

## THE WORLD OF THE SHÔEN ESTATE AND GOVERNMENT LANDS

### *The Shôen Estate/Government Lands System*

The medieval land system—known as the *shôen* estate/government lands system—came into being from the latter half of the eleventh century to the first half of the thirteenth century. Government lands were divided into administrative units of districts (*gun*), hamlets (*gô*), neighborhoods (*hō*) and fields (*myō*), while *shôen* estates were simply described as *shō* (estates). *Shôen* estates and government lands were, in fact, basically subcontracting units for the collection of taxes—yearly tribute and public fees—the district, hamlet, neighborhood and field units submitted their taxes to the provincial governor through the provincial office (*kokuga*). *Shôen* paid their taxes directly to the imperial family, the Fujiwara Regents or to large temples and shrines—in other words, to their proprietors. Each of these administrative units had an officer (*tsukasa*) assigned to govern them who contracted to gather taxes from a fixed amount of agricultural land in the unit and sent them on to the provincial governor or the proprietor of the *shôen* estate. This, simply put, was the *shôen* estate/government lands system.

The establishment and distribution of districts, hamlets, neighborhoods, fields and *shō* administrative units were particular to each province. Differences existed between eastern and western Japan, and also between Kyūshū and all other areas. In the east and in Kyūshū, the units tended to be larger; in some cases, districts became *shôen* estates themselves. Meanwhile, in the Kinai region, *shôen* could be composed of widely scattered paddy fields. Despite such variations,

however, the *shôen*/government land system covered all of the three main islands of Honshû, Shikoku and Kyûshû.

Scholars have tended to see *shôen* as self-sufficient economic units primarily composed of paddy fields, paying annual rice tribute (*nengu*) and public service fees as land rent. But *shôen* were not actually agricultural units. First of all, the payments of annual tribute owed by the villagers of *shôen* and government lands were not made strictly in rice. A wide variety of things could be submitted as annual tribute. For example, estates in provinces from the east, such as Ise, Owari and Mino tended to pay their annual tribute in silk or cotton cloth. Iron was sent from the mountains of the Chûgoku region, and paper was submitted from Tajima; in Mutsu gold and horses were the mode of payment; and the islands of the Inland Sea sent salt to the capital for annual tribute. Rice did not even constitute the majority of taxes submitted from estates. All of these products could be exchanged and even function as currency, just as rice did.

So why is it that we have tended to assume that annual tribute meant rice? It is because annual tribute was levied, in principle, on rice paddy land. In other words, for each unit of paddy land—usually one *tan* (about 1/4 of an acre)—five *ryô* of iron might be paid; or for one *chô* (about 2.5 acres) of paddy land, two bolts of silk. That is, the value of products other than rice would be calculated for tax purposes in terms of equivalent units of paddy land. Submission of iron or silk as annual tribute thus presumed an exchange. For example, if five *ryô* of iron is levied as tax on one *tan* of wet paddy land, then the rice from one *tan* of land must be exchanged by some method or other with five *ryô* of iron. There were many possible means of carrying out such exchanges, but the main point is that the tax system itself presumed exchanges of goods. Therefore, this system has nothing whatsoever to do with self-sufficient economies.

*Yugeshima: The Estate of Salt*

In the Inland Sea, in the province of Iyo, there was a *shôen* called Yugeshima Estate. Since this *shôen* was on a small island, there were very few rice paddies, and the villagers all produced salt or fished. Accordingly, annual tribute from this *shôen* was paid in salt and public fees (*kûji*) were paid in sea products. On paper, it appeared as if the official on this island took wheat from the villagers in the summer and rice from the villagers in autumn as annual tribute, then loaned it back to the villagers as “wheat for salt” (*shiotenomugi*) and “rice for salt” (*shiotenoyone*). In actuality, the wheat and rice was probably never gathered from the villagers. The official formally received a document from the villagers acknowledging the loan, which they then vowed to pay off in salt. In effect, the annual tribute was paid in salt. The villagers themselves termed this an exchange of wheat or rice for salt. Thus, the island paid its annual tribute in salt, becoming famous as an “estate of salt.”<sup>1</sup>

Since Yugeshima Estate was on an island, an island on which there was little paddy land, scholars have assumed that it was an extremely poor *shôen*. This is one of those cases where we need to completely overturn our mode of thinking. We tend to leap to the conclusion that wherever agriculture was poorly developed, or wherever there were no paddy fields from which to produce rice, the people must have been extremely poor. Scholars have long assumed that lacking paddy land and being isolated by virtue of living on an island, the islanders were cruelly forced to take up the hard labor of making salt on the beaches.

<sup>1</sup>Just as some estates had a system of “rice for salt,” there were other *shôen* that paid their annual tribute in iron, which was collected by granting the villagers loans of “rice for iron.” There were probably also “rice for silk,” “rice for gold,” and “rice for paper” contracts in other areas.

But, when we closely investigate the real situation of the villagers of Yugesima Estate, we find this evaluation completely off the mark. To give but one example, around the end of the Kamakura period the property of a villager named Kiyosakin was confiscated by the estate's official. Kiyosakin was a "small villager," with just the tiniest amount of paddy land. But his confiscated property included ten head of cattle, five indentured servants, silk, and a number of household items including *kosode* kimono.<sup>2</sup> In other words, he turned out to have been very wealthy. The cattle were probably used to carry the "salt wood" that was used as fuel to boil the water in salt production at the beach. The "salt wood" itself probably came at a fairly high price. Since it was a "small villager" who possessed these ten head of cattle, we can easily discern how well off these islanders were and how ridiculous it is to call them poor.

Yugesima was not an island isolated by the sea. Just the opposite, it was an island *connected* to all directions by the sea. This was not an island impoverished by its lack of rice paddies. It was an island on which there were many other items that could be produced and exchanged. The salt of Yugesima Estate passed through the Inland Sea, traveled up the Yodogawa River from Yodo to Toba, was transferred there to rented carts and carried on to Kyôto. The boats that carried this salt were owned by the islanders themselves. The annual salt tribute was handed over to the Tôji temple in Kyôto, but we can confirm that the islanders also sold their own salt at Yodo.

In the fifteenth century, the salt of Yugesima was shipped in large quantities into the harbor of Hyôgo so that even at the end of the medieval period, the island was famous as a salt production site. The harbor at tiny Yugesima was so lively that there were said to be courtesans there even in the Edo period. Imagining this

<sup>2</sup>Kosode-style kimono are kimono a formal wear style of kimono, not normally associated with the clothing of poor, starving islanders.

kind of *shôen* estate as a self-sufficient economy is clearly nothing more than an illusion.

*Niimi: The Estate of Iron, Paper and Lacquer*

We find another example of a wealthy but non-agricultural estate in the case of Niimi estate in Bitchû Province (present-day Okayama). Niimi was located in the mountainous interior near the border with Izumo and Hôki, up at the headwaters of the Takahashi river which flows into the Inland Sea near Kurashiki. Many of its land registers from the Kamakura period have survived until today and show that there a fair number of rice paddies were developed along the valley in Niimi estate. Because so many of these registers have survived to the present, it is famous among historians for providing us with detailed information on the system of villager-contracted fields (*hykaushô-myô*). Like Yugesima estate, Niimi came to be possessed by the Kyôto-based temple Tôji around the end of the Heian period (most of the surviving documents are kept at Tôji even today). The many studies of the surviving documents have tended to portray Niimi as a landlocked estate, deep in the mountains and not easily accessible.

In fact, it *is* far up in the mountains, far upstream on the Takahashi river. There is far more mountain terrain than there are rice paddies, and until recently those mountains have been the site of slash-and-burn agriculture. So it is not surprising that many scholars have seen Niimi as a remote, backwater estate. But if we approach this estate without assuming that “*hyakushô*” were strictly farmers, a rereading of the documents of this estate will produce a decisively different picture.

First, the part of the estate closest to the deepest mountains of the Chûgoku region is called Yoshino (present-day Takase Village). Until the latter half of the

thirteenth century, the villagers of that area submitted their annual tribute in iron. As I mentioned above, the tax burden was expressed in the proportion of 5 *ryô* of iron for every *tan* of paddy field. If you visit this area today, you will still find a good deal of slag (known locally as “metal droppings”) dating from the medieval era. There is so much slag left over that during WWII someone formed a company to try to refine iron from the slag one more time.

The Yoshino area has a shrine where those involved in metallurgical trades came to worship—the Kanayako Shrine—where metal workers maintained an association. Members of the association also had a small amount of paddy land, but it appears that these people essentially made their living in metal working trades. Should archaeologists undertake a dig up there, they are likely to find any number of furnaces.

With these iron workers serving as its base, Niimi estate also had an officially recognized organization of blacksmiths; there were even some metal casters among the villagers. These were not metal casters who were organized as imperial or shrine purveyors—professionals, in other words—but *hyakushô* who were metal casters. Although blacksmiths in those days also made swords, they were more closely related to construction trades, making nails and clamps in particular. We know from the Tôji documents that this estate had set aside fields to pay the wages of blacksmiths, as well as the carpenters who were closely associated with them, and that both groups had organizational headquarters in the area.

Niimi estate in the medieval era was also produced paper, as the area still does today. Manufactured in hamlets throughout the estate, a certain amount of paper was assessed as public fees tax per field owned by the villagers. In addition to the paper produced by average villagers, the estate also contained paper making “artisans” who made the high quality paper known as *danshi*. Nevertheless, despite

the presence of professionals, we should not lose sight of the fact that the technological skills for manufacturing paper were widely disseminated amongst the villagers.

Moreover, Niimi estate had many lacquer trees and, again, it was the villagers who cultivated these trees. For each lacquer tree, the villagers were responsible for over one *shaku* (.02 liters) of lacquer as public fees tax, which they sent on to Kyôto. With this sap production serving as a base, the estate also developed an organization of wood-working lathe turners who worked with the lacquerers who applied the sap to the wood. Thus finished lacquerware was also manufactured in Niimi. The lathe turners were also officially recognized “artisans,” receiving wage fields as recompense.<sup>3</sup>

To sum up, the villagers in Niimi estate mined iron ore and manufactured iron ware. They also made paper, drew lacquer sap and manufactured lacquerware. These industries were not restricted to “professional” groups alone; villagers throughout the estate also participated. Moreover, Niimi villagers hunted, gathered and processed a wide variety of mountain goods, such as quail, firewood, charcoal, deerskins, and mushrooms.

There is thus simply no way to grasp the various forms of production and lifestyles in this estate with the term “farm village” (*nôson*) that is so popular among historians. We must give further thought to the way villages with multiple characteristics might be defined, but to borrow the words of Shibusawa Keizô, Niimi estate consisted of farm villages, settlements with typical mountain village

<sup>3</sup>Wage fields were fields whose taxable produce was granted to officials, craftsmen and such in “payment” for services rendered. The very idea that these people would need a source of rice as compensation should suggest to the reader just how important rice was as the standard measure of value. This in no way contradicts Amino’s argument, however. His point is that we should not let the use of rice as a standard measure of value blind us to the myriad other forms of production which also took place and for which rice served as a kind of universal equivalent.

characteristics, and manufacturing villages that were home to many craftsmen. The term “manufacturing village” (*kôson*) has not gained currency in academic circles. Yet there were undoubtedly many villages that might be called blacksmith villages or metal working villages in Japanese society, so the term has solid grounds for adoption.

Rice, wheat and soy beans grown in the fields of the estate were sent to the capital as annual tribute along with the iron and paper and lacquer. In addition, these products were also sent to markets and exchanged as commodities. We know for a fact that they were traded for coins from the thirteenth century. There were at least two markets on an island in the middle of the Takahashi river as it flowed through Niimi estate—markets were generally located on islands and sandbars in rivers as I noted in “Commerce, Finance and Currency.” One was the estate proprietor’s market and the other was the military steward’s (*jitô*) market. The goods exchanged at these markets were loaded onto boats and carried down the Takahashi river to Kurashiki. From Kurashiki they passed through the Inland Sea to the capital and to many other ports.

In fact, this estate had a rather large number of professional boatmen, all of whom received more wage fields than such lower level estate officials as “*kumon*” (clerks) and “*tadokoro*” (field overseers). Furthermore, oarsmen in these boats received their rations through a levy on the villagers of the entire estate, a tax known as “oarsman’s rice.” There are many cases in other parts of Japan of coastal villagers having to pay “oarsman’s rice” to support the shippers who passed through their areas, but Niimi is a rare case of villagers in an interior, mountain-bound estate paying “oarsman’s rice” taxes. This gives us a good indication of how active these boatmen were and how lively was the trade in commodities at the Niimi markets. We may also assume that these markets had merchants who brought in a variety of

goods for exchange from a wide range of locations outside the estate.

Neither Yugeshima nor Niimi estate were exceptional, but simply well-studied estates that provide excellent examples of the state of Japanese society from the thirteenth to the sixteenth centuries. In fact, no matter which estate you examine from this period, you will find villagers engaged in a variety of production processes and a number of professional groups working on that basis. Seeing *shôen* estates as self-sufficient entities composed simply of farmers plowing the fields is completely mistaken.

Likewise, to conclude that a place is remote because it is deep in the mountains or on a small island is a completely modern perspective. From the premodern perspective, a “remote island” was open to the world by virtue of the surrounding ocean—in many cases making the island an important point in transportation routes. The deep mountains had more travelers traversing its roads and running its rivers than might otherwise be expected. To say that areas were poor because millet and deccan were consumed instead of rice is simply prejudicial. In fact, those regions were often quite well off.

### *The Tasks of a Contractor Official*

Niimi was divided in the middle of the Kamakura period into a military steward’s portion and a proprietor’s portion. In 1334, the first year of the Kemmu Restoration, the manager of the steward’s portion, a man named Sonji, issued a report on the previous year’s submission of the annual tribute and other miscellaneous goods. Sonji’s document, with the final calculations, survives at Tôji Temple today. Let us see what that document shows us about the responsibilities of an estate manager over the course of a year.

1333 was the year that Emperor Godaigo established the short-lived, revolutionary Kemmu government, so it was an unusual year in many ways. Since the proprietor, Tôji, had requested an advance on that year's tribute, Sonji borrowed 10 *kanmon* from local merchants in the third, fifth and seventh months of that year. He then forwarded those sums to Kyôto in the form of bills of exchange (*kawase tegata*). Purchase of these bills also incurred transaction fees; the cost of sending the notes from Niimi to Kyôto was essentially fixed at 50 *mon*. Since the cost of sending a bill of exchange from Yano Estate in Harima Province (present day Hyôgo Prefecture) to the capital at the beginning of the Northern and Southern Courts period was 30 *mon*, it seems that these transaction fees were based on distance. Moreover, we can sense just how established was the sending of such bills by the fact that the fee was fixed. We can also get a glimpse of the stability of the network that bound merchants in Niimi Estate and Kyôto. The same was true, of course, for the route between Kamakura and Kyôto. In fact, bills of exchange were used throughout the country, with these ten *kanmon* bills of exchange circulating much like negotiable securities.<sup>4</sup>

By the tenth month, rice, millet, soy beans and buckwheat had generally been harvested from the fields of Niimi. According to the 1334 document, the manager had these grains placed in storehouses, then, in celebration of the harvest, the villagers held a banquet. A similar banquet was also held on the second day of the new year, with participants consuming saké, tofu and fish. The costs of these banquets were met by sale of a portion of the rice and soy beans.

In addition to storing the grains, the estate manager closely watched the setting of prices at the market before putting the rice and soy beans up for sale. Rice and other grains were brought to market on the third, thirteenth and twenty-third

<sup>4</sup>Sakurai Hideharu, "Saifu ni kansuru kôsetsu", *Shigaku zasshi*, 104:7.

days of the month and sold for the market price determined on that day. The market price would be set for a certain area, and the manager would keep a close eye on price fluctuations in order to sell the grains at as high a price as possible. If the grains were sold cheaply, or sold at high price but reported as sold cheaply, the manager might be accused of laxity in his duties and be subject to an inspection and dismissal by the estate proprietor. In addition, while small amounts of lacquer and paper were sent directly to Kyôto, the villagers of Takase also sold iron at the local market. The manager collected a portion of these proceeds as the cash tax levied on iron expressed in terms of paddy fields.

The important point is that by the beginning of the fourteenth century, the steward's portion of Niimi Estate had already taken on the character of an urban system. First and foremost, there was the market on the island in the middle of the Takahashi river where much of the commercial business of the estate was carried out. The houses on the island were officially inspected and thirty-one were granted authorization to engage in trade. These houses were most likely lined up on both sides of a main thoroughfare. It is likely that there were also unregistered rental houses in the market area. In fact, historians believe there were quite a large number of buildings at this market.

But my characterization of Niimi as urban is based on more than an assessment of its layout and function. Evidence suggests that it was also officially recognized as such. The term "h $\hat{o}$ " was used to designate the territorial unit of a neighborhood in *sh $\hat{o}$ en* estates and public lands. Originally, *h $\hat{o}$*  was an administrative unit used strictly in the city of Kyôto. The city of Kamakura also came to use *h $\hat{o}$*  to designate its neighborhoods, and *h $\hat{o}$*  have appeared in Bungo province and the Yamazaki district of Yamashiro province. In sum, *h $\hat{o}$*  became a territorial administrative unit for urban-type settlements. The market in Niimi

estate, at the beginning of the fourteenth century, was also designated a *hō* and was under the jurisdiction of two overseers known as “*hōtō*.” One of these overseers was ordered by the estate’s proprietor to specifically oversee matters of the market. Thus, the market of Niimi estate was administratively treated as urban by the beginning of the fourteenth century.

Urban land in the medieval era was recorded in official registries with the character “*ji*” (meaning “land”), upon which was levied a tax known as “*jishi*” (land interest).<sup>5</sup> This was true in Kyōto and Kamakura, but we should also note that the thirty-one authorized houses at the market in Niimi also paid *jishi* on their land. This constitutes further evidence that this market was officially treated as a city.

In 1333, the manager, Sonji, pooled the coins paid for the market land tax and the money earned from the sale of grains to purchase two bills of exchange (worth twenty *kanmon* of cash) in the ninth month and five bills of exchange (worth fifty *kanmon* of cash) in the twelfth month and sent them on to Kyōto. The transaction fees were sixty *mon* in the ninth month and fifty *mon* in the twelfth. Final settling of the estate’s account books usually took place at the end of the year, but since 1333 was a year of civil strife, it took place the following year. Under accounts receivable, Sonji recorded the cash earned on the sale of grains and iron for the annual tribute tax. He also made entries for the public fees on the marketplace, money earned on the sale of mulberry, and fifty *mon* for an excise tax of 5 *shō* of rice per *tan* of paddy land under the heading of “extra cash.” The money earned from the sale of grains was less than the money paid in cash for the annual tribute for iron; grains constituted no more than 41% of the total. At that percentage, could this estate really be characterized as agricultural?

<sup>5</sup>What is significant about this is that while land was customarily taxed via the rice tax, based on an assessment of agricultural productivity, such was not the case for this urban land tax.

Under accounts payable, Sonji recorded the ten *kanmon* loans taken out by the estate proprietor, Tōji temple, in the third, fifth and seventh months. The payment period fell in the tenth month with a monthly rate of interest of 6% added to the original principal. The total was calculated by adding in the transaction fees for sending the bills of exchange to Kyōto, but Sonji kept this sum a secret by recording it on a separate piece of paper.

In addition, he recorded the total of the two bills of exchange (and their transaction fees) that he sent to Kyōto in the ninth and twelfth months. Paid accounts included offerings to the Suwa Shrine within the estate, costs of other religious services, New Year's celebration costs and the costs of a banquet for the villagers when the annual tribute was collected. All of these were listed as authorized expenses. Furthermore, under the heading of reception and entertainment expenses, Sonji recorded expenses related to the visit of a messenger from the new provincial governor sent to the estate on an inspection tour by the new Kemmu government in the twelfth month of 1333. Sonji probably held a *mikka kuriya* ( a three day banquet) for the official; we know for sure that he had rice prepared for the visitors and soy beans for their horses, and that he bought refined saké and unrefined saké at the market as well as dried squid, radish, fish, eel, and fowl (probably quail) for the banquet.

The costs for this entertainment and gifts to the provincial governor were officially recognized as necessary expenses, just as they would be today. Sonji recorded all of the details of these expenses on a separate sheet of paper. After all these calculations, Sonji was to take whatever funds were left over and send them with the bills of exchange to Kyōto. Sonji made some slight mistakes in his calculations, but his accounts payable were supposed to be equal to his accounts receivable.

An account book in which expenditures and receipts would match exactly—in effect a balance sheet—required a rather precise set of records. And in the fourteenth century we find a manager who was able to carry out such a complex task. We do not really know much about what kind of monk this Sonji was, but in this period many of the people who were capable of carrying out these kinds of managerial tasks were monks of the Zen, Ritsu or Pure Land sects, or else mountain ascetics (*yamabushi*). It is to these latter characters that we now turn.

### *The Mountain Ascetic as Official*

As we saw above, the person contracted to be the manager of a *shôen* estate had to understand market prices, be able to keep an account book, and possess a considerable ability for management. In addition to these economic skills, a *shôen* manager had to have the personal skills needed for receiving important visitors and conducting negotiations.

In the particular year covered by our document, Sonji only had to concern himself with entertainment for the messenger of a provincial governor. However, we also have access to rare documents that show the daily conditions of the expenditures of the manager of Niimi Estate for the entire year of 1401. The person who kept these records was a person named Ozaki who had been sent by a mountain ascetic (*yamabushi*) named Senshin who had been contracted by the proprietor to manage the estate. Ozaki recorded the following under the heading of expenditures: the costs of food and daily necessities purchased at the market, transportation costs for various messengers, and alms given to the various itinerants who passed through the estate—picture preachers and “felicitors.”<sup>6</sup> We also find

<sup>6</sup>“Etoki” and “senshu manzai”. People who preach Buddhist sermons using picture scrolls and paintings and itinerant performers who went from house to house offering prayers

extraordinarily high entertainment costs for banquets held for local leaders and the governors and officials of nearby areas. For example, Ozaki would buy badger at the market for badger stew, which he supplemented with tofu and small fish to go along with the saké. Since the market was an urban space, it is also possible that these expenses were incurred at a restaurant, bar or outdoor stand. In the end, Ozaki's entertainment expenses for that year reached quite a sum! Since the higher entertainment expenses rose the more the proprietor's profits fell, Tōji temple tried to keep these expenses as low as possible. In response, the manager argued that these were necessary expenditures. Thus, the manager not only had to be something of an entrepreneur, he also had to have good negotiating skills.

In the fourteenth century, one could also find people with this kind of ability among the leaders of the villager class. The Miyata Estate in the province of Tamba was also a mountain *shōen* with its own lively trade in commodities and currency. We have evidence of a wealthy villager in Miyata who was able to quickly pull together 100 *koku* of rice and 200 *kanmon* of coins. In the neighboring Oyama Estate the villagers contracted with the proprietor to undertake all of these complicated tasks themselves. Undoubtedly, there were also villagers of this caliber in Niimi Estate as well. It was these kinds of people who acted as the lieutenants of the estate manager.

The managers' account books also reveal that, despite its location deep in the mountains, not only could one buy such marine products as dried squid and large fish at the fourteenth century Niimi marketplace but in the fifteenth century, one could also buy sea bream, small fishes, and *wakame* and *konbu* seaweeds as well. *Konbu* is a seaweed that grows in the northern seas. So it had to be carried by ship down from the seas around Hokkaidō and northernmost Honshū, then either across the mountains of western Honshū from the Japan Sea coast or all the way around to and dances for good fortune during important holidays, such as New Year's day.

the Inland sea and up the Takahashi river to the mountains of Niimi. In the fifteenth century, fish roe from the Kinai region was also available. The availability of all of these products in a mountain estate reveals that a shipping route around the entire archipelago was in place by the fifteenth century. The duties of the *shôen* managers I just described functioned as a precondition for the development of such a shipping route.

One other point of importance is that among the owners of houses in the market at Niimi were many people who, as far as we can tell from the documents, resembled monks. For example, we find in the registers people who incorporated the names of buddhist deities in their names, such as Gyô Amidabutsu or Hô Amidabutsu. In terms of class status, these people were villagers, not monks. They were also different from people who had left their homes to take the tonsure. They might well have been lay monks of the Pure Land or Ji sects. But even among the villagers and landowners, there were some who held the ranks of full-time monks (such as the Hôkyô or Hôgen ranks). Whatever their particular situation, it is noteworthy that a significant portion of those who lived in marketplaces and urban areas, and those merchants and financiers who became estate managers, were either monks or took the appearance of monks. As I described earlier, this connection to religion cannot be overlooked when considering commerce and finance in this period.

For example, in the early fourteenth century there was a shipper named Hon'a in the port of Hôshôtsu, in Etchû province, who owned one of the largest of the twenty ships registered by the Kamakura shogunate. His name suggests that he was a member of the Ji sect. In the port of Obama, in Wakasa province, there were a number of moneylenders, warehousemen and other financiers who had names just like Hon'a's, with the "a"-suffix demonstrating a devotion to Amida buddha. These

people were simultaneously mountain ascetics—some of whom later reached the priestly rank of Hôgen—and involved in loan-making and other financial operations. Thus, from ancient times, many of the people involved in commercial and financial enterprises in Japan were monks. By the medieval era, the examples of monks from the new Kamakura Buddhist sects involved in commerce, finance and shipping were particularly prominent. The commercial aspects of *shôen* and the central roles therein of monks and their ilk are, therefore, the keys to a reworking of our understanding of *shôen* estates.