

Lower level bureaucrats and pay day lending :  
The case of the *Issaikyo* sutra-copying project  
during ancient Japan's Hoki era

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The Shosoin-Monjo (正倉院文書) collection of documents from the Hoki 宝龜 era (AD770-780) includes about 100 petitions by sutra-copyers requesting monthly loans (*gesshaku-sen* 月借錢) from the Sutra-Copying Bureau of Todaiji Temple. The loans were borrowed at high rates of interest with their salaries (*fuse* 布施), dwellings and allocations of rice paddy (*kubunden* 口分田) as security, and occasionally requiring cosignatories.

Although the sutra-copyers who incurred such debt were regarded as low-ranking government officials and thus were bona-fide members of ancient Japan's ruling class, they were segregated from aristocrats of the fifth rank and above in terms of rights and privileges and were shut off from promotion above the sixth rank despite long years of service to the government, suggesting to researchers that low ranking bureaucrats composed an exploited sector of the ruling class, whose members were, as shown by the *gesshaku-sen* documents, living hand to mouth under conditions resembling debt slavery.

In this article, the author reexamines whether or not these low ranking bureaucrats were really as poverty-stricken as thought, by trying to better understand the meaning of the Hoki era *Issaikyo* sutra-copying project and its political ramifications. The author then turns to an investigation of the Sutra-Copying Bureau's *gesshaku-sen* loan operations and the personal economic activities of its sutra-copyers, in order to clarify the bureau/money lender's relationship to its employee/borrowers and ultimately what importance *gesshaku-sen* had for low ranking bureaucrats in ancient Japan.