

## BUDDHIST MONASTERIES AND FOUR MONEY- RAISING INSTITUTIONS IN CHINESE HISTORY

LIEN-SHENG YANG  
HARVARD UNIVERSITY

In Chinese history there are four money-raising institutions which either originated in or had close connections with Buddhist temples and monasteries.<sup>1</sup> These four are the pawnshop, the mutual financing association, the auction sale, and the sale of lottery tickets. Pawnshops owned by and opened in Buddhist monasteries can be traced back to the fifth century. Mutual financing associations were closely connected with monasteries in the T'ang period if not earlier. Personal belongings of deceased monks were auctioned in monasteries under the T'ang, Sung, and Yüan dynasties, and perhaps also in earlier times. Lottery tickets were issued by monasteries to raise funds under the Yüan.

Pawnbroking and mutual financing have become general practices outside of monastic communities and have served as important means for those needing money to raise funds. The other two institutions, however, do not seem to have had such a notable and continuous record. Although various forms of drawing lots have appeared throughout Chinese history, they have been used chiefly for gambling and divination. In the farming out of taxes,<sup>2</sup>

<sup>1</sup> Buddhist temples and monasteries are scarcely separable in China. In this article, the word "monasteries" is used for both, including also nunneries.

<sup>2</sup> Tax farming can be traced back at least to the fifth century. In 486, Prince Ching-ling 竟陵王, i. e., HSIAO Tzu-liang 蕭子良 (460-494) said in a memorial, "Moreover, from ancient times the important post of superintendent of markets 司市 has been considered difficult to fill. Recently appointment to this office has been made not on the basis of talent, but merely by listing a large sum [of taxes to be collected] and permitting people to bid for the post. An incumbent will increase his estimate [of collections] seeking to hold on to the post, while a candidate will augment the tax [quotas] in his bid to replace the former" 前人增估求俠, 後人加稅請代 (*Nan-Ch'i shu* 40.6b). For more instances of bidding for similar posts, see *Nan-Ch'i shu* 46.9a and *Liang shu* 10.3a-b.

From Sung times on the term for bidding by a tax farmer is *mai-p'u* 買撲 or *p'u-mai* 撲買. Under the Yuan dynasty, in spite of strong objection from the

which is again a time-honored practice in China, competitive bidding has been featured prominently; however, it is not really an auction sale. Auction sales and the sale of lottery tickets apparently were discontinued as means of raising cash from Ming times onward, even in the monasteries. Their reappearance in the nineteenth century is probably a reintroduction from the West.

The Buddhist origin of pawnbroking in China has been noted by several Chinese and Japanese scholars. The celebrated Sung poet LU Yu 陸游 (1125-1210) in his *Lao-hsüeh-an pi-chi* 老學庵筆記<sup>3</sup> mentions pawnshops known as *ch'ang-sheng k'u* 長生庫, lit. "long-life treasuries," in Buddhist monasteries of his time and traces the practice back to the end of the fifth century when a certain CHÊN Pin 甄彬<sup>4</sup> pawned a bolt of hemp cloth 束苧 in the treasury of a monastery. Later, having redeemed it, he found in it five taels of gold, which he promptly returned. The eighteenth century scholar CHAI HAO 翟穎 in his *T'ung-su pien* 通俗編<sup>5</sup> quotes the note by LU Yu and gives additional references to various names used for pawnshops under different dynasties. He concludes that prior to the T'ang, pawnbroking was limited to

wise statesman YEH-LÜ Ch'ü-ts'ai 耶律楚材, certain taxes were raised from 1,100,000 taels of silver in 1238 to double this sum as a result of bids from tax farmers. (*Yüan shih* 146.9a). In the *Ch'ing-shih kao* 清史稿 129 18b-19a we find the term *p'u-hu* 樸戶 for tax farmers, in which the character *p'u* 樸 is either a misprint or a variation of *p'u* 撲. The term *chün p'ai-hu* 酒拍戶 is found in the *I-chien chih* 夷堅志 (Han-fên-lou 涵芬樓 ed.), *pu* 補 7.3a. It refers to a tax farmer in wine, which was under government monopoly in Sung times (see *Sung hui-yao kao* 宋會要稿, *ts'ê* 130, "Shih-huo" 食貨 19.1a-19a). *P'ai* 拍 is a variant form of *p'u* 撲 in *p'u-mai* which appears in the same passage. The text refers to the early years of the Ch'ün-hsi 淳熙 period (1174-1189). For related meaning of the character *p'u*, see notes 50 and 53 below.

*Nankai Social and Economic Quarterly* 8.4 (1936) 824-852 contains a useful article by C. M. CHANG 張純明, "Tax farming in North China, a case study of the system of auctioned revenue collection made in Ching-hai Hsien, Hopei Province." Mr. CHANG is, however, incorrect in saying "References to tax farming do not go beyond the Manchu dynasty" (p. 826).

<sup>3</sup> Han-fên-lou ed., 6.1b.

<sup>4</sup> *Nan-shih* 70.10b. No date is given for the story, but the history says Emperor Wu of the Liang dynasty heard about it when he himself was still a commoner. CHÊN Pin was appointed to a government post after the Emperor came to the throne, which was in 502.

<sup>5</sup> Wu-pu-i-chün 無不宜齋 ed. (preface 1751), 23.15b-16b.

Buddhist monasteries. The Japanese authority on the history of legal institutions, MIYAZAKI Michisaburō 宮崎道三郎 (1855-1926),<sup>8</sup> has made a thorough study of the early history of pawnbroking in both China and Japan. He agrees with CHAI Hao as to its Buddhist origin and suggests that Japanese monks in the Kamakura period or earlier introduced pawnbroking from China. He also makes the interesting remark that pawnshop proprietors under the Sung wore black gowns, which may have been influenced by the black robes worn by Buddhist monks. MIYAZAKI, however, does not over-stress this point, because black gowns were also worn by the *shih ta-fu* 士大夫, or literati, under the Sung.

The story of the honest CHÊN Pin, however, is not the only early reference to pawnbroking in Buddhist monasteries. The *Nan Ch'i shu* 23.8b says that after the death of the prime minister Ciu Yüan 褚淵 in 482, his younger brother Ch'eng 澄 redeemed from the Chao-t'i ssü 招提寺 a white fur cushion, a cap pin made of rhinoceros horn,<sup>7</sup> and a yellow cow, which had been pawned by the prime minister. The white fur cushion was a gift from the late Emperor to the prime minister. The younger brother had the fur cut up to make other articles for himself. For this he was impeached and dismissed in 483. Through these few references, we can trace pawnbroking to the late fifth century.<sup>8</sup>

It appears that the term *ch'ang-shêng k'u* originally referred to monastery treasuries in general and not necessarily to their pawnbroking functions. In this sense it is synonymous with *wu-chin tsang* 無盡藏, lit. "inexhaustible treasury," which is also discussed by MIYAZAKI.<sup>9</sup> The most famous *wu-chin tsang* in

<sup>8</sup> His lecture on pawnshops 質屋の話, delivered in 1899, was published the next year and is included in his collected essays on the history of legal institutions. *Miyazaki sensei hōseishi ronshū* 宮崎先生法制史論集 compiled by NAKADA Kaoru 中田薫, Tōkyō, 1929, pp. 11-44.

<sup>7</sup> According to *Nan-Ch'i shu* 2.8b, jade pins were the fashion in the second half of the fifth century.

<sup>8</sup> This reference is quoted in the *Tōyō rekishi daijiten* 東洋歴史大辭典 3.471 and in the article 質庫源流考 by FANG Tō-hsiu 方德修 in the *Ch'ün-ya* 羣雅 1.3 (1940) 14a-15b.

<sup>9</sup> *Miyazaki sensei hōseishi ronshū*, pp. 15-19.

Chinese history was that in the Hua-tu ssü 化度寺 in Ch'ang-an, headquarters of the San-chieh Sect 三階教<sup>10</sup> founded by the monk Hsin-hsing 信行 (540-594) under the Sui dynasty. The tremendous amount of donated wealth in the monastery was used for the repair of temples and monasteries all over the country in the early T'ang period, until the treasury was confiscated by imperial order in 713. In its heyday, loans were made from this "inexhaustible treasury" even without written documents.<sup>11</sup> Probably most borrowers did pay back the loans for fear of divine retribution.<sup>12</sup>

The term *wu-chin*, or *mujin* in Japanese, was borrowed by the Japanese along with the institution of pawnbroking. In Japanese, the expression *mujinkō* means either a lottery or a mutual financing association. These extended meanings become clear when we find that the latter was also closely connected with Buddhist monasteries and that drawing lots may be used as a means of determining which member receives the loan from the association (see below).

It is certain that under the T'ang dynasty laymen were also in the pawnbroking business. For example, Princess T'ai-p'ing 太平公主,<sup>13</sup> daughter of Kao-tsung and Wu-hou, and her protégés (including a barbarian monk) are reported to have owned farms, gardens and *chih-k'u* 質庫, i. e., pawnshops. A T'ang story mentions a pawnshop (*chi-fu p'u* 寄附鋪) owned by a layman in

<sup>10</sup> For a thorough study of the San-chieh Sect and a collection of related materials from Tun-huang and Japan, see *Sankaijō no kenkyū* 三階教の研究 by YABUKI Keiki 矢吹慶輝, Tōkyō, 1927.

<sup>11</sup> Like laymen, monastic moneylenders ordinarily would also require loan contracts signed by borrowers, guarantors, and witnesses. For examples of such contracts, see NITDA Noboru 仁井田陞. *Tōsō hōritsu bunsho no kenkyū* 唐宋法律文書の研究, Tōkyō, 1937, pp. 225-390.

An article by NABA Toshisada 那波利貞 on moneylending and other profit-making activities in Buddhist monasteries in the middle and late T'ang period, based on Tun-huang documents, in *SG* 10.3 (mentioned in *SZ* 54.2.150) is unfortunately not available.

<sup>12</sup> Stories about retribution to those who failed to pay such debts were common in both China and Japan.

<sup>13</sup> *Chiu T'ang shu* 183.19b.

the Western Market in the city of Ch'ang-an.<sup>14</sup> Under the Southern Sung dynasty, there were wealthy laymen who formed partnerships to open pawnshops in Buddhist monasteries. Their main purpose was to evade a kind of property tax known as *ho-mai* 和買,<sup>15</sup> from which monasteries were exempted. According to a memorial of 1201,<sup>16</sup> it was common practice for ten people to form a partnership known as *chü* 局 to back a pawnshop in a monastery. The partnership was usually organized to last ten years. At the end of each year, one of the partners would take out of the partnership the year's profit as his share but would leave his capital. Thus the total amount of capital would remain the same at the end of each year. Following a suggestion in the memorial, the government made the pawnshops in monasteries subject to the *ho-mai* tax.<sup>17</sup>

<sup>14</sup> In the famous story of Hsiao Hsiao-yü 霍小玉, translated by E. D. EDWARDS, *Chinese Prose Literature of the T'ang Period*, London, 1938, 2.136-148 (esp. 143) and by Chi-chên WANG, *Traditional Chinese Tales*, New York, 1944, pp. 48-59 (esp. p. 54).

In addition to the above names, pawnshops were also known as *ti-tang k'u* 抵當庫 under the Sung (*Miyazaki sensei hōseishi ronshū*, pp. 15, 22) and *tien-k'u* or *chieh-tien k'u* 解典庫 under the Yüan (*Yüan tien-chang* 元典章 27.8a-b). The term *chieh-tien k'u* was so popular that its transliteration is found in the Mongolian texts of Yüan decrees. Ed. CHAVANNES in *TP* 5 (1904) 357-447 and 9 (1908) 297-428 translates the term by "bibliothèques" with some hesitation. This mistranslation is followed by Marion LEWICKI in *Collectanea Orientalia* 12 (1937) 21-22. E. HAENISCH, in his *Steuergerechtheit der chinesischen Klöster unter der Mongolenherrschaft*, 1940, pp. 58, 63, 69, and N. N. POPPE in his *Kvadratnaya pis'mennost'*, 1941, pp. 118-119, note 46, however, have rendered the term correctly. For pawnshops in monasteries under the Yüan, also see P. RATCHNEVSKY, *Un code des Yuan*, 1937, p. 208, note 1. I am indebted to Professor F. W. CLEAVES for the references in Western languages.

<sup>15</sup> *Ho-mai* means literally "harmonious (i. e. non-compulsory) purchase" of articles, especially silk, from the people. As an institution, it went through considerable changes under the Sung dynasty. When it was first introduced, public money was advanced to the people who were to pay it back in silk; later on the people were still required to turn in silk, but were not paid for it; finally, under the Southern Sung, the government asked the people to commute the silk into money and collected the sum in proportion to the property owned by a given household. See article by SOGABE Shizuo 曾我部靜雄 in *SR* 23 (1938) 266-294, 535-570.

<sup>16</sup> *Sung hui-yao kao*, ts'ê 163, "Shih-huo" 7102a-b.

<sup>17</sup> A reason why the government had exempted these pawnshops from the *ho-mai* tax was that the monasteries claimed to be accumulating funds in order to purchase monks' certificates (*tu-tieh* 度牒) from the government. According to the *I-chien chih*, *chieh-kuei* 支癸 8.2b, toward the end of the 12th century such fund-raising

The importance of mutual financing associations in modern China has been noted by Western observers. For example, A. H. SMITH in his *Village Life in China*<sup>18</sup> describes "coöperative loan societies" toward the end of the 19th century, which may be considered the principal form of such associations. To use his words:

The simplest of the many plans by which mutual loans are effected, is the contribution of a definite sum by each of the members of the society in rotation to some other one of their number. When all the rest have paid their assessment to the last man on the list, each one will receive back all he put in and no more. The association is called in some places the "Clubs of the Seven Worthies" (*Ch'i hsien hui* [七賢會]). The technical name for any association of the kind in which coöperation is most conspicuous, is *Shê* [社].<sup>19</sup> The man who is in need of money (*Shê-chu* [社主]) invites some of his friends to coöperate with him, and in turn to invite some of their friends to do the same. When the requisite number has been secured, the

pawnshops were very common in Buddhist monasteries in certain districts of modern Kiangsi province. For a thorough study of monks' certificates under the Sung, see YÜAN Chên 袁震, 兩宋度牒考 in the *Chung-kuo shê-hui-ching-chi-shih chi-k'an* 中國社會經濟史集刊 7.1 (1944) 42-104; 7.2 (1946) 1-78.

YANG Chao-yü 楊肇遇 in his *Chung-kuo tien-tang yeh* 中國典當業, Shanghai, 1932, p. 1 points out a reference which might be earlier (also mentioned in the *T'ung-su pien* 23.16a). In the biography of Liu Yü 劉虞 (d. 193) in the *Hou-Han shu* 103.3b there is the line 虞所資貸, 典當胡夷 which could be rendered by "What [Lit.] Yü bestowed was pawned to barbarians." Although it is known that foreign merchants from the northwest were active in China under the Han dynasty, it is doubtful whether the expression *tien-tang* 典當 here means pawnbroking as in its comparatively modern usage, because the passage certainly refers to gifts made by Liu to barbarians in order to appease them. See *San Kuo chih* 8.5a commentary.

The character *chih* 質 is often found in ancient texts to mean "hostage" but not "pawnbroking." For studies on *chih-jên* 質任, a system of hostages in the third and fourth centuries to guard against revolt, see articles by Ho Tzù-ch'üan 何茲全 and YANG Chung-i 楊中一 in *Shih huo* 食貨 1.8 (1935) 25-27, and article by Ho Tzù-ch'üan in *Wên-shih tsa-chih* 文史雜誌 1.4 (1941) 39-47. The term *chih-chi* 質劑 in the *Chou-li* 周禮 (*Shih-san-ching chu-su* 十三經注疏 ed.) 15.1a, 16.1a which BIOR translates as "les titres ou conventions que gardent les contractants" (*Le Tcheou-li*, Paris, 1851, 1.318) refers to legal documents similar to deeds.

<sup>18</sup> New York, 1899, pp. 152-160.

<sup>19</sup> The history of *shê* goes back to very ancient times as a major institution of worship. To mention a few references: Ed. CHAVANNES "Le dieu du sol dans la Chine antique" in *Le T'ai Chan*, Paris, 1910, pp. 437-525. CH'EN Mêng-chia 陳夢家, 高禘郊社祖廟通考 *CHHP* 12.3 (1937) 415-472. NABA Toshisada, article in *SR* 23.2 (1938) 224-233. LAO Kan 勞幹, 漢代社祀的源流 in *CIFY* 11 (1943) 49-60.

members (*Shê-yu* [社友]) assemble and fix the order in which each shall have the use of the common fund. This would probably be decided by lot.<sup>20</sup>

In many such associations, however, the use of the fund involves the payment of interest.

In societies where the rate of interest is fixed, the only thing to be decided by lot, or by throwing dice, will be the order in which the members draw out the common fund. . . . But if, as often happens, the interest is left open to competition, this competition may take place by a kind of auction, each one announcing orally what he is willing to pay for the use of the capital for one term, the highest bidder taking the precedence, but no member ever has a second turn.<sup>21</sup>

This description gives us an idea of the functioning of the coöperative societies, their close relationship to the *shê* (i. e., coöperative associations in general), and their frequent use of lottery and auction. It is evident that these institutions interacted upon one another. The coöperative loan associations, however, are not the only form of mutual financing associations or *ho-hui* 合會. By the latter term, we include at least coöperative societies to provide mutual help for weddings, funerals, and travel.

According to the conjecture of a modern author,<sup>22</sup> *ho-hui* or mutual financing associations may have existed from T'ang times and they may have been introduced from India. Although he offers practically no documentation, the first part of his theory can be substantiated by information from old manuscripts discovered in Tun-huang, especially if we take the term in its broader sense. The Japanese scholar NABA Toshisada, who is a leading authority on such documents, has published several valuable articles on social and economic institutions of the T'ang period. Among these are two articles on the *shê-i* 社邑 or *shê* 社, i. e., "clubs," under the T'ang and Five Dynasties.<sup>23</sup>

Religious clubs known as *i-i* 義邑 or *i-hui* 邑會 existed as early

<sup>20</sup> *Village Life in China*, pp. 152-153.

<sup>21</sup> *Ibid.*, p. 154.

<sup>22</sup> WANG Tsung-pei 王宗培, *Chung-kuo chih ho-hui* 中國之合會 Shanghai, 1931, pp. 4-6.

<sup>23</sup> 唐代の社邑に就きて in *SR* 23.2, 3, 4 (1938) 223-265, 495-531, 729-793; 佛教信仰に基きて組織せられたる中晚唐五代時の社邑に就きて in *SR* 21.3, 4 (1939) 491-562, 743-784.

as the Northern and Southern dynasties,<sup>24</sup> when lay adherents organized themselves to finance religious activities in Buddhist monasteries, notably for the erection of stone monuments bearing images of Buddhas and Bodhisattvas. Monks and nuns might become officers or members of these religious clubs, or at least they were glad to work through patron groups. Inscriptions<sup>25</sup> on the numerous steles which are preserved indicate how active these religious clubs were from the Northern Wei to the early T'ang.

From the middle of T'ang times, fewer monuments were erected, but this does not mean the religious clubs had ceased to function. According to references derived from late T'ang manuscripts found at Tun-huang, similar clubs known as *shê-i* or *shê* financed activities like vegetable dinner parties given to monks and nuns, recitation and copying of sutras, popular sermons known as *su-chiang* 俗講,<sup>26</sup> and printing of images of Buddhas and Bodhisattvas. NABA estimates that in the ninth and tenth centuries there were usually ten to fifteen such clubs attached to one monastery and the membership of each club numbered about twenty-five to forty people.

Many of these religious clubs performed also social and economic functions. Contributions were made jointly to a fellow member to help him pay for a funeral or for travel. The practice was known as *chui-hsiung chu-chi* 追凶逐吉 "to follow up when there is a happy or unhappy event." In such mutual financing associations, hereditary membership was naturally encouraged. Many circulars from club officers, known as *shê-ssü chuan-t'ieh* 社司轉帖,<sup>27</sup> to call meetings or to ask for contributions have been preserved. NABA notices that many of these clubs had no clerical members and were no longer religious in nature. This he inter-

<sup>24</sup> For Japanese articles on such early religious clubs, see bibliography in *SR* 23.2 (1938) 249-251.

<sup>25</sup> For example, see CHAVANNES, *Six monuments de la sculpture chinoise* (*Ars Asiatica* II), Paris, 1914.

<sup>26</sup> Held three times a year in the first, fifth, and ninth moons. See HSIANG Ta 向達, 唐代俗講考 in *Wên shih tsa-chih* 3.9, 10 (1944) 40-60.

<sup>27</sup> For a discussion of such circulars, see also LIONEL GILES, *Six Centuries in Tun-huang*, 1944, pp. 36-38.

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prets as a sign of the rise of secular interests in the ninth and tenth centuries. This is certainly significant, but the facts that in some cases monks were also members of these mutual financing associations and that in most cases their meeting places were at monasteries nevertheless indicate a close connection between them. It is probably not far fetched to suggest that these mutual financing associations were offspring of the purely religious clubs.<sup>28</sup>

The disposal of personal belongings of deceased monks naturally provides a problem for monastery organizations. According to Buddhist texts of discipline (*vinaya* or *lǜ* 律) which were translated in the early fifth century,<sup>29</sup> the clothing and certain belongings of a deceased monk were to be distributed among his fellow monks, given for charity, or sold to pay debts.<sup>30</sup> The principles behind the practice were to intensify the cordial relationship between the dead and the living, and to make the living realize that the same end awaited them so that they might free themselves from mundane desires.

A *vinaya* text translated in the early T'ang period,<sup>31</sup> however, indicates that in India sale by auction was used to dispose of such personal belongings. The practice probably was known to the Chinese even before this text was translated, since it was already followed in Chinese monasteries in the early seventh century. In 626, the monk Tao-hsüan 道宣 (596-667)<sup>32</sup> criticized

<sup>28</sup> The *Hsin T'ang shu* 197.16a tells about Wei Chou 韋宙, who was prefect of Yung-chou 永州 (in modern Hunan province) c. 850. The people in the prefecture were poor and in plowing used only man-power. Wei Chou organized them into twenty *shê* or clubs. Each household was to contribute a certain sum per month to its club. He whose lot was drawn could first use the fund to buy a cow. After a long period, there was no shortage of cattle. NABA quotes this story in his article (SR 23.4.775) and suggests that this kind of club may have been influenced by those associated with monasteries.

<sup>29</sup> For instances, see the *Wu-fên lǜ* 五分律 20, trans. in 423-424 (*Tripitaka*, Taishō, vol. 22, No. 1421, 139a); the *Ssü-fên lǜ* 四分律 41, trans. from 408 (Taishō, vol. 22, No. 1428, 859b-c, 862c); and the *Shih-sung lǜ* 十誦律 28, trans. in early fifth cent. (Taishō, vol. 23, No. 1435, 202b-203a).

<sup>30</sup> Monks and nuns were free to leave wills. For examples in China, see NITDA Noboru, *op. cit.*, pp. 638-648.

<sup>31</sup> *Kên-nên shuo i-ch'ieh yu-pu mu-tê-chia* 根本說一切有部口得迦 8 trans. by Cheng 義淨 (635-713) (Taishō, vol. 24, No. 1452, 446c).

<sup>32</sup> *Ssü-fên lǜ shan-fan pu-ch'ieh hsing-shih ch'ao* 四分律刪繁補闕行事鈔 3.1 (Taishō, vol. 40, No. 1804, 117a).

auction sale as contrary to the monastic code, especially attacking the laughter and noise accompanying the auctions in his time as shameless excitement 今時分賣, 非法非律, 至時喧笑, 一何顏厚. A similar attack was made in the *Tsêng-hui chi* 增輝記, quoted in the *Shih-shih yao-lan* 釋氏要覽 of 1019.<sup>33</sup>

These attacks, however, did not check the spread of the practice in Buddhist monasteries. In the various compilations and editions of rules and regulations for monasteries in Sung and Yüan times, we find detailed descriptions of auction sales. For example, in the *Ch'an-yüan ch'ing-kuei* 禪苑清規 compiled by Tsung-tsê 宗蹟<sup>34</sup> in 1103, there is a lengthy account of *ch'ang-i* 唱衣, lit. "auction of clothing," which may be summarized as follows: The auction is to be announced to the community in the monastery by posting a placard. The clothing and other things to be auctioned are to be displayed in the Hall before auction time. When the bell rings, the monks will enter the Hall. First, sutras will be recited for the deceased monk. Then his belongings will be offered for sale by auction. This is conducted by the *wei-na* 維那 (*karmadāna*) of the monastery. The *wei-na* must know the normal price of each of the belongings and describe its condition—new, old, or worn out. He has to announce the unit of cash, by strings of a full hundred or less than a hundred. If the bidders refuse to raise the price, the article should be sold cheaply. If they are bidding the price up too high, the *wei-na* will remind them, saying "Better be thoughtful. You might regret it later." Unless the monastery treasury has articles to be offered in a "subordinate auction" 寄唱, no articles from other monks will be accepted for sale at the same time. The auction will be concluded with another recitation of sutras for the deceased monk. The net income after deduction of the funeral expenses will be distributed among the monks who have read sutras for the deceased monk, attended his funeral, or appeared at the auction.

<sup>33</sup> Taishō, vol. 54, No. 2127, 309b-c. I have no information on the *Tsêng-hui chi* which is quoted several times in the *Shih-shih yao-lan*. A work by the Japanese monk Sōei 僧濟 (1654-1738) bears the same title *Zō-ki-ki* 增輝記 (not available), but it is too late to be quoted in 1019.

<sup>34</sup> *Zoku zōkyō* 續藏經 case 16, vol. 5, pp. 457a-b, 468a-b.

If the income is a large amount, a portion (known as *ch'ou-fên* 抽分) will go to the monastery treasury. The accounts of the auction will be signed by officers of the monastery and posted for the community.

According to the same *Ch'an-yüan ch'ing-kuei*,<sup>35</sup> if an abbot should retire or have to leave the monastery because of old age, illness, or any other reason, his personal belongings were to be auctioned in a similar manner, because a monk traveling with many possessions would arouse criticism. Another important text is the *Pai-chang ch'ing-kuei* 百丈清規<sup>36</sup> re-edited by Tê-hui 德輝 in 1336-1338, but based upon earlier versions of rules and regulations laid down by the Ch'an Master Huai-hai 懷海 (749-814) in the Pai-ching Mountains 百丈山 in modern Kiangsi province. This Yüan work gives more details of *ch'ang-i*, or auction sales, but labels the institution as *ku-fa* 古法 or "old method." It says, "In order to reduce the noise and confusion, lottery has been recently introduced in many cases" 近來爲息喧亂, 多作鬪拈法 so that the monk whose lot is drawn may have the option of purchasing a certain article. The competitive bidding element is thus taken away, although the sale is still known as *ch'ang-i*. Any articles not wanted by the monks at the sale will be sold to the secular public. According to an early eighteenth century version of the *Pai-chang ch'ing-kuei* with commentaries,<sup>37</sup> the articles are simply priced at 70 per cent of current prices and offered for sale to the monks, among whom the itinerant monks (*hsing-tan* 行單) enjoy an option. The institution is also called *ku-ch'ang* 估唱.<sup>38</sup> From these references, we may infer that

<sup>35</sup> *Ibid.*, p. 459a.

<sup>36</sup> *Zoku zōkyō*, case 16, vol. 3, pp. 257a-b.

<sup>37</sup> *Ibid.*, case 16, vol. 4, p. 353b.

<sup>38</sup> For additional references, see bibliography at the end of the article on *shōe* 唱衣 in MOCIMZUKI Shinkō 望月信亨, *Bukkyō daijiten* 佛教大辭典 2553b-2554a.

Dealers of secondhand clothing in Chinese markets and fairs often chant the quality and prices of their goods while displaying them in their hands in order to attract attention. This is known as *ho ku-i* 喝故衣, a term which is also found in the *Tung-ching mêng-hua lu* 東京夢華錄 (*Hsüeh-chün t'ao-yüan* 學津討源 ed.) 2.6a by MÉNG Yüan-lao 孟元老 with author's preface in 1148. For references to *ho ku-i* or *ch'ang ku-i* 唱估衣 in Peking under the Ch'ing dynasty, see Li Chia-jui 李家瑞 *Pei-p'ing fêng-su lei-chêng* 北平風俗類徵, Shanghai, 1937, pp. 160-161. It is possible that *ho ku-i* was influenced by *ch'ang-i* in Buddhist monasteries.

auction sales in Buddhist monasteries had declined from the end of the Yüan period.

Keeping the institution of *ch'ang-i* or auction sale in mind, we may better understand at least two important documents from Tun-huang, in which the character *ch'ang* 唱 appears several times. Both documents are financial accounts for Buddhist monasteries. So far as I know, no satisfactory interpretation has hitherto been advanced for the character *ch'ang*, which, as now appears probable, is a simple abbreviation of *ch'ang-i* or auction sale.

The first manuscript is on the back of a *Mu-lien pien wên* 目連變文<sup>39</sup> in the collection of the national Library of Peiping. It was first published in the Bulletin of the Library in 1931<sup>40</sup> and later utilized by HSIANG Ta in the original version of his "T'ang-tai su-chiang k'ao" in 1934.<sup>41</sup> HSIANG, however, misunderstood the names of articles auctioned by several monks as titles of ballads sung by these monks to lay groups in order to collect donations. No doubt realizing the improbability of his interpretation, he has omitted this reference in a revised version of his work in 1944.

The articles mentioned in the manuscript include *tzü-lo hsieh yü* 紫羅鞋兩 (to be read *liang* 兩), i. e., a pair of purple gauze slippers, which was auctioned for 580 *ch'ih* 尺 of cloth; a *fei-mien-ling pei* 緋綿綾被, i. e., a crimson silk quilt filled with floss, auctioned for 1520 *ch'ih*; a *shan* 扇 i. e., a fan, for 55 *ch'ih*; *pai-ling wa* 白綾襪 i. e., a pair of white silk socks, for 170 *ch'ih*; another pair of *pai-ling wa* for 300 *ch'ih*; and a *huang-chin p'o* 黃盡坡 (to be read *huang-hua pei* 畫被) i. e., a painted yellow quilt, for 500 *ch'ih*. These articles probably had been donated to the monastery

<sup>39</sup> *Pien-wên* is a type of literature (usually stories) with illustrations to popularize religious teachings. It flourished in the T'ang period. According to Dr. CHOW Yi-liang 周一良 (in his review of Hsiang Ta's "T'ang Tai su-chiang k'ao" in the *T'u-shu chou-k'an* 圖書周刊 no. 6 of the *Ta-kung pao* 大公報, Tientsin, Feb. 8, 1947) the character *pien* probably came from *pien-hsiang* 變相 "(Buddhist) illustrations."

<sup>40</sup> Kuo-li Pei-p'ing T'u-shu-kuan kuan-k'an 國立北平圖書館館刊 5.6 (1931). 79. Another interesting point is that in this manuscript the character *yü* 餘 seems to be used to indicate a "shortage" instead of a "surplus."

<sup>41</sup> *YCHP* 16 (1934). 119-132.

and the proceeds from the auction were to be distributed among the monks, who received 150 *ch'ih* each. The prices of the articles are very high, as one would expect at an auction for benevolent purposes. There is, of course, a general correspondence between the normal value of the objects and the sums listed here, and it is possible that the articles mentioned in this manuscript may have been plural.

The other manuscript is Number 2638 in the collection of the Bibliothèque Nationale. NABA Toshisada has quoted it in part in a supplementary note (pp. 80-81) to his important article on *liang-hu* 梁戶<sup>42</sup> (i. e., oil-making households attached to monas-

<sup>42</sup> *Ryōko kō* 梁戶考 pp. 1-82, reprinted from *Shinabukkyō shigaku* 支那佛教史學 2.1, 2, 4 (1938).

To this excellent article I wish to add two supplementary notes. First, under the Ch'ing dynasty oil-making households known as *yu-liang hu* 油樑戶 existed in the Ta-t'ung area of northern Shansi. Apparently not belonging to any monastery, they paid regularly to the government taxes, which, together with other taxes, were forwarded to Peking. According to the *Kuang-hsi K'uai-chi piao* 光緒會計表 (1901 ed.) 2.13b by Liu Yüeh-yün 劉嶽雲, the Board of Revenue received from Shansi 2404.20 taels in 1887 and 2195.55 taels in 1888 as *yu-liang ts'ai-kang yen-chien t'eng-hu k'o* 油樑躡缸鹽碱等戶課, i. e., levies on oil-making, yeast-making, soda-making and other households. These amounts were the regular sums to be collected in a year with an intercalary month and an ordinary year respectively. According to the *Ta-t'ung fu-chih* 大同府志 (1782 ed.) 13.49a-b, such levies in this area can be traced back to about 1751.

Second, the term *po-shih* 博士 meaning something like "master" and referring to craftsmen and the like from T'ang to Ch'ing times is discussed at length on pp. 27-35. In modern Chinese the term has largely been replaced by *pa-shih* 把勢, which is probably its variant form. In Mandarin, we say *ch'è pa-shih* 車把勢 "a professional cart driver," *hua-èrh pa-shih* 花兒把勢 "a professional gardener," etc. In the Tsinan dialect of Shantung, even prostitutes are called *pa-shih*. This use may have been influenced by the older term, *ch'a po-shih* 茶博士 referring to a waiter or waitress, because a leading prostitute in Tsinan is sometimes playfully called a *ch'a-hu kai-èrh*. 茶壺蓋兒, lit. "top cover of a teapot." For information on the Tsinan dialect I am indebted to Mr. Zunvair YUE 于震寰 of the Chinese-Japanese Library of the Harvard-Yenching Institute.

The *Kuo-yü tzü-tien* 國語辭典, Shanghai 1943, 1.16 and 1.37 defines *pa-shih* 把式(把勢) as "one who is specialized in a trade" 專精一藝者 and *po-shih* as "a professional title" 職業稱號, but fails to connect the two terms. On *pa-shih* also see ROLF STEIN, *TP* 35 (1939) 97, note 2. Professor F. W. CLEAVES has pointed out the possibility that *pa-shih* may have been a borrowing back from the Turkish *başsi*, Mongolian *başsi*, or Manchu *bahsi*, which was of course borrowed directly or indirectly from the Chinese *po-shih*. Such borrowings back and forth are fairly common. See PELLIOU, *TP* 27 (1930) 14-15, 45-46, note 3.

teries) but offered no interpretation of the character *ch'ang* 唱 in the manuscript. It is a financial report made in 936 by three monks, who were in charge of donations 觀司, on the income and expenses of a number of monasteries in the preceding three years. Since it bears the red imprints of a seal, *Hsi Tu-sêng-t'ung yin* 河西都僧統印, the report evidently was presented to the Tu-sêng-t'ung or Chief Superintendent of monks in the Sha-chou 沙州 area in modern Kansu province. Under receipts the first entry reads: 己年官施衣物唱得布貳阡參佰貳拾尺, which means, "In the *chi* 己 (read *ssü* 巳) year (i. e., 933) clothes and other things donated by the government were auctioned for 2320 *ch'ih* of cloth." Although I do not have access to the original document and NABA does not list the entries immediately following this one, it is more than probable that *ch'ang* here means auction sale. According to this report, each monk or nun received sixty *ch'ih* as a share of the donation, and the young disciples, male and female, each received thirty *ch'ih*, or half that amount.

If my interpretation is correct, these two manuscripts provide us with more information on auction sales. The second manuscript is dated 936; the first one cannot be much later; it may even be earlier. From them we may infer that donated articles were auctioned (probably to the public), that the auction was conducted not by one monk alone, but by several monks, and that the income was distributed among various members of the monastic community on an established scale.

As for lottery tickets, there is an early reference in the collection of Yüan statutes entitled *T'ung-chih t'iao-ko* 通制條格. In the year 1288, it was reported to the central government that in various places south of the Yangtze River, it was the usual practice for disciples who were newly admitted to the monasteries 新附寺院僧徒 to hold public lotteries for profit 拈鬪射利 on the excuse of raising money for more buildings. They provided a few tens of prizes 利物 and made lottery slips of bamboo or wood 籤籌 in thousands or tens of thousands. These lottery slips were then distributed and entrusted to powerful and influential families for sale. On the day designated for drawing the lots, people would assemble like clouds from far and near, not infrequently in

thousands. Of course, the monasteries made good profits in running these lotteries. At first only monasteries in or near cities sponsored them; later the example was followed by even more secluded monasteries in quiet mountains and forests. Considering such lotteries to be a form of gambling, the government prohibited them immediately.

After the Yüan, the history of lottery tickets is obscure until the nineteenth century when they were issued in Kwangtung province to gamble on the *wei-hsing* 闕姓, i. e., surnames of successful candidates in the next civil service examination. People who bought tickets could bet on a list of surnames. Those who hit the most surnames of successful candidates won. It became very popular, and those who ran them made a good profit. The *wei-hsing* lottery was prohibited by the government in 1875, but then the gamblers moved to Macao to continue their business under Portuguese protection. In 1885, upon a joint memorial by the Imperial Commissioner P'ENG Yü-lin 彭玉麟, Governor CHANG Chih-tung 張之洞, et al., the *wei-hsing* was legalized and made subject to taxes.<sup>44</sup>

Although the *wei-hsing* as basis for lottery may have been a purely native discovery, it is remarkable that foreign lottery tickets were widely circulated in nineteenth century China. From an editorial in an issue of the short-lived *Ching-hua pao* 京話報 in 1901,<sup>45</sup> we read:

<sup>43</sup> *T'ung-chih t'iao-ko* 28.7b-8a.

<sup>44</sup> *Kuang-hsü ch'eng-yao* 光緒政要 compiled by Suén Tung-sheng 沈桐生 (1909 ed.) 11.6a-7a. According to this memorial, *wei-hsing* gamblers were arrested and fined from 1864 to 1871. Also see *Fo-shan Chung-i-hsiang chih* 佛山忠義鄉志, 1923, 11.17a-b.

<sup>45</sup> According to a handwritten note signed by J. S., presumably an original owner of the copies which are now in the Chinese-Japanese Library of the Harvard-Yenching Institute, the *Ching-hua pao* was "a magazine issued at Peking, after the Boxers' trouble. Only six copies [i. e., issues] were brought into circulation, after which the Editor was arrested, press and all records confiscated by order of the Empress Dowager who considered it to be too pro-foreign, and injurious to her government, especially as it was printed in plain and simple language within grasp of the simple folks." The magazine was a semi-monthly. The number quoted here was the fifth issue for the middle of the tenth moon in 1901.

Some days ago, a proposal was made to Prince Ch'ing 慶王 requesting the issue of lottery tickets 請開發財票. At present, this has not been started in Peking, but the Luzon tickets 呂宋票 of the South Seas, the German lottery tickets 德國彩票 of Kiaochow, the *wei-hsing* tickets of Kwangtung, and the relief lottery tickets 賑捐彩票 in the northern and southern provinces, under numerous names, are sold everywhere. Since our government cannot prohibit them, it may be better to issue something like them ourselves so that some of our interests will be saved. Consequently now in Hupei province, people are planning to issue a kind of lottery tickets. They imitate the foreign regulations and call the tickets *fu-ch'ien p'iao* 富籤票.<sup>46</sup>

It is clear that the editor considered lottery tickets a foreign institution.<sup>47</sup>

The use of lottery in general, however, was known to the Chinese for many centuries and was not an importation. The ancient work *Hsün-tzū* 荀子<sup>48</sup> says, "Lot-drawing and buckle-throwing are used for the sake of impartiality" 探籌投鈞者, 所以爲公也. Another ancient work, the *Shên tzū* 慎子,<sup>49</sup> informs us that money or land was divided by buckle-throwing and horses were divided by stick-throwing 投鈞以分財, 投策以分馬; 分馬之用策, 分田之用鈞 in order to prevent complaints. It is reported in the *Hou Han shu* 41.12a-b that in 25 A. D. the peasant revolutionists or bandits known as the Red Eyebrows 赤眉 cast lots to select a nominal leader from among three candidates. From *Hou Han shu* 68.1b we learn that about the same time a commander of government

<sup>46</sup> The term *fu-ch'ien* probably was borrowed from the Japanese *tomikuj* 富籤 "lottery tickets." It is interesting to note that lottery tickets were issued mostly by monasteries in Japan in the middle of the Edo period. See the article on *tomitsuki* 富突 in the *Nihon keizaishi daijiten* 日本經濟史大辭典, 2.1193b-1195a.

<sup>47</sup> The lottery tickets in Hupei mentioned in this magazine were issued when CHANG Chih-tung was the viceroy. CHANG's petition (dated Jan. 11, 1902) for imperial permission mentions several kinds of native and foreign lotteries. CHANG's tickets, named *ch'ien-chüan ts'ai-p'iao* 籤捐彩票 were to be distributed in the prefectures and districts, which for this purpose had been graded into three classes. This semi-voluntary sale did not meet with a good response from the people. On Oct. 25, 1902, the Viceroy had to present another petition to change the lottery to a compulsory *p'ei-k'uan chüan* 賠款捐 or "indemnity contribution (or tax)." See *Chang Wen-hsiang kung ch'üan-chi* 張文襄公全集, Tsou-kao 奏稿 33.16b-17a; 34.1a-2a. Also see Hsü K'o 徐珂, *Ch'ing-pai lei-ch'ao* 清稗類鈔, ts'ê 35, *Tu-po lei* 賭博類 pp. 4-5, 22-23.

<sup>48</sup> *Hsün-tzū chi-chieh* 荀子集解 (1891 ed.) 8.1b; not translated in H. H. Dubs, *The Works of Hsüntse*, London, 1928.

<sup>49</sup> *Erh-shih-ich tzü ch'üan-shu* 二十二子全書 ed. 1b-2a, 4a.



forces wrote the names of his generals on bamboo slips, which he put in a tube. The general whose name was drawn was to cover the rear while the others were retreating.

Moreover, the history of lottery is hardly separable from that of games and methods of divination.<sup>50</sup> The character *ch'ien* 籤

<sup>50</sup> In this connection I wish to call attention to two terms, *kuan-p'u* 關撲 and *p'u-mai* 撲賣 (not to be confused with *p'u-mai* 撲買 in note 2 above), which appear many times in works describing city life in the two capitals of the Sung dynasty. The two terms are discussed by A. C. MOULE in two notes in his article "Wonder of the Capital" in *The New China Review* 3 (1920), 12-17, 356-367, which is a translation of passages from the *Tu-ch'eng chi-sh'eng* 都城紀勝 (author's preface dated 1235). In the first note MOULE defines *p'o-mai* (i. e., *p'u-mai*) as "to sell by auction (more commonly 拍賣)" and identifies *kuan-p'o* (i. e., *kuan-p'u*) with *hsiang-p'u* 相撲 "to wrestle" or "box" (p. 16). In the second note, he corrects himself on *kuan-p'u* and concludes "it would seem that . . . *kuan-p'o* had at Hang-chou some connection with *p'o-mai* and described the sale by some kind of auction, or perhaps, lottery of sweets and other delicacies and toys and so forth" (p. 356).

*Kuan-p'u* definitely referred to gambling by means of games of chance like coin-throwing and lot-drawing for prizes, which from the dealers' point of view meant the sale of goods. It was probably similar to the hoop-, ring-, and dart-throwing games in American fairs and amusement centers. According to the *Tung-ching ming-hua lu* 7.12b the prizes included not only delicacies and toys, but also curios and other valuables, even chariots, horses, real estate, and sing-song and dancing girls. In some cases one could gamble one *hu* 笏 (a large unit of silver or gold, synonymous with a *ting* 錠) for thirty *hu* 有以一笏撲三十笏者. Coin-throwing for *kuan-p'u* is reported in the *Kuei-hsin tsa-chih* 癸辛雜識 (*Hsüeh-chin t'ao-yüan* ed.) *Hsü-chi* 續集 A.37a, which says, "One hears that in the reign of Li-tsung 理宗 (1225-1274), in the spring the market game *kuan-p'u* was imitated in the imperial gardens. It was done by small eunuchs among themselves. When it came to [the turn of] the Emperor, they would provide him with coins having tails (or heads?) on both sides 純鑊般錢 at the second or third throw so as to make fun." Since *kuan-p'u* was in theory prohibited as a form of gambling, the restriction was lifted officially for only a few days (known as *fang kuan-p'u* 放關撲) during festival seasons.

The term *p'u-mai*, meaning "gamble" or "sell," seems to have applied to games of chance played by hawkers and peddlers with their customers, as a sideline to regular sales. Thus it may be considered synonymous with *kuan-p'u*, only on a smaller scale. There is no evidence that *p'u-mai* was sale by auction. The identification of *kuan-p'u* with *hsiang-p'u* "wrestling" is, of course, unjustified. In the terms *kuan-p'u*, *p'u-mai*, and *hsiang-p'u*, as well as in *p'u-mai* "bidding for tax farming," the only element common to the meanings of the character *p'u* is "to hit."

The *p'u* in *p'u-mai*, "to gamble or sell," is also written *po* 博, a character for "gambling" in general. In the Yüan play *Yen Ch'ing po yü* 燕青博魚 (*Yüan ch'ü hsüan* 元曲選, Han-fen-lou ed. ts'ê 8, 15a-17a), we learn that fish could be gambled for by throwing six coins and won if five or six of the coins fall alike, described as *wu-ch'un*, *liu-ch'un* 五純六純, "five-unmixed" or "six-unmixed." The coins to be thrown were called *t'ou-ch'ien* 頭錢 (same as 骰錢 in the *Kuei-hsin*

refers to sticks used for either gambling or divination. The character *ch'ou* 籌 is used for chips, tokens, or sticks representing prizes in various games, in addition to lottery tickets. The character *chiu* 鬮 for the lottery itself, according to traditional philologists,<sup>51</sup> is closely related to *kou* 鈎 in *t'ou-kou* 投鈎, "buckle-throwing" mentioned above. But its phonetic *kuei* or rather *ch'iu* 龜<sup>52</sup> may also indicate a general connection with the tortoise shells used by ancient Chinese for divination.

Since the earliest references to the four money-raising institutions invariably link them to the Buddhist organization, we may tentatively assume their monasterial origin. This however does not mean that each of them was an importation from India. Sale by auction in medieval monasteries is the only case in which the Indian influence is fairly certain. The other three institutions may have been a Chinese innovation, because the general concepts and practices of moneylending, mutual help, and lot-drawing were undoubtedly familiar to the Chinese prior to the introduction of Buddhism. The remarkable point is that Buddhist monasteries and their communal wealth apparently have provided favorable conditions for the growth of financial institutions and thus exerted considerable influence on the social and economic life of the secular world.

*tsa-chih* quoted above) "coins used as dice." In the famous novel *Shui-hu chuan* 水滸傳 chap. 37, we also find Li K'uei 李逵 gambling with *t'ou-ch'ien*. Cf. Pearl Buck, *All Men Are Brothers*, 1937, p. 657 and J. H. JACKSON, *Water Margin* 1937, 2.523. Both translators have rendered *t'ou-ch'ien* incorrectly as "dice."

<sup>51</sup> *Shu-wên chieh-tzu ku-lin* 說文解字詁林 pp. 1224-1225.

<sup>52</sup> The ancient name 龜茲 for Kucha is traditionally pronounced 丘慈 *ch'iu-tz'ü*. The character *ch'iu* 秋 is sometimes written 禾 plus 龜, with the latter as its phonetic.

<sup>53</sup> The modern term for auction is *p'ai-mai* 拍賣, in which the character *p'ai* 拍 may have been related to *p'u*, "to hit," discussed above. Sale by auction is generally considered to be an imported practice. In guides to cities like Peiping and Shanghai compiled under the Republic, auction stores 拍賣行 are classified in the category of *yang-hang* 洋行 (i. e., "foreign companies"); several of them even have *yang-hang* as part of their titles. Pawnshops periodically invite dealers to inspect unredeemed articles and to make bids for them. Such sales are known as *ta-tang* 打當, meaning something like "to get rid of pawned articles" and the bidding is known as *feng chia-êh* 封價兒, literally "to put a price in an envelope." (Cf. *Pei-p'ing feng-su lei-ch'eng*, p. 433.) This is believed to be a native practice, but its history is not known. In the *Yuan tien-chang* 27.5a-b the disposal of unredeemed articles is called *hsia-chia* 下架 "to remove from the shelves," but there is no information as to how the articles were sold.