regulatory

force as far as the moneylenders were concerned, Gay chooses to analyze the *bakufu* within her chapter on “overlords.” This suggests that in some ways the *bakufu* was like the other overlords—Enryakuji and its related shrines, and the imperial court. This grouping also allows us to see how these overlords worked among and against one another as they attempted to maintain income and exert influence in the city. In the late fifteenth century, there were 44 guilds in Kyoto, 31 of which were under courtier overlords and seven of which were under temple or shrine overlords. The most significant of the guilds was that of the brewer-lenders, under the control of Enryakuji and its related lending shrines of Hie, Kitano, and Gion. The *bakufu*, up until the 1390s, functioned primarily as a regulating authority. On the one hand, it tried to limit Enryakuji’s power in the city, particularly as the temple dealt with debtors. On the other, it occasionally assisted Enryakuji with building projects. However, in 1393, the *bakufu* issued laws by which it attempted to realize significant income from moneylenders. The most important article stipulated that the lenders and brewers were to pay a monthly tax of 6,000 *kanmon*, a substantial sum. One result was to weaken Enryakuji’s wealth and power and to shift a significant chunk of income to the *bakufu*. As for the moneylenders, this development at least assured them that they would enjoy a monopoly on the sale of *sake* in the capital.

As Gay points out, however, this also meant that tax agents were more numerous than in the past, since some represented the *bakufu* and others Enryakuji or its subsidiaries. For that matter, there were intermediate tax agents as well; like the rest, these individuals were usually moneylenders themselves, hired by the *bakufu* or regulating religious institution. To further complicate the matter, these tax agents had the authority to grant occasional tax exemptions (usually for bribes). Gay notes one case, uncovered in 1482, in which Kankei, a tax agent for Hie Shrine, usually paid the shrine a “fee” of 60 *kanmon* so that he could take a cut of the tax he collected. When Hie Shrine ran into financial trouble, Kankei then offered to provide it a loan!

Other matters that Gay addresses in the book include the uprisings of peasant leagues (which resulted in the ruin of many moneylenders), the growing independence of the remaining moneylenders as a result of weakness in the *bakufu* and Enryakuji, and the cultural life of the moneylenders. This last section is unsatisfying for the simple reason that evidence about the moneylenders’ cultural activities is largely nonexistent. Though it seems reasonable that these economically powerful individuals played a significant role in the city’s culture, few clues to that role can be found. As Gay herself notes, “their [the lenders’] cultural pursuits have left only the faintest and most fragmentary traces” (p. 200).

In sum, this is a well-researched, carefully argued book. Gay’s assertions are sound and her readings of sources precise. One wishes there was more material on these moneylenders, especially about their personal lives,

but it does not exist. Nonetheless, with this book we have gained a distinct picture of the moneylenders and their place in Japan's late medieval capital.

A final note: Gay follows two common practices (both mistaken) in the romanization of certain medieval and early-modern diary names; the issues should be more generally understood. One example is seen in renderings such as *Tokitsugu kyōki*, another in *Sanetaka kōki*. The first is the diary of Yamashina Tokitsugu, the second of Sanjōnishi Sanetaka. The *kyō* of the first and the *kō* of the second come from the status they held as upper noble (third rank and above) and minister, respectively. Thus, the diary name of the first is, in translation, *Record of Lord Tokitsugu—Tokitsugukyō ki* or perhaps *Tokitsugukyō-ki*, or even *Tokitsugukyōki*, but not *Tokitsugu kyōki*.

Pèlerinage et société dans le Japon des Tokugawa: Le pèlerinage de Shikoku entre 1598 et 1868. By Nathalie Kouamé. Ecole française d'Extrême-Orient, Paris, 2001. 317 pages. €38.00.

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In this, the first book-length study of the Shikoku pilgrimage during the early modern period to appear in a Western language, Nathalie Kouamé presents a well-researched monograph, a revision of her Shibusawa-Claudel (1999) prize-winning doctoral thesis at l'Institut National des Langues et des Civilisations Oriental, in Paris. In making use of a wide range of sources—not only published, government, and temple-issued documents, but also an admirably large number of manuscript records still in private hands, stone road markers, travel diaries, and talismans (*fuda*), among others—the author adopts what she refers to as a sociological, rather than a religious, perspective to study pilgrimage as a social reality and not as an individualistic spiritual quest (p. 18). The main focus of the work is to examine relations between the pilgrims who undertook the route of 88 religious sites and the inhabitants of the island of Shikoku who came into contact with them. Here, in examining the relationship from both sides, two main questions emerge: how were pilgrims received by the locals, and what impact—social, cultural, and economic—did pilgrims have on the local communities through which they passed? In examining the social history of the Shikoku pilgrimage (*henro*), the author is also interested in larger questions such as the “rights” of travelers, the degree of openness of the local communities to outsiders, the development of a regional identity in Shikoku, as well as the basic economic aspects of pilgrimage itself.