

An Essay on Japan-England Paralleling and Contrasting Research on the History of the formation of Local Credit Relationship Networks

Motoyasu Takahashi

Table of contents -

Introduction

1 Premise

2. A brief survey of regional financial organisation studies

parish religious guild

Mujin・*ko*

3. Issues

Willingham parish, Cambridge, U.K.

Kami-Shiojiri, Ueda, Nagano, Japan

4 Using a new historical material: marginal notes in Kami-shiojiri village Ise calendar Discovery of marginal notes in Ise calendar

Ko・*mujin*

5 Using a new approach: from the records of the Willingham Parish Chapel

1524 and 1525 large special tax records

Jesus College Chapel Accounts

Conclusion

Introduction

The purpose of this paper is to clarify the characteristics of regional financial organizations in Japan and England in the period when the market economy was developing, especially before the advent of the modern financial system, by comparing the different types of organization and assessing their role in building trust and social cohesion. This is part of the publication of the results of the Trust Research Incentive (Trust Association) research topic, “Study on Early Modern English Regional Credit Relationship Network: Comprehensive Utilisation of Probate Trust Probate records Database”. This theme has been chosen partly because the author has already focused on the farmers' families and households that appeared during the period when the market economy was being developed in Japan and England, and the the community's response to the development of regional microfinance. This is because an introduction to contrast analysis is included as part of the results of this study.¹

In recent years, retail finance has been attracting attention for its low-interest loans to the poor, such as those made by the “Grameen Bank” in Bangladesh. However, excluding the implications for poverty policy, it can be said that making such loans has been done in various parts of the world in various forms as a major part of regional finance in the period when the market economy was developing. In the case of Japan, financial institutions and activities that have been described as ‘high interest lending’ in a broad sense, as well as *mujin* (‘inexhaustible’) and *ko* (‘lectures’) (do these two words need more explanation – they are surprising words in this context), are considered to have performed a small-scale financial function under certain conditions. In addition, the situation seems to be the same in Western countries and regions including England. It is worth noting that the

¹ M.Takahashi, ‘Introduction: an empirical, historical study of small finance based on the paralleling and contrasting of regions in Japan and England’, *Ehime Economic Journal (Ehime Keizai Ronshu)*, 37/ 1、2017.

community in this period has various social communalities and is closely related to market activities, confirming the fact that household budgets were created in the early modern period in Japan and Europe and the regions.²

However, this paper focuses on the formation process of financial organizations. They demand a more multi-faceted and broad approach. Here, based on new historical materials, we focus on small-scale financial organizations such as *ko* and *mujin* in Japan in the period concerned, and use them as a basis for comparative analysis, paying particular attention to the relationship between 'credit' and social 'community'. We need to review the organization and activities of retail finance in the community. In this way, this paper intends to construct an approach to compare and analyse credit relationships.

1 Premise

The author has so far accumulated the data on economic history, population history, genealogy, and related fields on the formation of the early modern British local credit network in the United Kingdom. The basic probate trust certificate database is created by incorporating it into the existing English wills trust database. The methodology for utilising the new analytical perspective and the frame of reference for international comparison was referred to in the above-mentioned paper entitled 原文'. The contents are as follows.

In the case of England, a typical will begins with the individual asking for a mass to be said for their soul, followed by a description of where the body is to be buried, a bequest of their worldly possessions to particular individuals and so on. It was not until the seventeenth century that bequests in kind were reversed in proportion to bequests in cash. Attention is paid to the cancellation of debts in the will, which shows that local financial markets beyond the parish have been nurtured. On the other hand, there are also exchanges of claims and debts between relatives and within the parish. Although there is no trace of the origin of regional credit, it is only a few generations since the mid-sixteenth century. At this time, land tenure polarization has occurred. It had the effect of encouraging the development of local financial markets.

To take one example from Japan, in Kami-shiojiri village, Ueda, Nagano, which developed a silkworm egg industry that was the main industry from the middle of the eighteenth century onwards, we observed the formation of *ie* ('family') and *dozoku* (ie-unions) and the increase in the village's population. In order to obtain a lump sum, the idle funds were used indefinitely in the form of split investments. However, with the 'establishment' and formalization of *dozokus* and *ies*, the *mujin* finance has taken on more functions. The development of retail finance in response to the expansion of market opportunities led to the concentration of social funds and the formation of regional financial

² M. Takahashi, 'Family Budget and consumption' *Journal of Comparative Family History*, 30, 2016.

organizations.

The regional financial organization that appears in historical materials is the formation of a credit relationship network, which is built up gradually over the course of several generations and is expected to be formed within a maximum radius of about 10 kilometers. This research depends on an examination of the surviving 18,000 wills in Cambridgeshire, where the Willingham Parish, the subject of my research in England, is located. Thanks to the tremendous amount of time and effort, there is some previous research, and the author continues to browse all the probate records of the El Diocese Court add here ‘which are in digital form’, which covers almost the whole of Cambridgeshire. With the introduction of new technology, research is further deepening.³

This new analytical perspective and method developed in English economic history has also been applied by the Kamishiojiri Study Group in Japan, in which the author has participated for over 20 years. In England, the parish religious guild, which had played the role of a small financial organization in the region since the Middle Ages, was abolished with the dissolution of the monasteries in the Reformation. However, in Japan, it continues to exist as *mujin*, *ko* and *Tanomoshi* (‘course for mother and child’) ..

The Kamishiojiri Study Group has already catalogued and shared digital images of over 30,000 documents from the vicinity of Kamishiojiri Village, in addition to the seven major house documents,⁴ which have also been shared freely. In the course of this research, new historical materials from the first half of the eighteenth century have been released one after another, and the integration of all this data has come to fruition with a series of monographs.⁵ A great deal has been learnt from the discovery of new historical materials, including the fact that *mujin* and *ko* in Japan, brought about the generation of *ies* and *dozoku* or ie-unions by the relations of the main-branch family and the stemmed branch family at the same time as the development of the silkworm industries in the middle of the eighteenth century. What attracts attention is the close link between the formation of families and households and regional financial organizations such as *mujin* and *ko*. However, the path from regional financial organizations to the formation of local banks in the period when the market economy was developing is explained by both Japanese and English institutional stereotypes, but the gradual process over the course of several hundred years is still well understood. However, it was difficult to establish whether they had any characteristics in common.

In particular, while discussing with our overseas collaborator Professor Craig Muldrew, it became evident that the financial history of England begins only after the Bank of England, established in 1694. For regional banks, there was little research done until the socio-economic history study of

³ M. Takahashi, *History of English Probate Wills* (Tokyo, 2016).

⁴ The Families of Kaheiji Sato, Zen-emon Sato, Ryuichi Sato, Tadao Yamazaki, Sukegoro Shimizu, Naojiro Baba and Yoheiji Hara.

⁵ H. Hasebe, M. Takahashi and F. Yamauchi eds., *Regional Society and Communitality, Monograph Study of Early Modern Village of Kami-shiojiri, Ueda I* (Tokyo, 2009); II Market Economy and Communitality (forthcoming).

local financial networks in the early modern period was systematized in *The Economy of Obligation* published in 1998 by Muldrew. Therefore, not only Japanese specialists in English economic history, but also researchers majoring in fields such as finance theory and the history of banking in the eighteenth century in England found that there was little research to rely on. In addition, the situation regarding research on local areas was equally limited. This is the premise of this study.

2. A brief survey of regional financial organisation studies

〈The studies of the history of regional financial organisations〉

M. Spufford's *Contrasting Communities* is a pioneering work on the subject of how regional financial capital was built up in early modern English villages.⁶ This book studies three contrasting rural communities in Cambridgeshire using a large number of surviving wills and inventories made by villagers. Prior to that, there was almost no systematic discussion on regional finance at the village level in the early modern period. Other than that, one of the same generation of researchers, B. A. Holderness, has compiled data almost exclusively on businesses involved in lending money to widows using inventories, but it doesn't appear in the form of a monograph.⁷ Even after 40 years, it can be said that there is only the above-mentioned *The Economy of Obligation* by C. Muldrew as an authoritative book on early modern finance.⁸ This book discusses regional finance and credit provision from the sixteenth century, focusing especially on the seventeenth and eighteenth centuries and beyond, based on an analysis of about 2,000 inventories made in King's Lynn.

The role played by regional financial capital in industrialisation, however, is revealed in P. Hudson's *The Genesis of Industrial Capital*, one of the studies on proto-industrialisation. It has been the focus of attention since it was discussed in a study of the West Riding area in Yorkshire in the period from 1750 to 1850.⁹ However, even if regional financial capital was not financing industrial development, the fact that local financial networks were possible is pointed out in the above-mentioned *Contrasting Communities*, especially in the form of small-scale financial assistance to widows.¹⁰ However, the content has not been revealed in a systematic way, and Muldrew who is currently preparing his work, studies a private notary, J. Cannon, who worked in Glastonbury, a small town in Somerset, in the first half of the eighteenth century. There is no choice but to wait until the

⁶ M. Spufford, *Contrasting Communities* (Cambridge, 1974).

⁷ B. A. Holderness, 'Widows in Pre-industrial Society', in R. M. Smith, ed., *Family, Land and Family-cycle* (Cambridge, 1984); do., 'Credit in a Rural Community, 1660-1800', *Midland History*, 3 (1975). In the first place, to draw comprehensive monographs that follow the time series at the community and village level are extremely time consuming and labor intensive, and as research and technology levels deepen, survey items and analysis perspectives increase. As the result there are still not many.

⁸ C. Muldrew, *The Economy of Obligation* (Basingstoke, 1998).

⁹ P. Hudson, *The Genesis of Industrial Capital, Trade Credit and the Growth* (Cambridge, 1985), pp.182-203.

¹⁰ However, with regard to the systematic analysis, she has a deep knowledge of the history and historical materials of a region that has not been finally fulfilled while he plans to publish a joint paper with J. Ravensdale, alumni of the University of Leicester. I imagine that the result of this collaboration was a huge one, but Ravensdale soon died, and Spufford also went to heaven now.

completion of a cross-country analysis that begins with the deciphering of 250 bills and diaries.

The same phenomenon can be seen in Japanese financial history. This seems to be due to the common attitude in England that the history of the banking system goes back to the foundation of the Bank of England. As a result, the history of banking before the first modern national bank was considered to be obscure, and the historical materials that were discovered by both England and Japan were forced to remain in the corner of the archive as a mass of raw data that could not be analysed. This is the current situation. Still, in Japan, it was generally said that *mujin* and *tanomoshi-ko* were modernized and became the predecessors of mutual banks, and were recognised as the roots of regional financial organisations.

<Parish religious guild>

The parish religious guild is equivalent to *ko* in Japan, and was organised in the form of mourning the saints. The parish religious guild in the late medieval period began to appear in the literature from around the fourteenth century, and featured there until it was abolished as part of the dissolution of the monasteries accompanying the religious reforms in the middle of the sixteenth century, and during this period it played a central role in organizing mutual assistance and the charitable activities of the parish. However, when it comes to research, nothing has come together since H. F. Westlake's classic *The Parish Gilds of Medieval England* (1919).¹¹ However, since the 1990s, there has been a group of studies systematically conducted on a regional basis using the analysis of wills and the accounting records of church officials, and a series of studies on the history of parish religious guilds have also appeared.¹² Bainbridge's *Guilds in the Medieval Countryside: Social and Religious Change in Cambridgeshire c1350-1558*, which depicts the history of the religious guilds in Cambridgeshire, in particular, stated that religious guilds were not limited to one parish, but could span a wide range of parishes.¹³ It reveals that it was not uncommon to have multiple layers in the former Ely diocese, to which the Willingham parish belongs, and which is the subject of this paper.

It is hard to say that the state of mutual assistance and mutual aid after the dissolution of the monasteries has been fully explained by historians, and neither has the implementation of the Poor Law in the region. There is a classic on regional unit poverty, E. M. Hampson, *The Treatment of Poverty in Cambridgeshire*, but the exact change has not been described ~~until~~ before the eighteenth century.¹⁴ If we observe the parish unit, there is an increasing number of references to kinship

¹¹ H. F. Westlake, *The Parish Gilds of Medieval England* (London, 1919).

¹² As an excellent regional study that systematically and intensively used historical materials such as wills and churchwarden accounts, the priests and villagers faced with the Reformation in Morabeth Village, Western Devon State are clearly described E. Duffy's *The Voice of Morebeth* Prior to this, B. Cumin, V. R. Bainbridge and others irradiate not only the religious significance but also the political, social and economic aspects of the parish guild; E. Duffy, *The Voice of Morebeth* (Yale, 2001); B. Kumin, *The Shaping of a Community* (Aldershot, 1996).

¹³ V. R. Bainbridge, *Gilds in the Medieval Countryside: Social and Religious Change in Cambridgeshire c1350-1558* (Woodbridge, 1996).

¹⁴ E. M. Hampson, *The Treatment of Poverty in Cambridgeshire* (Cambridge, 1934)

relationships other than close relatives from the Reformation period to the enactment and enforcement of the Poor Law, but it is difficult to distinguish not only the relationships between neighbours in the parish, but also the kinship relationships in the religious guilds. The ones that formed the community were still functioning.¹⁵ This is because the transition process can be seen in a time-series systematic analysis of the parish wills in ~~the~~ Willingham Parish, Cambridge.¹⁶ During the sixteenth and seventeenth centuries, the will itself actually fulfilled ~~a part~~ some of the functions fulfilled by the medieval parish religion guild by making bequests and continuations.¹⁷

<mujin-ko >

A comprehensive monograph study of villages that can withstand comparative research in Japan is limited.¹⁸ In the old days, the village society research group was represented by Kichiji Nakamura Aruga, who comprehensively considered 'Ie' as a management body, and Ishigami village in Iwate prefecture before the war, and the economic society that is also a consumer entity, was represented by Kichiji Nakamura. The results of the research on ie-mura society theory with the research point of view are left in Iwate prefecture, Kemuyama village and then Nagano prefecture Imai village.¹⁹ There, it can be considered that society is not just a 'community' in which land acquisition is integrated, but a 'family association' that is a functional group of families engaged in agriculture and various other livelihoods. Recent monographs that explore the results further include those of the Kami-shiojiri research group, which published two volumes in the series.²⁰

As for the research on mujin-ko, especially in the field of legal history, it is well known for its classic work *Mujin Financial History Theory* by Mori Kahei.²¹ In addition, representative works such as Akira Fukuyama's *Structure of Early Modern Rural Finance*, which discussed the kos in the rural financial market in the area of Kinai,²² and Masaru Iwahashi's *Main Financial Kos at the foot of*

¹⁵ Still, recent S. Hindle and I. K. Ben-Amos have compiled cases that looked across the country and themes, so trends could be explored; S. Hindle, *On the Parish?* (Oxford, 2004); I. K. Ben-Amos, *The Culture of Giving* (Cambridge, 2008). Hindle is preparing a monograph himself, energetically conducting political and social analysis of English rural societies at the parish level, and discussing communality at the parish level. In addition, Ben Amos's *Culture of informal aid and gifts in the early modern England* covers the culture of private aid and gifts in the early modern England, and has been observed in various stages, especially in rural societies and in public and private aid. It is important to see them as a whole. Therefore, 'semi-formal semi-formal' organisations such as kinship networks, which are perceived in historical materials, have a large overlap with their relatives.

¹⁶ M. Takahashi, *Village Inheritance in Modern England: Kinship Structure, Inheritance Custom and Generation Succession* (in Japanese, Tokyo, 1999), chapters 7-8.

¹⁷ M. Takahashi, *Village Inheritance, chapter 7*.

¹⁸ On the method and methodology, I have sorted out and summarized in M. Takahashi, 'The Method and Methodology of the Historical Parallel and Contrast Study of English and Japanese Villages', *Tohoku Gakuin University Economic Review*, 177, 2011.

¹⁹ K. Aruga, *Large Family System and Nago System* (Tokyo, 1967); K. Nakamura, *Historical Analysis of Village Structure* (Tokyo, 1980); K. Nakamura, T. Shimada, H. Yagi and T. Muraosa, eds., *A Study of Feudal Village in Dissolution Period* (Tokyo, 1962).

²⁰ H. Hasebe, M. Takahashi and F. Yamauchi eds., *Regional Society and Communality*; eds., *Famine, Market Economy and Village Society: Kami-shiojiri Village from the viewpoint of Tenpo Famine* (Tokyo, 2010).

²¹ K. Mori, *Mujin Finance History Theory (Mujin Kinyu shiron)* (Tokyo, 1982).

²² A. Fukuyama, *The Structure of Early Modern Rural Finance (Kinsei Nousei Kinyu no Kozo)* (Tokyo, 1975).

Yamato-gun kos which dealt with the subject of maintenance.²³ In addition, Keiichiro Kato's *Structure of late-modern economic development* analysed the status of the Omi merchant Nakai family in relation to rice grains and the financial market, and the kos in the Hiroshima territory.²⁴ In addition, as for the former Ueda Kami-shiojiri village, which is covered in this article, Chiaki Iijima has already introduced kos in Kami-shiojiri, including permanent kos²⁵.

However, as an approach to financial history, the introduction of the family and domestic perspectives cannot be found in the early modern period. This is why this paper was drafted.

3. Issues

The core of this study is the question of what will happen if Japan's mujin-kos comparable to the parish religious guild continues in England, and this naturally raises a further question of when it originated. Mujin-ko as a financial organisation had been known since the Nara era, but in Kami-shiojiri village, they can only be discussed once homes and families have been established. Since the middle of the eighteenth century, Kami-shiojiri village developed the silk-worm egg industry as central to its economy, and the formation of families and families and population growth can be observed in the village. Doing research on Kami-shiojiri village has the advantage that you can follow the human relationships in the village by referring to the family tree and the Shumon Aratame-cho. Therefore, after comparing the family tree and the Shumon Aratame-cho entry data with the kos of each course, the logic of the course and the nature of the course are also considered.

Kami-shiojiri villagers were constantly exploiting idle funds in the form of split investment for the purpose of obtaining a lump sum, but with the establishment of their homes and families, their mujin finance expanded to cover a wider area.²⁶ In the Tenpo period a new word was coined, namely 'transfer money', which means to utilise money for other purposes. This process created a permanent course unique to Kamishiojiri, where the ordinary mujin-ko that originally started with the purpose of mutual aid repetition led to modern financial organizations from the Meiji Era. It clearly states that it has become the foundation of modern financial organisations. Is this case universal in the history of regional bank formation? In other words, as a result of the establishment of households as a response to the market economy, will a modern regional financial organization be formed, leading to the

²³ M. Iwahashi, 'Feudal Lordian Finance Ko in Ohmi in the end of Edo era: Yamato Kooriyama han-domain', *Osaka University Economic Journal*, 16/1, 1966; do., 'Feudal Lordian Finance Ko in Yamato-Kooriyama Han-domain' in M. Miyamoto ed., *Historical Studies: Financial Institutions and Commercial Mangementes* (Osaka, 1967). K. Kobayashi has positiond Tanomoshi-ko as the origin of mutual and insurance thoughts, in his 'An essay on Tanomoshi-ko in early modern Kinki developed area ', *Mita-gakkai Zasshi* (Keio Univeristy) 79/3, 1986.

²⁴ K. Kato, *The Structure of Economic Development in the Later Early Modern Period* (Osaka, 2001).

²⁵ C. Iijima, 'The development of Silk-Worm Egg Industry and Rural Finance in the last period of Edo era', *Shinano*, 29/7, 1977; Y. Oguchi, '4 Financial Relationships: the 1830s, Kami-shiojiri village' in *Japanese Economic History 4 Early Modern Period* (Tokyo, 1965), p.291. Oguchi refers to the fact that the Satos who were the top families in Kami-shiojiri participated in more than 10 kos in the Tenpo period.

²⁶ M. Takahashi, 'Introduction: an empirical, historical study of small finance based on the paralleling and contrasting of regions in Japan and England'

establishment of regional banks?

In particular, the research on eighteenth century English regional bank or financial institution currently being promoted by the above-mentioned Muldrew had the effect of encouraging people to investigate the accumulation of regional financial capital that would ultimately lead to the industrial revolution — industrialisation. After all, no one in England has ever surveyed historical documents about exchange notes and notarized notes (notebooks) as a specific aspect of margin trading. P. Hudson has made a critical review of the so-called proto-industrialization in England and, as an extreme case, mentions an occasion when the pews for a church congregation had even been mortgaged. And in the Yorkshire Archives, including the East Riding district, which became the main site of industrialisation, which was later called the Industrial Revolution, deeds (real estate transfer certificates) are still bundled together and remain untouched. Systematic research is awaited. However, it is clear from the contents that there is a history of credit transaction formation, and it is difficult to clarify the history of the establishment of banks or financial institutions from the certificate analysis in this “notary” record document. It is therefore necessary to compare the contents of “small banking” itself in each historical context. If it is in Japan, it can be a research theme which allows comparisons to be made. For example, the history of the emergence of foreign exchange certificates in credit transactions or the history of the formation of credit transactions can be examined. In the case of Kami-shioji, as described below, the analysis of long-term credit transactions, such as the handling and repayment of debt documents found in Oku-in cho, and the cross-selling of varieties of merchandise are required.

<Willingham Parish, Cambridge>

Currently, the Prosecutor's Wills and inventories remaining in the Ely diocese, which generally overlaps with the county of Cambridgeshire, are being reviewed and analyzed. The intention is to gather all the data picked up in the other parish probate records of the Diocese that refer to the Willingham parish and to gather information from ‘outside’. The purpose is to follow the process of building a credit network by comparing data from ‘inside’ the Willingham parish to other parishes that we already have data on. And here is the basis for the concentric circle with a radius of about 5 miles, which is the premise of this paper. The details are as follows.

Information about the distribution of relatives and (land) property mentioned in the wills from 1518 to the 1720s is centered mainly on the 'Uplands' for Willingham. The water barrier, the Ouse River, divides the north small. On the other hand, in the south, the city of Cambridge is first mentioned. However, the town is only 12 miles away and forms a critical point. Within 10 miles to the west, references to the parish of the heavy clay zone are dense. This area generally tended to grow in the sixteenth and seventeenth centuries. The concentration shown here is one clue as to the origin of the resident. All travel is centered around Willingham, up to a distance of 14 miles, with most ranging between 5 and 10. In addition, there is always some mention of London. The same is true of the case of Kami-shiojiri in Japan, and movement to Edo seems to happen frequently, though the number of

cases involving a long distance is relatively small.

<Kami-shiojiri, Ueda>

By using 251 data about the family tree in the former Ueda-Kami-shiojiri village and 1076 data from the Kami-shiojiri village Shumon Aratame-cho (Tenmei 3-Keio 4), the overall movement of population including the labor force can be observed. Of the 1076 entries in the Shumon Aratame-cho, there were 511 instances of 'Murairi (enter the village)', 408 'Murad (going out of village)', and 158 'Murauchi (move inside the village)'. The total population of Kami-shiojiri has increased in the middle of the eighteenth century, the Holy Calendar, the Meiwa, and the An-ei era, but after that it was rather stagnant until the Tenmei era, but increased slightly until the Tenpo era. The explanation for this doesn't just lie in an increase in births. There are unexpectedly few relationships in the village and in the same ie and dozoku (ie-unions). Along with the expansion of market opportunities, new relationships between villages, neighboring villages, and places that were further away were formed. However, there are few relationships that extend to other territories except for those formed by the Sato family main branch and the first stemmed branch. The relationships were with people living within a radius of approximately 10 kilometers.

4 Using a new historical material: marginal notes in Kami-shiojiri village Ise calendar

From the experience of Kami-shiojiri, it was found that customs and the people who follow these customs are cannot be separated. In particular, this is true for the formation of ie ('family') with dozoku (ie-union). Ie itself is an expression of the ideology of the need to ensure the survival of the children and grandchildren, and three generations can be traced in the family tree throughout the eighteenth century. It is behind the link between the development of the silkworm egg industry and the market economy. We can clearly see the establishment of the family business. Before that, if you can if you go back to a much earlier period, it is possible to observe the process of credit formation in conjunction with how each house is established, together with the communality in each community. This new perspective allows us to see that studying wills and court records, church official records, and diaries in the UK, and in the case of Kami-shioji in Japan, writing to the Ise calendar yields a great deal of valuable new information.

< Discovery of marginal notes in Ise calendar >

The Ise calendar is a calendar published by calendar professors such as Uji Ise based on a manuscript of the calendar of the Tsuchimikado family who is famous for the Onmyoji or yin and yang master, during the Heian period – one of whose most famous members was. A master of Ise Jingu distributes the card with a note. It is a sheet of paper that is about 1 meter wide and is just right for writing notes on. Like the modern business notebook, it is characterized by its standardized style and format. The Ise calendar of in the Fujimoto Museum of History (Kami-shiojiri, Ueda City) covers the period from Jyokyo 6 (Genroku 2) (1689) to Meiji 6 (1871). However, the 67 years of the Ise calendar mentioned

above or 67 years in two duplicate calendars that have been the focus of attention as a record of the same period. Detailed writings can be found from 1737 to An-ei10 (1781) and from 1858 to Keio 4 (1868).²⁷ The contents of the writing include not only private matters such as comments on the goodness of the Zen-emon family, but also on farming and market conditions, including the weather, natural disasters and groining, and general disputes.²⁸ There are also references to Tono-sama (Lord) kos and Ise lectures. Of course, since it is a memorandum of the recorder, what is written down depends on the interests of the recorder and is not comprehensive. However, at least there are many cases that are not recorded other than those recorded from the Ise calendar, and it is a valuable source of information on things and production conditions. In addition, it will be possible to enquire about the contents of the inexhaustible lectures from 1750 to 1780, because the record in the Sato Zen-emon document, 'Mujin after 1750' survives.

<ko-mujin >

[Ganbun Year 2 (1737)]

From the first year of the original era, it is a 65% corruption that the old gold 100 is changed to 165. Based on this recognition, the exchange of money will proceed in the future. "As the replacement of Ryo, gold, silver, and silver, and a separate sheet of paper".

[Enkyo 2 (1745)]

Zen-emon paid a bird scattering ko at dawn on October 16²⁹ ("16th evening, Ni-jima-paid lecture le.

[Horeki 4 (1754)]

In September 1754, he was devoted to Ueda's Daiseisha ("Ueda Daiseino Shinanouchi Akihayama Ryomachi Korani, soon after the end of Bonsei Metaphysical September 11th Niimiya Nimeta "). Furthermore, Tono-sama Mujin was in November. On duty is the Shiojiri group, and Zen-emon has received some payment from Gokura(village warehouse).³⁰

[Horeki 5(1755)]

²⁷ Ueda Fujimoto silk industry museum, VI/3/1-1~161. The early ones were Sadayo 6 years, Marshal 13 (1700), Kyoho 4 (1719), Kyoho 14 (1729), Kyoho 17 (1732), Kyoho 19 (1734) open. However, it has been almost continuous since 1736.

²⁸ M. Takahashi, ed., 'Source: Notes on Ise Calendars in Kami-shiojiri, Ueda 1', *International Comparative Studies*, 15, 2019.

²⁹ As a background, from April 27th to May 1st of this year, it was raining continuously, and the water flowed out ('The first day of the rainy day in the rainy day until the first day of the rainy day in the evening of May '). On the next day of May 23rd, there was a phenomenon of ice falling around the back, Wakamiya, and Shibahara, causing damage to the eradication of wheat and cotton ('May 3rd Okunoshita □□□ Wakamiya Shibahara "Nice ice-fried wheat'. It was abnormal and thought to be ominous. Around the same time, in the Sato family, a fire broke out in Hanya's house, which became the second seat of the leading Hachiroemon family. It is May 20 ('Mayday's day and night').

³⁰ On February 24, they saw fires in Komoro and Ueda-Tokita -mura ('24th day's nights, Komoro-Ara-machi, about fifty houses fired at the same day, several hundred Ueda-Tokita-mura houses fired on the same day'). However, water came out in March ('●●Water entered the living room'), and it rained on May 26, and in particular, they saw a storm that rained sideways on June 11 ('It was rain on the 26th day of May, and on June 11th it rained sideways). However, 'in June, the sun was shining, but the situation where it did not rain at all throughout the territory became a situation where it did not rain for a total of 45 or 46 days until July 10').

On February 29, Sansha Gongen shrine on the Togakushi mountain, and the Kuzuryu Gongen shrine current opening book ("February 9th Higashikageyama three companies right now, the same nine head dragon rights Edo opening book D Up ")

[Horeki 9 (1759)]

On November 16, 9th year of the Holy Calendar, there was a mujin of 3000 ryo, and Murakata (the village) was assigned 720 ryo. Among them, 25 are Shiro-emon, 20 Ryo Hara Yozaemon, 10 ryo Gihei, 20 Kaheiji, 10 Shigebei, 15 are Sugoro, Zen-emon and Hachiemon Infinitely • • To three thousand covered • • Murakata Warrior Seven hundred and thirteen Nijojo 𠂔 this allocation book reference 候 Unouchi 弐 15 Ryoshiro Semon Eemon. Next, Jubero Shigebe, Jugyosuke Goro, Zenemon and Yaemon. On November 27, I collected money under Shoya, and on 28th, I arrived at Unemoncho Zenemon, and on December 8th and 9th, a banquet for 180 servings was given at the Imperial Palace (" November 7th to Nigenshoya ex-Yokano-cho, Zenemon, Niikin Convenience Officers and Outcomes Participation Numbers Both days of the territory³¹

[Horeki 14 (1764)]

In that year, the Ueda lord made the temple and shrine ministers concede 1000 ryo contributions from the territory, and Kami-shiojiri village had 30 ryo requests. For this reason, contributions ranged from 5 to 1 and 2 Zen-emons have also been put out ("Tosama Goji Shrine delegation ni espouse suspicious Yorino territory for sensuality 1000 espouse □ To our village thirty Both of them are high and low, and the number of metaphors is 156. The number of metaphors on April 10 is the same as the sign before the sign on the government office. ")

[Meiwa 4 (1767)]

3,000 ryo mujin was set up in the territory, and Zen-emon was also asked for 20 ryo. As our village, it will be 102 ryo twice, and in the third year, two years later, the third year until 1769 will be passed down on March 8 In front of Yuhicho Tatsuyuki, the ratio of the two to be sent to the warehouse on the 6th of December in the front of the house is a sign of the contest. 3 years until March 8)³²

[Maywa 6 (1769)]

Ebisu ko in January ("Ehis lecture").

On Nov. 8, Meiwa 6th, The chief shoya (village headman) came to our shoya and asked us to contribute money, so 18 and 10 ryo Yozaemon, 22 and 17 and Chusuke 22 and 10 and 20 • 13 and 10 ryo left Saemon, 20 and 30 ryo Kaheiji, 5 and 20 ryo Chunojo, 5 and 20 ryo Kozaemon, at least 320 ryo. 90

³¹No direct damage has been reported on June 8 in Kami-shiojiri, but 'a tsumuji wind (tornado) has occurred in the territory. 2 houses were rolled up, 16 houses were blown down, and 2 people were missing, leaving a large hole (" The Takuroshibuki Taboshi, who have been picked up, also go to Hitomi, and they have to dig a large hole of 8 shou (about 1.8 liters) '). In July, it began to rain on the 22nd

³² There is no mention of any major disasters in Kami-shiojiri or Ueda, but the flood damage in Owari-Nagoya on July 12 is extensive and recorded. A total of about 45,000 people were spilled out of the rice of 240,000 koku (5.12 U.S. bushels) ('On the 12th July, there was a great flood in Nagoya, Owari, they say about the rice of 240,000 koku were flown away and about 45,000 people were swept away').

ryo were dropped on the 11th, and 40 ryo were dropped on the 18th. ("Shoya and Motosawa will receive a surcharge for the two-day number of both hands and hands. The eighteen picked-up cars, Yozaemon, seventy-one seventy-seven assistants, and the thirteenth threeteen-thousand Chozaemons. "Kuraji Kagoji Gojo-cho, Tadanogo Gojo-cho, Kozaemon, Sasan-san Ryoya, Ninety-Nine, and the 100-day 28-day Ni-ki underground")

In December, Yonemon was unknown for 25 cars in Shichibei, 5 cars in Kaheiji, 5 cars in Shizaemon, 5 cars in Kozaemon, 20 in Chusuke, and 10 cars in Tadayuki. It has been raised by the 20th. ("Takeshi Goro Shichibei Su, Goro Kahei Ji Su, Goro 7 Saemon, Goro Kozaemon, Ryosuke Saju, Tadanoyuki Tadanoyo, Yozaemon Samurai Unexpected Days, "Sekishomurasho" and "Genji-no-go-no-go", "Ibukasik" -existing symptom-existing Mitedai Onomyo Onomata Zenemon-san and sovereign turn number Ha-Tondamura-Fujiemon-san Suwabe-mura Ube-den³³

[Meiwa 8 (1771)]

From mid-March in the same year, the flood from West to Ise flourished, and in summer, China and Kanto flourished, as did Shinshu. In particular, our country in the Kanto region is also the same. " In November, an Ise teacher came to sell a book and made a visit twice ("Ise Goji book sale 2 □ Degree Gozen")³⁴

As described above, as historical materials for resident surveys, population estimates, and identification of relatives, information recorded on the Ise calendar in the period immediately before the introduction of the sect gates are comparable to the parish registration system in the UK. It became clear that information about the ko was also recorded on the calendar. References to the ko can be found here for the first time - information that has never been provided before because in the past it appeared only in personal diaries. However, the only indications of links with other lands here are Ise Shrine, Ueda Territory, and Shiojiri Gumi.

5 Using a new approach: from the records of the Willingham Parish Chapel

On the other hand, in the case of England, the newly-examined historical material brings us a somewhat different set of information. In the first half of the sixteenth century, before the introduction of the parish registration system (1539), the Willingham Parish, in Cambridge, UK, made contributed to the Great Subsidies in 1524 and 1525, and the Great Subsidies in 1544 and 1546. These

³³A star that appeared to be a star appeared in July of Meiwa in the vicinity of the triple star (possibly in the constellation of Orion). ('Both the stars go through the wings of the shining shining muscles, and all the broom stars will be unleashed at night'). In the same month, the sun continued to shine, and there was a ceremony to pray for the rain

on the 15th and this time it rained the next day, so they gave thanks as a group. ('Thank you for your visit on the 16th day'). After that, it has been falling intermittently.

³⁴ Nichijo Kyonoshō's unconventional affairs to the top of the 7th of Nijo Nijo on the same day in the evening. They started to pray for rain from May 24 and it finally rained from around June 4 ('They had the ceremony to pray for the rain at the village and Mt.Kokuzo on the 4th of June and the rain started on the evening of the 5th, and again about 3 inches of rain fell on the 6th, and the premonition on the 8th night).

subsidy records only provides a list of the main landowners in the village, along with their tax assessments, and then a partial record of the wills and land management records at the University of Cambridge, Jesus College, which owned part of the land. This is the same as the case of Kami-shiojiri in Japan in terms of how scattered the information is, and it has never been at the top of the comparison so far, but this time the comparative approach makes it possible to draw some conclusions.

First of all, if you look at the overall picture for Willingham Parish as shown by the documentation relating to the 1524-5 large special tax, the 1544-7 special tax, the 1575 field survey record, the 1603 map, the 1660-70s Hearth tax returns, the 1720s field survey record, there are not necessarily many cases where one family continues to live in the same village for the whole period, although around 20% do so (Figure 1).³⁵ There are not many studies that have tracked the survival of families in a village community for over 200 years. C. Howell has already observed the change of surname in the Kibworth Harcourt parish, Leicester, with only 8% of families remaining in the parish between 1280 and 1700.³⁶ These figures are similar ~~to the case of~~ those in Willingham Parish. However, in villages closer to the city, this figure can be easily predicted from the high fluidity.

<The Great Subsidies 1524 and 1525>

Willingham records a minimum of 43 surnames during the 1524-5 special tax period. In terms of the number of individuals, there are 68 people (some names appear in damaged historical materials and so cannot be identified). After 200 years, or about 8 generations later, 84 surnames are recorded in the cultivated land survey records in the 1720s. The number of individual household heads is 130, and only 13 surnames (16%) of these 84 surnames were recorded in 1524-5.

If the number of individuals is higher than the number of surnames, it means that there are multiple people who share one surname, so there is a strong connection between relatives. People tend to think that a long-lasting family is relatively wealthy, but in Willingham, such wealth is not constant, and as the economic situation worsens, the overall level of poverty increases. However, in 1524-5, of

³⁵ Takahashi, *Village Inheritance*, p. 193 Figure 5-1. The documents used here are as follows:-Public Records Office(P. R. O.) E179/81/126, 130 Subsidy Assessments, 1524, E179/81/142, 156, 159 Subsidy Assessments, 1525, E179/82/185, 200, 206 Subsidy Assessments, 1544/46, E179/84/436 Michaelmas Hearth Tax Returns, 1662, E179/84/437 Michaelmas Hearth Tax Returns, 1664, E179/244/22 Lady Day Hearth Tax Returns, 1666, E179/244/23 Lady Day Hearth Tax Returns, 1674; Cambridgeshire Record Office(C. R. O.)Li/118 Court Rolls (1547-1602), P50/28/54 Nine Sheets of Parish Accounts(1567-1590), P127/28/10 Map Town Land, R59/14/5/8(a)-(f) Town Terriers and Field Books, Willingham Parish Registers.; C. R. O. and Cambridge University Library (C. U. L.) Willingham Original Wills, Willingham Registered Wills.

³⁶ W. G. Hoskins, *The Midland Peasant* (London, 1957), pp. 195-6, C. Howell, "Peasant Inheritance Customs", in J. Goody et. al. eds., *Family and Inheritance* (Cambridge, 1976), pp.123-8, in particular fig.1, also, *Land, Family and Inheritance in Transition*, pp.240-4, Fig. 16.

the 43 surnamed families, 22 were wage workers, perhaps landless. On the other hand, 7 families, one third of these that included workers still exist in Willingham 200 years later.

We will now Focus on the first half of the sixteenth century, before the identification of individual and kinship relationships through the parish register, the period under consideration in this article (Table 1). Judging from the continuity and status of each surname (family) over a period of 200 years, 58 out of 69 people left their surname or family in Willingham in some form for about 50 years from 1525 until the 1570s. There are a total of 36 family surnames.

The standard for stratification is as follows. The first tier is made up of individuals who have been assessed as worth £10 and therefore capable of paying a large amount of tax. In the following tier, the owner has more than one yard of land (i.e. approximately 30 to 40 acres) and can be considered a wealthy yeoman in this parish. The second tier is a tax assessment and is between £ 5 and £ 10. In later surveys, it is a person with a half-yard of land (about 15 to 20 acres), and it can be said that this type of person is a husbandman. This is the largest group in the parish. Level 3 is made up of people worth between 30 shillings and 5 pounds. These individuals may own small farms of less than 15 acres and live in cottages. The fourth level is a person who is assessed as being worth under 30 shillings under the Great Subsidies, has almost no land, and can be regarded as a day laborer.

According to the above criteria, there are 14 surnames with the same surname and 36 members of the same family in the 1524 and 1525 large special tax assessments. The Ingle family are the largest, with five members, followed by the Ellis and Lamb families who have four members. There are three members of the Bissell family, and ten remaining families or surnames have two members. It is to be noted that when the assessment is divided into four tiers and we examine the top tier, only individuals with three different surnames are assessed, namely the John and Henry Orynell families. You can't ~~even~~ always see the last name. ~~Rather~~, However, in the fourth tier there are individuals with as many as 10 surnames, including wage workers or their equivalents, who are assessed. In other words, 10 out of 14 surnames, (70% of the total) were people who owned no land or small farms. This result, however, is not necessarily surprising, as the Biddall (Bidale) family, which was assessed only by John 1 in 1524 or 1525, is a typical example of this parish-village. Therefore, it seems reasonable to assume that mutual assistance may have become more necessary even though it had not previously been common for people to give money to others who were in need.

According to the information already available, the number of references to other parishes found in Willingham's wills shows that the Ouse River, which forms the northern part of the sixteenth and seventeenth centuries, was a good place for parishioners to interact with those from outside the parish. Although it was convenient, it also became a barrier. This is because parish kinship and land tenure tended to expand across rivers and move south, including Cambridge.³⁷ Nonetheless, the

³⁷ Takahashi, *Village Inheritance*, pp. 123-5.

distribution varies from family to family, and there are changes over time. The parish along the Ouse River, including Willingham, was on the edge of the edge of the Fens. The increase in population in the sixteenth and seventeenth centuries seems to be the main cause of the population increase in Willingham brought new people into the area from outside, but the existence of the commons—a shared land that provides the foundation for river traffic and life as an inflow route was also extremely important. In that case, it is more natural to think that you were in this parish relying on some sort of evangelism from existing relationships, including relatives. P. Clark gives an example of the movement from rural to urban in his classic works on early modern population migration.³⁸ Such kinship and territorial relationships are believed to be the basis for the parish religious guilds since the Middle Ages, a historical manifestation of layered communality.

<Jesus College Chapel account records>

In wills made before the Reformation and dissolution of the monasteries, it was not uncommon for people to ask for prayers to be said for the souls of their ancestors in the chapel chantry attached to the church. The documents held by Jesus College include a book of chapel holdings and associated common interests.³⁹ This account book tells us about the history of the chapel, which was donated to Jesus College upon the dissolution of the monastery.⁴⁰

In 1495, John Deverin's heir, Walter Deverin, owned messuage in the Willingham and lands in the Willingham and Over parishes. It was passed to the 13 people on 5 October 1496 after appropriate legal procedures. Among them are Henry Greve, another Henry Greve, John Greve and George Crispe. There are also five names as witnesses, including Thomas Adams, Roger Orynell, and William Elis, who were the main land owners of Willingham.

Subsequently, on March 20, 1502, John Greve and another person handed over the property of Willingham to a person in Sutton near Ely, and on 29th of the same year, the property was further given a gift and seal announcement. It takes the form of Gift and Feoffment and is shared among three people. Two of them are already named as Willingham residents: Thomas Adam and John Salmon.⁴¹ Five years later, in 1507, the land is transferred to five people due to a change in the land transferee. The five individuals are in Over, Linton, Girton and Barekway parish in Hertfordshire. With the

³⁸ P. Clark, and more recently R. Glasby, point out the positive relationship between kinship and capitalism from a business network perspective.

³⁹ It was owned by London merchant J. Develline, who gave the swan breeding rights to his daughter as nun. This was introduced in my book *Village Inheritance*..

⁴⁰ There are not a few things that will finally become clear by unraveling the historical documents held by the Jesus University College Archives. Prof. M. Spufford did not use in her *Contrasting Communities*, and since the historical materials were in Latin for the fifteenth century, they were not included in the book. Fortunately, those documents stored in the “Green Box” were well organised and categorized, so we were able to know their contents. In particular, I gained new knowledge on specific land use methods in West Fen and Willingham Mere, which I walked in the above survey.

⁴¹ The last one is a John Jowderrell in Sutton.

exception of the latter, the relationship with other parishes mentioned in the Willinghams wills is also recorded. To verify it, the names of the witnesses are John Greve jun, John Adam and another John Adam, Robert Battery, Robert Botery (Buttery), John Salmon Jr. John and another junior. 16 people involved in the transaction including Robert Salmon and William Adams Jr..

After this, in the Great Subsidies of 1524 and 1525, Ellis/Elys (Eliss), Page, Clark /Clerk, Ingle, Frommond, Vidal Bedale (Beddall), Rugge Ragge, and Hugh appear. The core layer of the village, which later provides Fen Reeves officers such as individuals from the Fewe (Phew) family, appear at this time. The above-mentioned Chantry Land was also owned by Jesus College following the dissolution of the monasteries by Henry VIII, and in 1534, this land was divided into eight major areas, all of which were leased on a regular basis for 60 years.⁴² In addition, not only the former assignees but also new people appear as the tenants of this land. One of them is Roger Few, the ancestor of the Few family in Willingham. John Fewe (Phew) appears in the first tier in the 1524 and 1525 Great Subsidies, although his relationship with Roger is unknown. Roger first appeared in this account book 17 years later, on 20 December 1542 when his name was recorded by Dr. Reston (a resident of Jesus College). It was decided to rent 7 acres of cultivated land, 2 roods for pasture, and half lude for marshes on one of the 8 leased lands.⁴³ In any case, the Hugh family, whose ancestor is Roger, is now a 'family that is thin and long'.⁴⁴

Originally, the last name Few / Phew, according to the record of the special tax Lay Subsidy during the reign of Edward II (1307-1327), has six people who can be identified as taxable persons in Cambridge, in addition to individuals living in Swavesey, Haddenham, Whaddon, Bassingbourn, Wratting and Wood Ditton. After 1534, the land of the chapel after the religious revolution became a large number of fixed-term leases for 60 years. At that time, Roger Fewe appears as a new face as well as the traditional trustee. At that time, he was in his fifties, and his son Richard had a child Richard meaning that Roger had a grandson. By 1549, the tenant's name was his son Richard, but he seems to be too young, and in 1553 Margery, who was now a widow, became owner of the land. However, on December 21, 1556, Margery died soon after leaving a will. Judging from its contents, she can be regarded as a very typical villager.⁴⁵

Regarding the distribution of references to other parishes in the wills made by people in the

⁴² This includes the ground 10 lude at Long Shelford's Fen, which was leased to William Crispe (Husbandman). This common land was located in the parish more northwesterly than Willingham Mere. There is a document on the raising of swans in a separate volume of the account book.

⁴³ A messuage formerly belonging to John Bere, 7a of arable land, 2r. of meadow and 0.5r. of fen

⁴⁴ A. J. Gautrey, *The Fews of Cambridgeshire: A Family History* (Eastbourne, 1972) The genealogy of the Fews family was traced mainly to the Willingham with rich historical materials and many descendants. Not only the parish register but also church probate records such as wills and inventories are used as genealogy's usual path, Jesus College Chantry Land Information is also obtained from related materials.

⁴⁵ Ibid., pp.5-7.

parish of Willingham, it has been found that the city of Cambridge, about 7 miles away, is roughly the limit and most of them can be located within a radius of 5 miles.⁴⁶ Of course, as already mentioned in the discussion of common-use areas, each family has different opportunities to engage with other parishes.

In the accounting records of Jesus College, the Crisps and the Greave family appear at the end of the fifteenth century. The two families are both stable and large in number in the remainder of the wills. The Crisp family can be recognized as being at least yeomen, even though none of them reach the level of 'gentleman'. It is surprising that with the exception of Over, most references are to individuals based in Cambridge. In the case of the Crisp family, however, some of them are prosecuted by the Prerogative Court of Canterbury. In that case, as a general rule, their property is in many different areas, and not all of this land can be considered part of their world.

How about the Greave family? It is quieter than the Crisp family, and in *Contrasting Communities* is a family with a high degree of cohesiveness which was the result of protecting the 'family land' in the Willingham parish, along with the Ellis family. And in contrast to the Crisp family, name him also has a foothold in an adjacent neighborhood, as described above, and and has land that extends from the parish of Willingham south-eastwards to Cambridge. This shows the extent of the development. This would also be reflected in the involvement of the chapel property, which became a 60-year lease for Jesus College. In other words, it can be seen as a manifestation of a desire to cultivate a foundation to support the 'family land'. It is natural to think that the formation of credit relationships has also progressed along these lines. In contrast, the Ellis family, who was said to have protected the same 'family land' in Willingham from the sixteenth century to the seventeenth century, are only mentioned once in Over. This seems to be regarding the land related to Jesus College.

~~Since~~ John Bidall, who has been confirmed to be present as a holder in the records at the Jesus College Chapel, and has also appeared in the 1524 and 1525 Great Subsidies Records, seems to be the typical Willingham husbandman of this family line. The relatively wide distribution of the Bidalls family, suggests the spread of credit relationships. To the north is the Haddenham parish that belongs to the Isle of Ely across the Ouse River, to the east is Cottenham parish, to the south is Cambridge, and the Girton Parish before that. To the west is Fenstanton parish in Huntingdonshire. It seems that the relationship with the parish of Longstanton, the parish, was relatively deep. It can be said that the living area of the Biddal family was built within a radius of about 5 miles.

In addition, what about the Few family that can be considered relatively new? There is only one mention of the family in the Jesus College documents.⁴⁷

⁴⁶ Takahashi, *Village Inheritance*, pp. 123-5.

⁴⁷ If you follow the family line, there was something that migrated to Cambridge City, but there is a reference to the Willingham on the Cambridge side, but there is no reference to Cambridge City from the Willingham side as a long-

Conclusion

Traditionally, in the period before registration records and census records it was difficult or impossible to identify family members and important members of the community. It was also difficult to study the formation of local communities and the development of financial organisations. A systematic analysis of the content was abandoned. However, as an attempt of this trust study, in two research subjects with different historical backgrounds, instead of finding nothing but differences right from the beginning and all the way to the end, it starts on the basis of there being some common points or similarities and later on tries to find differences. This comparative ~~research~~ approach has to some extent made it possible to compensate for missing information. In the case of the Willingham Parish in Cambridge, England, there is a parish register that started in the 1550s, and in the case of Japan's Kami-hiojiri village, it started in the Horeki 7 (1757) and beyond. As a result of this attempt, Japan's mujin-ko was found to correspond to the parish religious guilds which were abolished during the Reformation in the middle of the sixteenth century. In Japan, A financial ko becomes a permanent ko at the end of the Edo period, develops into a modern financial organization after the Meiji period. Therefore, the work to detect the characteristics of an English financial organization was advanced by comparing it with something similar in Japan. In the process, after discussions with collaborators in English research history it became clear that the common perceptions of the researchers were formed without any basis. The reason for this is that the study of Japanese financial history has been 'imported' exclusively after the establishment of the Bank of England (1694), and therefore, in the case of Japan, the study of financial history has focused on the formation of modern financial organizations. The development of such organisations had already started and anything that happened before 1694 belonged to a period when there were no records. But even in this period, as revealed by this contrasting study, in a relatively short period of several generations—half a century—ie and dozoku(ie-union) were formed and became the core of the community. If they were formed, it may simply be that there is no record of this happening. Contemporaries also tend to be under a similar illusion. This indicates the existence of layers of kinship and other communalities, where this paper finds financial communalities. This finding would also facilitate a comparative study of the existence of parish religious guilds in continental Europe, and an empirical study of credit relationships in England.

lasting line There is also a Bowle family, but this is also one over only.