

Chapter IV

Ningbo and Its Hinterland

The city we know as Ningbo 寧波 is first mentioned in the records of the Former Han period 前漢. After it was moved to its present site in the eighth century, it developed into an outpost of the lower Yangzi 揚子 region and flourished for the next thousand years as a center both of the coastal trade and of the longer-range trade with other regions of China, with Japan, and with Korea.¹ In late 1843 the city was opened to Westerners as a treaty port with great anticipation of international trade, but even at the end of the Qing 清 period its traditional junk trade remained little changed. The stability and persistence of this traditional commerce in Ningbo profoundly affected the development of the regional economy the city dominated. In this chapter I describe Ningbo and its commercial hinterland and provide a tentative analysis of how the city functioned in the nineteenth century.

1. Historical Development in the Ningbo Region

Taming the regional landscape. Zhejiang *sheng* 浙江省 can be divided roughly into two zones. The fertile alluvial plains around Hangzhou Bay (Hangzhouwan 杭州灣) in the north account for about three-tenths of the province (*sheng* 省)'s land, whereas the mountainous or hilly districts in the south account for some seven-tenths. Despite a slowly growing coastal trade and recurring waves of Han Chinese migrants from the north, Zhejiang remained a backward region until the Six Dynasties period 六朝時代.² The Yong River (Yongjiang 甬江) drainage basin, the immediate hinterland of what was to be Ningbo, lay in the easternmost portion of the province along the south shore of Hangzhou Bay, and was thus rather isolated;

* This chapter first appeared in *The city in late imperial China*, ed. G. William Skinner (Stanford: Stanford University Press, 1977), 275–346, and owes much to Professor Skinner's helping hand. I wish to acknowledge with thanks the advice and aid I received from him through the entire process of writing it.

¹ See Fujita Toyohachi, "Shina kōwan shōshi" [Short history of ports in China], in *Tōzai kōshōshi no kenkyū, Nankai hen* [Studies on cultural intercourse between East and West: Southeast Asia], ed. Ikeuchi Hiroshi (Tokyo: Oka Shoin. 1932), 637–641.

² See Kuwabara Jitsuzō, "Rekishijō yori mitaru Shina no nanboku" [China's north and south viewed historically], in *Shiratori hakushi kanreki kinen Tōyōshi ronsō* [Essays on East Asian history in commemoration of Dr. Shiratori's 60th birthday], ed. Ikeuchi Hiroshi (Tokyo: Iwanami Shoten, 1925), 387–480.

it also suffered from floods, droughts, and tidal waves, elements hardly conducive to the development of a large city. Fishing along the offshore bank around the Zhoushan 舟山 archipelago (later a productive sector within Ningbo's commercial hinterland) and along the south coast of Hangzhou Bay was as yet underdeveloped.

Under the Sui 隋 and Tang 唐 dynasties the situation changed greatly. Above all, the construction of the Grand Canal effectively extended the main overland trading route to the east coast. It not only linked the producing South with the consuming North, but also stimulated specialization and economic development in the areas it served, most notably the lower Yangzi region. Coincidentally, the maritime trade that linked the Yangzi delta with ports along the China coast, in East Asia, and on the Indian Ocean flourished in the wake of improvements in navigation (notably the steering compass).³ By virtue of waterways linking it to Hangzhou via Yuyao 餘姚, Caoe 曹娥, and the Zhedong Canal (Zhedonghe 浙東河), Ningbo in effect became the southern terminus of the Grand Canal. Furthermore, owing to shallows and tidal currents in Hangzhou Bay and at the mouth of the Yangzi, large ocean-going junks from southeastern China were forced to transfer their cargoes at Ningbo either to smaller boats capable of negotiating the canals and other inland waterways or to small luggers, which sailed in turn for Hangzhou, the Yangzi River (Yangzijiang 揚子江) ports, and the north coast of China.⁴ Conversely, products from the lower Yangzi region were gathered and shipped to Ningbo for export. Ningbo's advantages were not shared by the two other Zhejiang ports, Wenzhou 溫

³ For discussions of Tang and Song maritime trade, see generally Kuwabara Jitsuzō, *Ho Jukō no jiseki—Tō Sō jidai ni okeru Arabujin no Shina tsūshō no gaikyō; kotonī Sōmatsu no teikyo shihaku seiikijin* [General description of the development of Arabian trade in China during the Tang and Song dynasties: Especially the life of Pu Shougeng, commissioner for Arabian trade in the late Song period] (Tokyo: Iwanami Shoten, 1935); Edwin O. Reischauer, "Notes on T'ang dynasty sea routes," *Harvard Journal of Asiatic Studies* 5.2 (1940): 142–164; Shiba Yoshinobu, *Sōdai shōgyōshi kenkyū* [Studies in the commercial history of the Song period] (Tokyo: Kazama Shobō, 1968), 51–78. See also Joseph Needham, *Science and civilization in China*, vol. 4, *Physics and physical technology*, part 3, *Civil engineering and nautics* (Cambridge: Cambridge University Press, 1971), 459–477.

⁴ See the chapter on Song-period shipping in Zhejiang in the *Mengliang lu* of Wu Zimu, and Shiba, *Sōdai shōgyōshi kenkyū*, 61. The ocean-going junks were known as *nanchuan* 南船 (later *nanhao* 南號 or *nanbang* 南幫); the luggers were *huchuan* 湖船 or *beichuan* 北船 (later *beihao* 北號 or *beibang* 北幫). On the distinction between *beiyang* 北洋 (north-coast service) and *nanyang* 南洋 (south-coast service), and on differences in the construction of ships designed specifically for one or the other service, see D. J. MacGowan, "Chinese guilds or chambers of commerce and trade unions," *Journal of the North China Branch of the Royal Asiatic Society* 21 (1886): 149; *JHZZNP* [Autobiography of Duan Guangqing] (Shanghai: Zhonghua Shuju, 1960), 91–92; Negishi Tadashi, *Shanghai no girudo* [Guilds of Shanghai] (Tokyo: Nihon Hyōron Shinsha, 1951), 31–32; Shiba, *Sōdai shōgyōshi kenkyū*, 61–62.

州 and Taizhou 台州, which were separated from the rest of the province by a chain of high mountains. An Office of Overseas Trade (*Shibosi* 市舶司) was accordingly stationed at Ningbo in 992, and from there it supervised the coastal trade and controlled the maritime tribute of Korea and Japan almost without interruption until 1523.⁵ By Southern Song 南宋 times, China's interregional trade was centered in "the key economic area" of the Yangzi delta.⁶

In response to growing commercial opportunities, the city of Ningbo had been moved in 738 from a more easterly site to its present location, at the heart of the drainage basin of the Yong River. The Yuyao and Fenghua Rivers (Yuyao Jiang 餘姚江 and Fenghua Jiang 奉化江), which join to form the Yong River some 13 miles inland from the coast of Hangzhou Bay, formed the northeastern and southeastern flanks of the city, respectively. The city was further protected, especially on the northwest and southwest, by walls and moats built at the end of the Tang 唐 period. A large plain surrounded the city, separating it from the hills to the east, south, and west and from the sea to the north and northeast.

During the Tang period, the northeastern portion of what is now Zhejiang was subdivided into three prefectural-level units, which, names aside, remained virtually unchanged until the end of the imperial era. Administrative arrangements at the county (*xian* 縣) level, too, have been remarkably stable, being fixed by the eleventh century in the form that was to persist until the twentieth century.⁷ It should be noted explicitly that these administrative boundaries probably never did correspond very closely to the limits of the commercial hinterlands of the capital cities. Ningbo's "natural" economic hinterland was considerably more extensive than the territory under its administrative jurisdiction. The six counties in Mingzhou 明州 (Ningbo *fu* 府 in Ming-Qing 明清 times) were Yin *xian* 鄞縣 (the metropolitan county of which Ningbo was the capital), Cixi 慈溪, Dinghai 定海 (after 1687 known as Zhenhai 鎮海), Fenghua, Xiangshan 象山, and Changguo 昌國 (after 1687 known as Dinghai). Of the counties to the West in Yuezhou 越州 (Shaoxing 紹興 *fu* in Southern Song through Ming-Qing times), four were partly within Ningbo's economic sphere—most of Yuyao, and certain eastern sections of Shangyu 上虞, Sheng *xian* 嵊縣, and Xinchang 新昌. Of the counties to the south in Taizhou (Taizhou *fu*

⁵ On the *Shibosi*, see Fujita Toyohachi, "Sōdai no Shihakushi oyobi Shihaku jōrei" [Customs offices (*Shibosi*) and Maritime trade regulation during the Song period], in *Tōzai kōshōshi no kenkyū, Nankai-hen* (see note 1), 281–398.

⁶ See Chi Ch'ao-Ting, *Key economic areas in Chinese history as revealed in the development of public works for water-control* (London: Allen and Unwin, 1936), chaps. 6 and 7.

⁷ See the map "Yin ji linbian yangetu" [A historical map showing the development of prefectural demarcations centering around Yin *xian*] attached to *MGYXTZ* [Republican gazetteer of Yin *xian*] (1935; repr., Taipei: Chengwen Publishing Company, 1974); *Qiandao Siming tujing* [Qiandao gazetteer of the Ningbo region with maps] (1169), chap. 1; *Songshi* [History of Song] (1344), chap. 88:3a–b.

in Ming-Qing times), two were partly within Ningbo's economic sphere—most of Ninghai 寧海 and the northern strip of Tiantai 天台.

The establishment of Mingzhou as an autonomous unit of field administration in the Tang period brought with it conditions needed for the development of the Yong River basin—a measure of law and order, water conservancy projects, and improved communications—as illustrated by the construction of canals and highways, and by the establishment of official postal stations along them. The construction of Tashan 它山 dam upstream on the Fenghua River by the Tang prefect Wang Yuanhui 王元暉 was a notable water-control project that had important consequences for the drainage and irrigation of the Ningbo plain and for the city's water supply.⁸ Fresh water from the western hills flowed eastward through the plain via two canals (the Xitang 西塘 and the Nantang 南塘) and into the city through the sluices near the west and south gates (see Map 1). Small canals carried the water through the city to two small lakes, and water from the lakes flowed out through sluices near the two east gates. The two streams joined outside the walls in a single canal that carried the water to the Yong River.

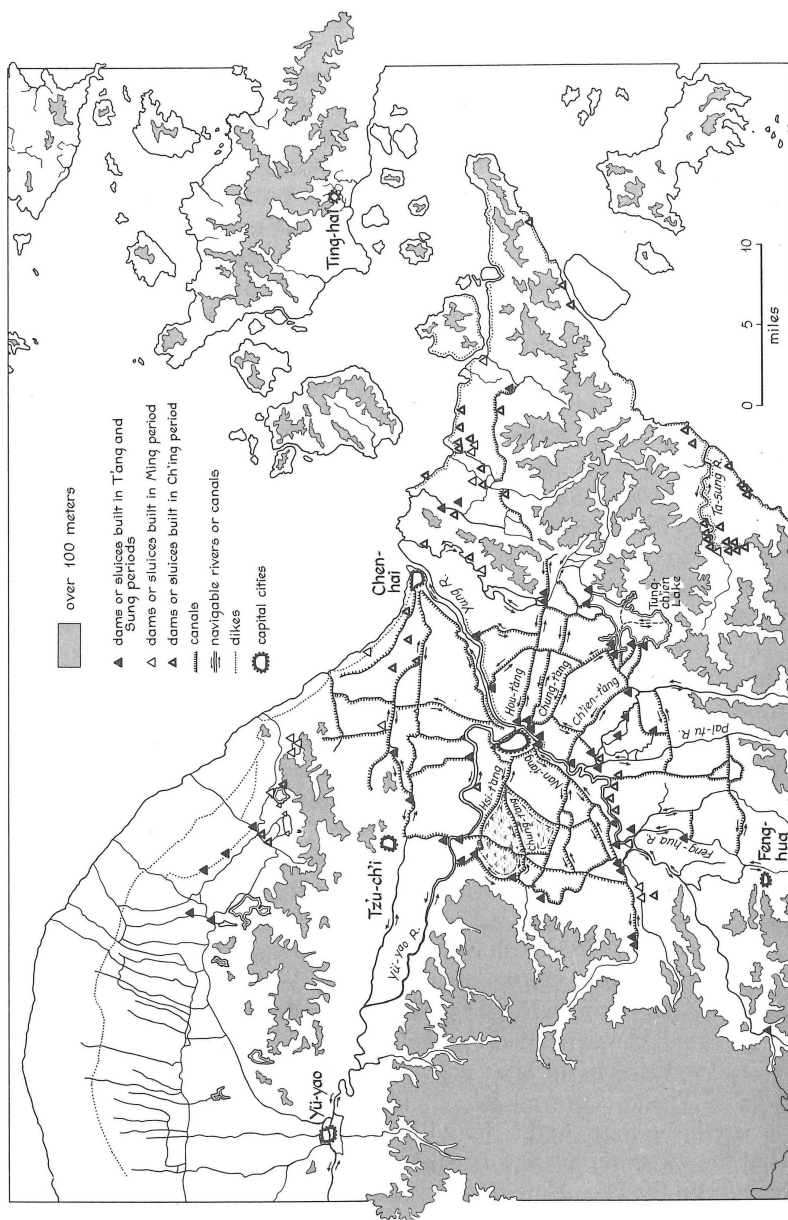
That the water supply was adequate for the city is evidenced by an episode from the Baoqing 寶慶 period (1225–27). Provincial governor Wu Qian 吳潛, who had done much to improve the water-control system of Yin *xian*, took a boat trip from the city to the headwaters of the Fenghua River in the west to inspect the water-supply system. On his return he had a stone slab erected in the canal at the center of the city with the character *ping* 平 (“equitable level”) carved on it to show the level appropriate for the city's water supply as well as for irrigation in the western plain. From this episode we also learn that the city was freely accessible to plains-dwellers by boat via the canals.⁹

From Tang times on, dams and floodgates were constructed throughout the Ningbo Plain (see Map 1) by local officials, sometimes in collaboration with powerful local lineages. Several major canals promoted agricultural production and rural settlement. In the western plain, Guangde Lake (Guangdehu 廣德湖) was reclaimed and converted into paddy fields during the Five Dynasties 五代 and Northern Song 北宋 periods. The problem to the southeast of the city was how to control the water in Dongqian Lake (Dongqianhu 東錢湖), guiding it into the Fenghua and Yong rivers through the fertile fields to the south and east of the city or directly into the sea by a northerly route. Dams and floodgates were built around this lake, and canals led fresh water from it to the central plain; however, the land there was so low-lying that further dams and sluices were needed to protect the plain against the

⁸ *Qiantao Siming tujing*, chap. 2.

⁹ *BQSMZ* [Baoqing gazetteer of the Ningbo region] (1227), chap. 3.

Map 1. Waterworks on the Ningbo Plain. The enclosed area due west of Ningbo indicates the approximate extent of Guangde Lake as of late Tang; its drainage and reclamation were completed during the Northern Song.



Source: Shiba, "Ningpo and its hinterland," 394.

inflow of sea water.¹⁰

Farther south, the scarcity of water and the hilly country made irrigation more difficult. The runoff from the southern hills to the Fenghua and Baidu rivers (Baiduhe 白杜河) was diverted by dams and sluices into a network of canals that irrigated the southern plain and eventually drained again into the Fenghua River. The plain to the north of Ningbo, in which the county capitals of Zhenhai, Cixi, and Yuyao were located, was well-watered by the runoff from the nearby hills. However, the areas to the northeast of Cixi were somewhat hilly and, what was worse, close to the sea. A system of canals and floodgates was constructed here as well to protect the area from drought and tidal waves. These improvements, which were made during the Tang and Song periods, greatly facilitated the development of agriculture in the area, for in earlier times crops had been dependent on small irrigation ponds for water. Most of the coastal region along Hangzhou Bay (from north of Yuyao to east of Zhenhai) was originally unfit for production owing to the sandiness of the soil and the prevalence of tidal waves. Only limited rice culture was possible around the small lakes at the foot of the hills above Cixi. Fishing and salt production were important along the shore, but it was not until the construction in Song times of a long stone dike along Hangzhou Bay that the salt farms and fields were protected from tidal water. This area eventually became the center of cotton production for the Ningbo region.¹¹

By the thirteenth century the basic structure of canals and dikes needed to tame the landscape and exploit its productive potential had been laid down. Although vast tracts of the Ningbo Plain had yet to be converted to paddy fields through the construction of small-scale drainage and irrigation canals, by early in the Southern Song the region was very nearly self-sufficient in rice. Imports were required only in years of bad harvest, when shortages were exacerbated through speculation by powerful families.¹²

Economic Development since the Twelfth Century

By Southern Song times, shipping flourished in Ningbo, and both domestic and foreign markets had expanded. The cosmopolitan character of the city's merchant

¹⁰ For post-Tang water-control projects, refer to the map "Yin xian jingtu" [Map of Yinxian] at the beginning of *BQSMZ*; and see Tamai Zehaku, "Sōdai suiriden no ichi tokuisō" [A peculiarity of dike land during the Song period], in *Shina shakai keizaishi kenkyū* [Essays on Chinese socioeconomic history], ed. Tamai Zehaku (Tokyo: Iwanami Shoten, 1942), 394–399; and "Lidai junzhi Dongqianhu kaikuang" [A historical record of the dredging of Dongqian Lake], in *MGYXTZ*, *Yudi zhi* [Geographical treatise], 94–103.

¹¹ *BQSMZ*, chaps. 3 and 12; *KQSMZ* [Kaiqing gazetteer of Ningbo region] (1259), chap. 3.

¹² *BQSMZ*, chap. 4.

community is suggested by the origins of those involved in the Korean trade. Of 27 voyages by Chinese merchants from Ningbo to Korea during 1015–1138, twelve were made by Quanzhou 泉州 merchants, five by Ningbo merchants, three each by Guangdong 廣東 and Taizhou merchants, and two each by Fuzhou and Jiangnan merchants.¹³ At this time Ningbo was the key collection and distribution point along the entire coast between Quanzhou and the Shandong peninsula (Shandong Bandao 山東半島), importing iron, lumber, sugar, dyestuffs, hemp, pepper, incense, and ivory from the South; silk from the North; and lumber, sulfur, mercury, gold, and pearls from Japan. Exports included silk, porcelain, lacquer ware, medicines, incense, printed matter, stationery, straw mats, and silver and copper coins.¹⁴ The concentration of shipping and of the shipbuilding business in Ningbo accelerated the economic specialization of the city's hinterland, stimulating the production and marketing of materials necessary for the transport industry. In 1259, there were nearly 8,000 junks, luggers, and fishing boats along the region's coast, of which 624 were recorded as belonging to natives of Yinxian, 1,191 to natives of Dinghai (i.e., the Zhenhai of a later period), 776 to natives of Xiangshan, 1,699 to natives of Fenghua, 282 to natives of Cixi, and 3,324 to natives of the Zhushan archipelago (then Changguo *xian*). Other industries in and around the city were mat-weaving, shoemaking, fishing, and the processing of iron and copper utensils. Inside the city there were at least two general markets, in addition to shopping areas specializing in lumber, coffin boards, bamboo, slate, leather goods, flowers, vegetables, fruits, dried fish, medicines, incense, and oils. There were also two amusement centers, a foreign merchants' residence, and various hotels. Outside the walls were ironworks and copperworks, shipyards, wholesale rice markets, and places where daily early-morning markets were held.¹⁵

A temple fair held in Shaoxing city annually on the fourteenth day of the first lunar month attracted people from all over the lower Yangzi region, as well as marine traders, to buy and sell such luxury items as silks, embroidered goods, incense, pearls, jade, lacquer ware, ceramics, furniture, and curios. Thanks in good part to such attractions nearby, people crowded into Ningbo. For the years 1165–73, of 41,617 taxable households in Yin *xian*, 5,321 (about one-eighth) were recorded as residing within the city walls, and an unspecified portion of the remainder lived in extramural suburbs. Business districts had grown up just outside the main

¹³ Mori Katsumi, "Nihon Kōrai raikō no Sō shōnin" [Song merchants trading with Japan and Korea], *Chōsen Gakuhō* 9 (1956): 223–234.

¹⁴ Idem, *Nissō bōeki no ken'yū* [A study of the trade between Japan and Song China] (Tokyo: Kunitachi Shoin, 1948), 189–279; Fujita Toyohachi, "Sōdai yunyū no Nihonka nitsuite" [Japanese coins imported in the Song period], in *Tōzai kōshōshi no kenkyū*, *Nankai-hen* (see note 1), 493–504.

¹⁵ Shiba, *Sōdai shōgyōshi kenkyū*, 72–74, 102–103, 301–305; *BQSMZ*, chap. 4; *KQSMZ*, chaps. 6 and 7.

gates—one each in the west and south and two in the east—and city officials were forced to create new suburban wards (*xiang* 鄉) to assimilate these newly settled areas.¹⁶

If we turn our attention from the bustling city to the surrounding countryside, we find a rather different picture. Map 2 shows the distribution of rural markets in Ningbo's hinterland as of 1227. Apart from those in Ningbo's immediate suburbs, there were no markets in the Ningbo Plain, much of which had not yet been brought under cultivation owing to problems of drainage. Of the markets depicted, nos. 2 and 14 served to link Ningbo's immediate trading area with neighboring dependent economic regions, whereas nos. 13, 19, and 20 (by inference from Ming data) were break points in the transportation system—i.e., towns with inns and entertainment facilities for the relaxation of merchants and transport coolies. Almost all the others were situated where the plains gave way to hills. Apparently, then, rural trade was mainly a matter of exchanging hill products for products of the plain. We know that goods for exchange in nos. 5, 6, 7, 8, 9, 18, and 21 included fire-wood, charcoal, bamboo, and bamboo shoots; and that nos. 4, 15, and 18 were the locations of rice-purchasing offices for government breweries. Wholesalers carried away great quantities of these goods, most probably destined for Ningbo.¹⁷

During the transition from Yuan 元 to Ming, Ningbo's development was hindered by riots and rebellions in the lower Yangzi region that disrupted the Grand Canal route and paralyzed the economy of the areas dependent upon it. To make matters worse, heavy land taxes were levied on the peasantry, and the xenophobic Ming imposed severe restrictions on foreign relations. These developments, together with harsh regulation of the private coastal trade, caused an extensive decline in maritime commerce and fostered smuggling and piracy. Ningbo became at once a target for attacks by Japanese pirates and a center of the illegal coastal trade.¹⁸

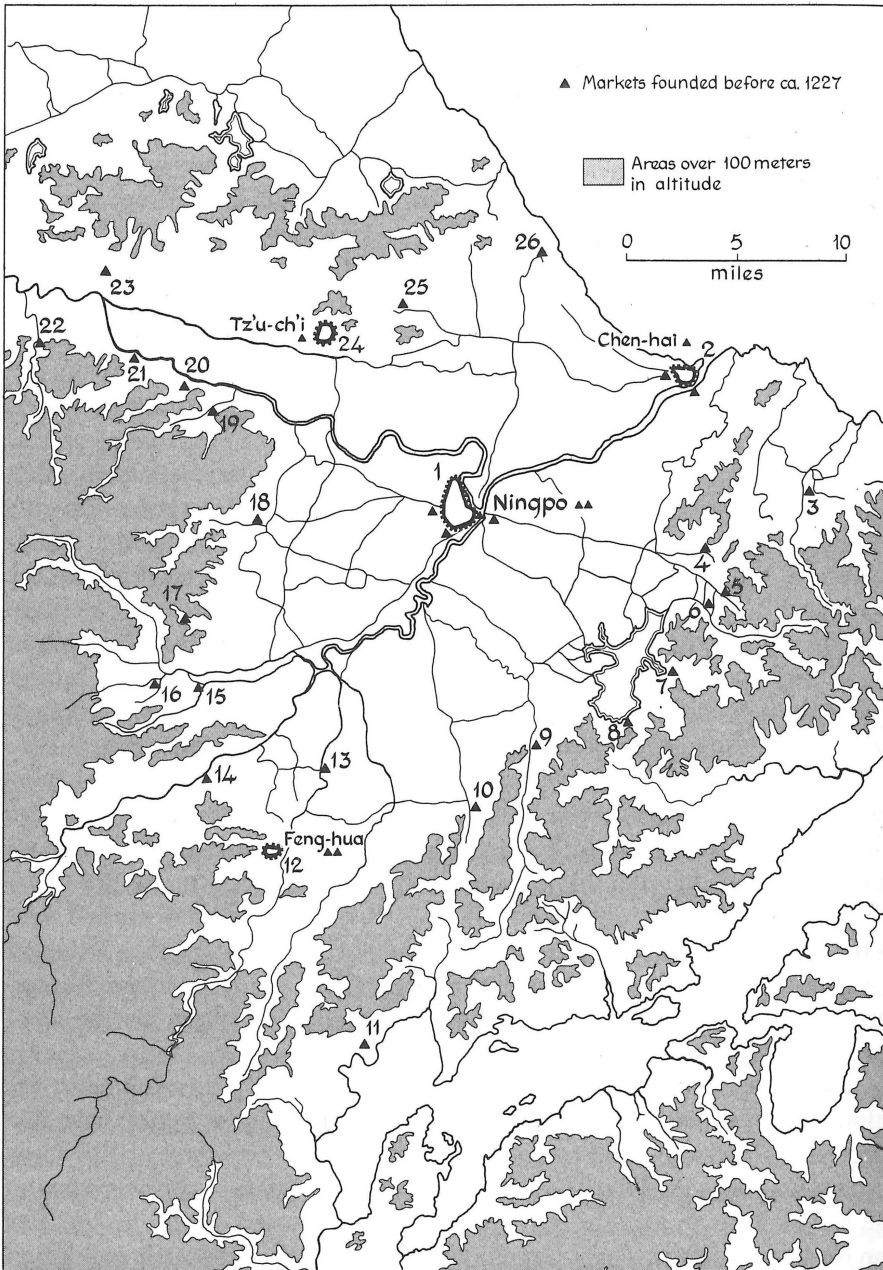
Although the population count of 1391 indicates that the population in Yin *xian* may have doubled since the Southern Song period—in other words, even

¹⁶ *BQSMZ*, chap. 13; Shiba, *Sōdai shōgyōshi kenkyū*, 379–380; *Jitai Kuaiji zhi* [Jitai gazetteer of Kuaiji] (n.d. [ca. 1201–4]), chap. 7; Katō Shigeshi, *Shina keizaishi kōshō* [Studies in Chinese economic history] (Tokyo: Tōyō Bunko, 1952–53), vol. 1:322, 324; vol. 2:405; Sogabe Shizuo, *Chūgoku oyobi kodai Nihon ni okeru kyōson keitai no hensen* [The development of villages in ancient Japan and China] (Tokyo: Yoshikawa Kōbunkan, 1963), 447–497.

¹⁷ *Ningbofu jianyaozhi* [Concise gazetteer of Ningbo fu] (ca. 1477), chap. 5; *BQSMZ*, chap. 13.

¹⁸ Katayama Seijirō, “Mindai kaijō mitsubōeki to enkai kyōshinsō” [Smuggling in the coastal trade of the Ming dynasty and its relationship with the gentry class], *Rekishigaku Kenkyū* 164 (1953): 23–32; Chen Maoheng, *Mingdai wokou kaolüe* [A study of Japanese pirates in the Ming period] (Beijing: Renmin Chubanshe, 1957); Tanaka Takeo, “Jūshi-go seiki ni okeru wakō no katsudō to kōsei” [The activities and composition of Japanese pirates during the fourteenth and fifteenth centuries], *Nihon Rekishi* 26 (1950): 6–11.

Map 2. Market Towns in the Ningbo Area, ca. 1227



Source: Shiba, "Ningpo and its hinterland," 398.

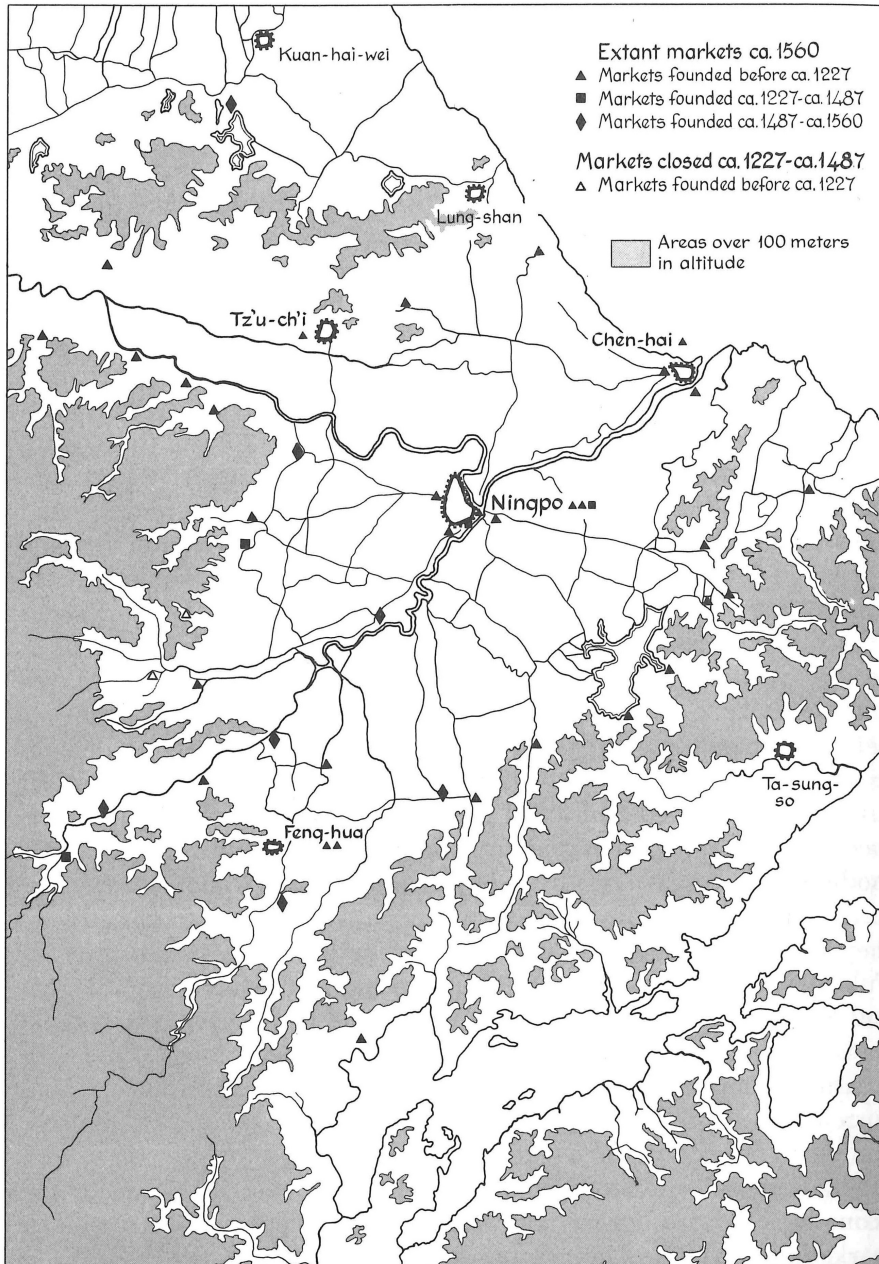
though the number of peasants in the county should have been able to provision a considerably enlarged Ningbo—the population of the city appears to have declined during the first century of the Ming period. Economic life in both Ningbo and its hinterland stagnated. As shown on Map 3, only two new rural markets were established between 1227 and the Chenghua 成化 era (1465–87), whereas during the same 250-odd years two of the pre-1227 markets closed down.

During the middle of the Ming, however, the pace of commerce began to quicken. Agricultural recovery and industrial diversification moved ahead in tandem with the resurgence of the coastal trade. Since Yuan times maritime shipping agents in the lower Yangzi ports specialized in trade either with ports in the Southeast Coast and Lingnan 嶺南 regions or with ports to the north. Specialists in the southern trade, known in Ningbo as *nanbang* or *nanhao*, imported lumber, exotic wood, iron, copper, hemp cloth, dyestuffs, medicines, pepper, sugar, dried fruits, incense, and sundries and exported to southern ports silk, cotton, textiles, ceramics, and marine products originating in the middle and lower Yangzi regions. Specialists in the northern trade, known as *beibang* or *beihao*, imported beans, beancakes (in growing demand as a fertilizer in cotton cultivation), oxbone, lard, medicines, dyestuffs, dried fish, and dried fruits and exported rice, sugar, marine products, medicines, cotton textiles, paper, bamboo, lumber, and sundries (commodities that originated in the lower and middle Yangzi as well as farther south). Ningbo shippers participated in both groups, though they dominated neither. Their chief competitors were Guangdong and Fujian 福建 merchants among the *nanhao* and merchants from Jiangnan and Shandong among the *beihao*.¹⁹ The role of Ningbo as a regional transshipping center for both northern and southern goods became increasingly important in the sixteenth century. The diffusion of silver currency in rural areas accompanied the revival of native commerce, and when restrictions on overseas trade were lifted in 1567, silver from Japan, Portugal, and Spain poured into inland China via Ningbo.²⁰ The economic recovery during mid-Ming was reflected in the structure of marketing in Ningbo's hinterland. As shown on Map 3, the period from ca. 1487 to ca. 1560 saw the establishment of seven new periodic markets and the extinction of none.

¹⁹ Katō, *Shina keizaishi kōshō*, vol. 2:595–616, 688–699; Negishi, *Shanghai no girudo*, 31–32; Tōa Dōbunkai, ed., *Shina shōbetsu zenshi* [Provincial gazetteer of China], vol. 13, *Sekkō shō* [Zhejiang] (Tokyo: Tōa Dōbunkai, 1919), 245; Kobayashi Sōichi, *Shina no janku* [Chinese junks] (Tokyo: Yōsukōsha, 1942), 122.

²⁰ Liang Fangzhong, “Mingdai guoji maoyi yu yin de shuchuru” [Overseas trade and the export and import of silver during the Ming dynasty], *Zhongguo shehui jingjishi yanjiu jikan* 6.2 (1939): 267–324; Momose Hiroshi, “Mindai ni okeru Shina no gaikoku bōeki” [Chinese overseas trade during the Ming period], *Tōa* 8.7 (1935): 95–110; Obata Atsushi, “Nihon no kin gin gaikoku bōeki ni kansuru kenkyū” [A study of overseas trade in gold and silver], *Shigaku Zasshi* 44.10 (1933): 72–101; 44.11 (1933): 29–82.

Map 3. Growth of Market Towns in the Ningbo Area, ca. 1227–ca. 1560.



Source: Shiba, "Ningpo and its hinterland," 400.

We have some interesting data on repairs, dredgings, and reorganizations of the water system of the Ningbo Plain in the Wanli 萬曆, Kangxi 康熙, Qianlong 乾隆, and Xianfeng 咸豐 periods.²¹ It seems that most of this work was carried out on the initiative of prominent gentry and rich merchants. For example, during the Kangxi period (1662–1722) Lin Mengqi 林夢麒, a magistrate of Cixi *xian*, presented a memorial to the government proposing means by which the entire canal system of the Yuyao River valley in the county could be dredged. He stressed that the funds needed should be raised pro rata from landlords who owned more than fifty *mu* 畝 of land, from pawnbrokers, and from the owners of large shops, and not from the great majority of petty landowners. He further suggested that labor for the dredging should be recruited throughout the county—excluding the impoverished, the disabled, the aged, and juveniles. Lin also argued against using the *baozhang* 保長 (headmen of the superordinate unit in the *baojia* 保甲 surveillance system) to direct the work, since most were reputed to be villains; he favored instead the selection of two able and impartial men, either gentry or commoner, for each *du* 都 (“rural district”).²²

Map 4 shows the development of the marketing network in the Ningbo area during the century and a half from the late Jiajing 嘉靖 period (ca.1560) to the Yongzheng 雍正 period (1723–35). It seems that the peasant economy in the plain lying north of the Yuyao and Yong rivers attained its classical form during this period as a network of rural markets spread over the whole area. Significant growth in rural markets is also apparent west of Ningbo and in the plain northeast of Fenghua. Considerable progress in the construction of waterworks, particularly dikes and drainage canals, facilitated the gradual settlement of the plains east and south of Ningbo and the northern littoral of Xiangshan Bay (Xiangshanwan 象山灣). The embankment of the Dasong River (Dasong Jiang 大嵩江) early in the Qing was a particularly notable achievement. But local productivity in these areas had not yet developed to the point where more than a few rural markets could be supported.²³

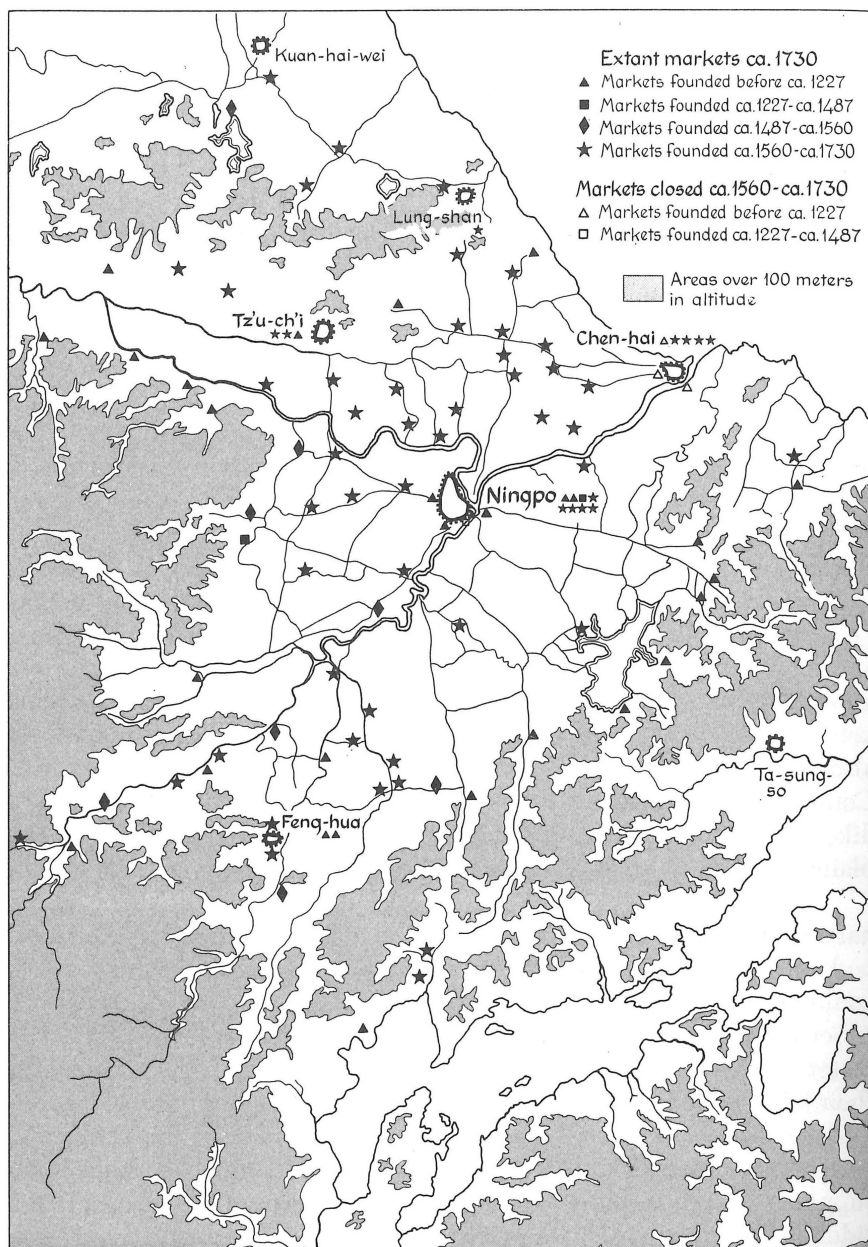
Settlers of the Ningbo Plain faced some difficult problems. Where the water level varied from place to place, farmers had to expend much of their labor on irrigation works. Landholdings tended to become smaller and smaller, and

²¹ *Qianlong Yin xianzhi* [Qianlong gazetteer of Yin *xian*] (1788), chap. 4, *Shuili* [Water conservancy]; *Xianfeng Yin xianzhi* [Xianfeng gazetteer of Yin *xian*] (1856), chaps. 3–4, *Shuili*; *Minguo Zhenhai xianzhi* [Republican gazetteer of Zhenhai *xian*] (1879), chap. 5, *Shuili*.

²² *Cixi Linshi zongpu* [Genealogy of the Lin family of Cixi] (1923), chap. 1; *Guangxu Cixi xianzhi* [Guangxu gazetteer of Cixi *xian*] (1899), chap. 10.

²³ The total number of villages in Yin *xian* in the Jiajing period was 169. It increased to 726 by the end of the Qing period. *JJNBFZ* [Jiajing gazetteer of Ningbo *fu*] (1560), chap. 9; *MGYXTZ*, *Yudi zhi*, 234–292.

Map 4. Market Towns in the Ningbo Area, ca. 1730.



Source: Shiba, "Ningpo and its hinterland," 402.

overcrowding became characteristic of land tenure in certain areas, particularly around Zhenhai and Dongqian Lake.²⁴ To supplement their income from rice cultivation, many farmers developed sideline specializations. Mat-weaving (in the plain west of Ningbo) and the growing of *beimu* 貝母 (a cough medicine) had become local specialties by the Qing period. Unfortunately, the soil was suitable for growing cotton only along the northern sandy reaches of Yuyao and Zhenhai *xians* and along the lower reaches of the Dasong River valley. In Yuyao *xian*, cotton culture had been introduced during the Yuan period, and it developed to such an extent that by late Qing times about 70 percent of the farmers there were engaged in it; the corresponding figure for Zhenhai *xian* was about 17 percent.²⁵

Above all, though, the people of the Ningbo region specialized in and monopolized fishing and water transport. By the nineteenth century, perhaps as many as one-fifth of the gainfully employed were engaged in these occupations. Villages near Zhenhai and along the shore of Xiangshan Bay, in particular, made a specialty of fishing.²⁶

By the early eighteenth century, native trade in all but the isolated interior regions of China was dominated by three groups of prominent traders, the Huizhou 徽州 merchants of Anhui 安徽, Shanxi 山西 merchants, and Fujian merchants from the Quanzhou 泉州—Zhangzhou 漳州 region. Huizhou merchants had gained control of the salt monopoly in most regions of the empire; Shanxi merchants had developed a remittance banking system vital to the government's fiscal operations as well as to long distance trade; and Fujian merchants had long dominated inter-regional water-borne trade. Merchants from Shandong 山東 ports, Fuzhou 福州, and

²⁴ MGYXTZ, *Yudi zhi*, 600–602, *Shihuo zhi*, 6–8; John Lossing Buck, *Chinese farm economy* (Chicago: University of Chicago Press, 1930), 15, 40.

²⁵ Nishijima Sadao, *Chūgoku keizaishi kenkyū* [Studies of Chinese economic history] (Tokyo: Tōkyō Daigaku, Bungakubu, 1966), 783–784; *Minguo Yuyao liucang zhi* [Republican gazetteer of Yuyao *xian*] (1920), chap. 17; Buck, *Chinese farm economy*, 184.

²⁶ See Sasaki Masaya, “Kanpō hachinen Kinken gyomin no hanran” [The rebellion of fishermen in Yin *xian* in 1858], *Sundai Shigaku* 16 (1953): 27–55; and Himeda Mitsuyoshi, “Chūgoku kindai gyogyōshi no hitokoma—Kanpō hachinen Kinken no gyomin tōsō o megutte” [One aspect of the history of fishery in modern China: An analysis of the rebellion of fishermen in Yin *xian* in 1858], in *Kindai Chūgoku nōson shakaishi kenkyū* [Studies in the history of rural society of modern China], ed. Tōkyō Kyōiku Daigaku, Tōyōshi Kenkyūshitsu, Ajiashi Kenkyūkai, with Chūgoku Kindaishi Kenkyūkai (Tokyo: Daian, 1967), 63–108. See also GXYXZ [Guangxu gazetteer of Yin *xian*] (1877), chap. 2, *Fengsu* [Customs]. According to *Minguo Daishan zhenzhi* [Republican gazetteer of Daishan *zhen*] (1927), vol. 3, boats fishing the waters off Daishan 岱山 island were composed of Donghu *bang* 東湖幫 (from the vicinity of Dongqian Lake in Yin *xian*), Tongzhao *bang* 桐照幫 (from the marketing system centered on Tongzhao, a town in Fenghua *xian*), Xiaoshan *bang* 蕭山幫 (from the *xian* of that name), Zhenhai *bang* (from the *xian* of that name), Tai *bang* (from Taizhou *fu*), and Wen *bang* (from Wenzhou *fu*).

Guangzhou 廣州 were also important in the coastal trade. During the first half of the nineteenth century, Huizhou merchants consolidated their control of the salt trade in Ningbo, whence they also conducted a vigorous import-export business. It was in this situation that Ningbo merchants gradually rose to prominence. Inevitably they were on guard against their competitors, but it is likely that much of their manifest commercial skill and financial acumen was learned from their rivals, particularly those from Huizhou and Quanzhou.²⁷ Trade expansion during most of the eighteenth century stimulated the development of a sophisticated banking system in Ningbo.²⁸ Most of the city's influential *qianzhuang* 錢莊 were founded during the century after 1750. This type of bank, which issued notes and used a clearing-house, almost certainly originated in Ningbo and was introduced to Shanghai 上海 by Ningbo emigrants.²⁹

Paradoxically enough, the expansion of Ningbo merchants throughout the lower Yangzi region was stimulated by Ningbo's commercial decline in favor of

²⁷ On the Huizhou merchants, see generally Fujii Hiroshi, "Shin'an shōnin no kenkyū" [A study of the activities of Xin'an merchants from Huizhou in Anhui], pts. 1–4, *Tōyō Gakuhō* 36.1 (1953): 1–44; 36.2 (1953): 32–60; 36.3 (1953): 65–118; 36.4 (1954): 115–145; Gao Shukang, "Shanxi piaohao de qiyuan ji qi chengli niandai" [The origins and years of formation of Shansi banks], *Shihuo* 6.1 (1937): 24–35; Chen Qitian, *Shanxi piaozhuang kaolüe* [Researches on Shanxi banks] (Shanghai: Shangwu Yinshuguan, 1937); Saeki Tomi, "Shinchō no kōki to Sansei shōnin" [The rise of the Qing dynasty and its relationship with Shanxi merchants], in *Chūgokushi kenkyū* [Researches on Chinese history], vol. 2 (Kyoto: Tōyōshi Kenkyūkai, 1971), 263–322; Terada Takanobu, *Sansei shōnin no kenkyū* [A study of Shansi merchants] (Kyoto: Tōyōshi Kenkyūkai, 1972). On Fujian and Guangdong merchants, see John King Fairbank, *Trade and diplomacy on the China coast* (Cambridge: Harvard University Press, 1964); Liang Jiabin, *Guangdong shisan hang kao* [The thirteen *hang* at Canton] (Shanghai: Shangwu Yinshuguan, 1937), 31–32; GXYXZ, chap. 2, *Fengsu*.

²⁸ It is notable that exogenous developments gave a boost to Ningbo's entrepôt functions during the first half of the eighteenth century. In 1715, new Japanese regulations respecified the number of Chinese ships permitted to trade with Japan by port of origin; they assigned 37 percent of the quota to Ningbo ships, an increase from 17 percent in 1689. In 1743, the Qing government made Ningbo the chief port for the import of copper from Japan by licensing a limited number of Chekiang and Jiangsu merchants, most of whom were based in Ningbo. See Yamawaki Teijirō, *Kinsei Nicchū bōekishi no kenkyū* [Studies in Sino-Japanese trade in early modern Japan] (Tokyo: Yoshikawa Kōbunkan, 1960), 23–37; and Ōba Osamu, "Hirado Matsuura shiryō hakubutsukanzō 'Tōsen-no-zu' ni tsuite, Edo jidai ni raikō shita Chūgoku shōsen no shiryō" [On the scroll of Chinese ships in the possession of the Matsuura Museum: Materials for the study of Chinese trading ships for Japan in Edo period], *Kansai Daigaku Tōzai Gakujutsu Kenkyūjo Kiyō* 5 (1972): 14–19.

²⁹ See Susan Mann Jones, "Finance in Ningbo: The 'ch'ien chuang' 1750–1880," in *Economic organization in Chinese society*, ed. W. E. Willmott (Stanford, California: Stanford University Press, 1972), 47–77.

Shanghai. As a center for trade with the interior, Ningbo could not compete with Shanghai because of the costly haul-overs and portages along the waterways linking the city with Hangzhou and the Grand Canal. The advent of the steamship deprived Ningbo of its transshipment functions, and the limited extent of Ningbo's regional hinterland did not provide a sizable market for foreign manufactures. Thus Ningbo never developed a sizable foreign trade after it became a treaty port in 1843, and its stature as an entrepôt declined still further after Hangzhou was opened to trade in 1896. Meanwhile, Ningbo merchants had long since responded to commercial shifts within the region, and their migration to the rapidly rising port of Shanghai was already under way in the eighteenth century.

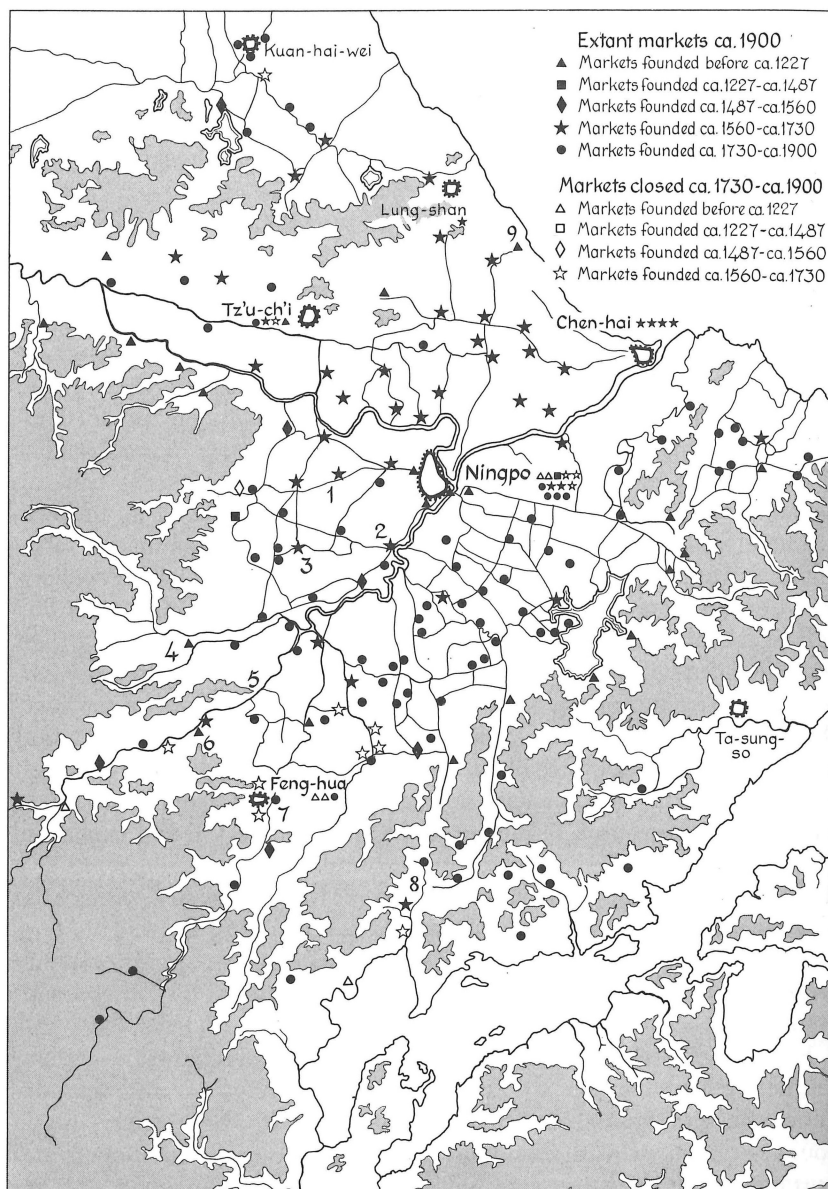
Although Ningbo's importance as a center of long-distance trade declined, it prospered as a regional center. It is said that Ningbo's traditional junk trade had its heyday during the Xianfeng and Tongzhi 同治 periods (1851–74),³⁰ and as Ningbo settled into its new functional position as the center of a region economically dependent on Shanghai, it enjoyed sufficient trade to support a brisk regional development. During the second half of the nineteenth century, such cottage industries as hatmaking, embroidery, weaving cotton fabrics, making fishnets, and tailoring expanded. The advent of regular steamer traffic with Shanghai and modest improvements in the efficiency of local transport increased the range of imported goods within Ningbo's hinterland and fostered the commercialization of agriculture. Scores of new periodic markets were established throughout the city's hinterland. From Map 5 it is apparent that only during mid-Qing did the rural economy in the plains southeast of the Fenghua and Yong rivers attain mature development. A dense network of market towns now spread throughout the Ningbo Plain, and rural marketing was also well developed in such peripheral areas as the plains near the coast north of Cixi, southeast of Zhenhai, and north of Xiangshan Bay.

2. The City of Ningbo as an Urban System

We have already noted the physical characteristics of Ningbo's site—the confluence of the Yuyao and Fenghua rivers along the east side of the city, the canal-cum-moat along the west side (see Map 6). Within the city a network of canals reached almost every section. The major road of the city, and the broadest, linked the west gate with the Dongdu Gate (Dongdumen 東渡門) in the east. It was crossed by two important north-south streets. One, paralleled by a major canal, ran from the southern commercial districts to the Heyi Gate (Heyimen 和義門) in the northeastern section of the wall. Guan Bridge (Guanqiao 觀橋), the bridge over which the main

³⁰ Yu Dongming and Zheng Xuepu, eds., *Zhejiang diyige shangbu Ningbo* [Ningbo, Zhejiang's leading port] (Hangzhou: Hangzhou Renmin Chubanshe, 1958).

Map 5. Market Towns in the Ningbo Area, ca. 1900. Numbered market towns are discussed in the section headed *The Trading System Centered on Ningbo* (pp. —): (1) Mai mianqiao, (2) Shiqi, (3) Huanggulin, (4) Xiaoxi, (5) Jiangkou, (6) Quankou, (7) Daqiao, (8) Chunhu, (9) Xiepu.



Source: Shiba, "Ningpo and its hinterland," 404.

Map 6. Ningbo, 1877

Civil offices

1. Ning-po prefectural yamen
2. Ning-Shao-T'ai circuit yamen
3. Yin hsien yamen

Religious institutions

4. Prefectural City God temple
5. Prefectural Confucian school-temple (*fu-hsieh*)
6. County City God temple
7. County Confucian school-temple (*hsien-hsieh*)
8. Temple of Literature (*Wen-ch'ang ko*)
9. Temple of the Queen of Heaven (*T'ien-hou kung*)
10. Medicine God temple (*Yao-huang tien*)
11. Great temple (*Ta miao*)
12. New temple of the Water Immortal (*Hsin Shui-hsien miao*)

Academic institutions

13. Yieh-hu Shu-yüan (academy)
14. T'ien-i Ko (library)

Guilds and native-place associations

15. Nan-hao Hui-kuan (Southern Trade Guild)
16. Pei-hao Hui-kuan (Northern Trade Guild)
17. Ch'ien-yeh Kung-so (Money Trade Guild)
18. Ling-nan Hui-kuan (Kwangtung Guild)
19. Min-shang Hui-kuan (Fukien Guild)
20. Hsin-an Hui-kuan (Hui-chou Guild)
21. Lien-shan Hui-kuan (Shantung Guild)

Markets extant as of 1877

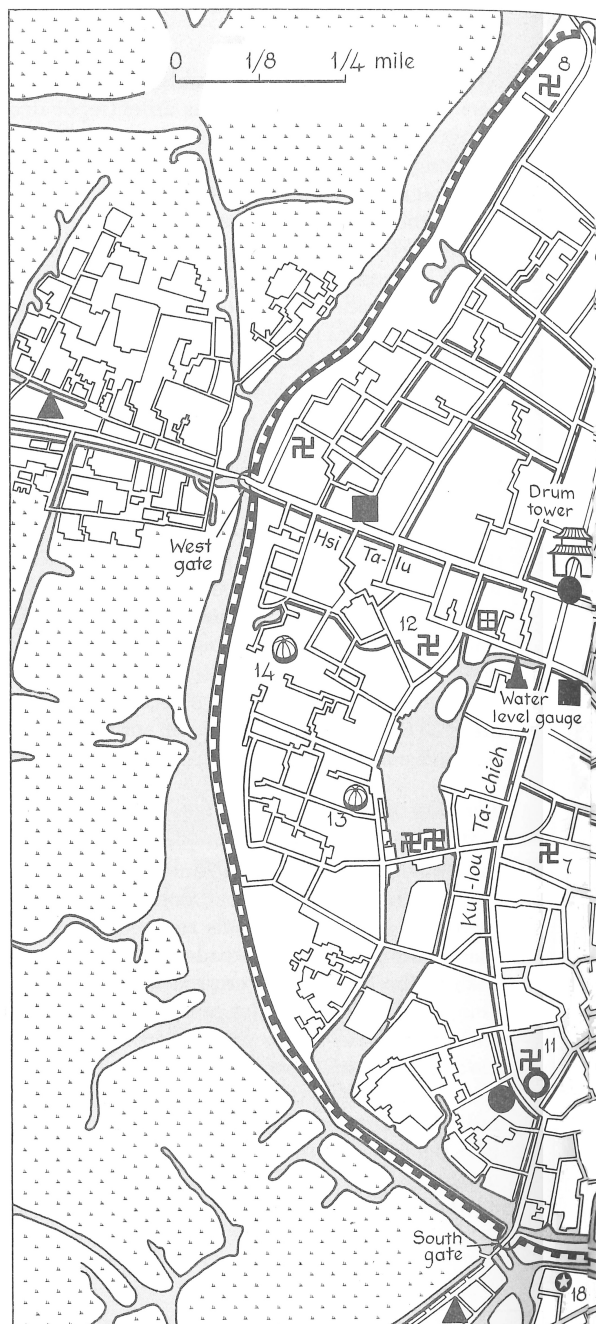
- ▲ Founded prior to 1487
- Founded 1487-1788
- Founded 1788-1877

Markets defunct as of 1877

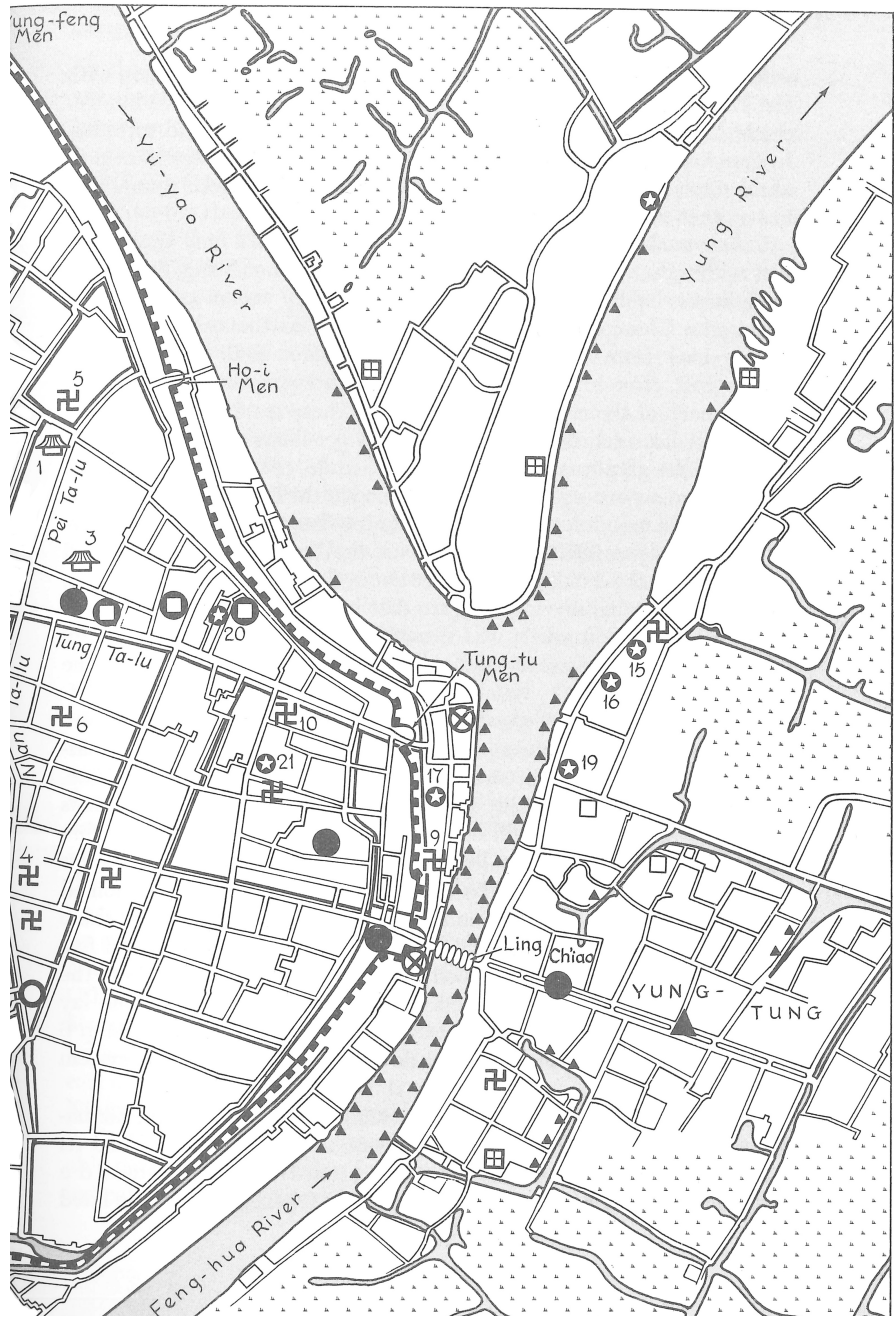
- ⊗ Extant 1465-87 but defunct by 1788
- ◻ Extant 1465-87, still extant 1788, but defunct by 1877
- Founded by 1788 but defunct by 1877

Other

- ▣ Warehouses
- ▲ Moorings



Source: Shiba, "Ningpo and its hinterland," 406-407.



east-west street crossed this canal, was seen as the directional center of the city, for the boulevards radiating from it (Bei Dalu 北大路, Dong Dalu 東大路, Nan Dalu 南大路, and Xi Dalu 西大路) bore the names of the principal points of the compass. The second major north-south street led from the administrative office (*yamen* 衙門) of the circuit intendant in the northern part of the city to the Damiao 大廟, a major temple in the south, where it connected with the road to the south gate. Its intersection with Xi Dalu was the site of the drum tower, whence its name Gulou Dajie 鼓樓大街. Most other streets, lanes, and alleys were narrow and tortuous. In general, civil and military offices were located in the northern part of the city and official altars in the southern part—a pattern common to many other administrative cities.

Urban Markets

In the fifteenth century the city had only three markets within the walls, all situated on the north side of Dong Dalu. The *Dashi* 大市 was held in the plaza between the county *yamen* and the main street; the *Zhongshi* 中市 was held two blocks to the east, somewhat further back from the main street; and the *Houshi* 後市 was held still farther east, close to the northeast wall. Additional markets were held outside each of the city's four main gates. These markets convened on a once-per-*xun* 旬 schedule (i.e., three times per lunar month): that outside the west gate was on an 8-18-28 schedule, that outside the south gate was on a 7-17-27 schedule, that outside the Lingqiao Gate (Lingqiaomen 靈橋門) was on a 4-14-24 schedule, and that outside the Dongdu Gate was on a 9-19-29 schedule. A fifth suburban market, the Yongdong *shi* 甬東市, was held irregularly in the Yongdong district about five *li* east of Lingqiao, the pontoon bridge serving the gate that had been named for it. Each of these suburban markets was situated on or near waterways where wharves or moorings served sampans coming from villages around the city.³¹

Some time after 1566, the two markets outside the east gates were closed, and their functions and schedules were assumed by a new market, the Dongjin *shi* 東津市, situated about two *li* 里 east of Lingqiao. Thereafter there was virtually no change in Ningbo's suburban markets until well into the twentieth century. Marketing arrangements within the walls, however, were far less stable. The three early Ming markets were all still extant in the 1780's, by which time they had been joined by five additional markets within the city. By 1877, however, six of these eight markets, including all of the original trio, were defunct, and five new markets had been established (see Map 6). As of 1877, then, the city was served by seven markets within the walls, of which one lay near the west gate and one just inside

³¹ *Ningbofu jianyaozhi*, chap. 5; *JJNBFZ*, chap. 9; *Xianfeng Yin xianzhi*, chap. 1; *GXYXZ*, chap. 2.

the Lingqiao Gate. As Map 6 indicates, market locations have tended to reflect the transport system as structured by the gates and major thoroughfares.

Aside from these periodic markets dealing in daily necessities, permanent business districts were found in various parts of the city and its suburbs. Dong Dalu and its western extension Xi Dalu constituted a major axis of business. Segments of it or lanes feeding into it were lined by shops dealing in cloth, food, bags, hats, furniture, lumber, bamboo, silk thread, and medicines; pawnshops and restaurants were also found here. For the most part these shops were localized by trade, as indicated by such street names as Zhuhang Alley (Zhuhangxiang 竹行巷), Yaoju Lane (Yaojutong 藥局衙), Bingdian Lane (Bingdiantong 餅店衙) and Nanfan Alley (Nanfanxiang 南飯巷). Inside the Dongdu Men was one of the busiest business districts, dominated by dealers in wooden articles and bamboo ware, and by printers. Inside the Lingqiao Gate was another major business district, in which medicine dealers and shops selling wooden articles, bamboo ware, and lacquer ware predominated. Nearby, Yaohang Street (Yaohangjie 藥行街), of course, was the street where medicine dealers were concentrated. Jiangxia 江廈, the district between the east gates and the river, was the busiest suburb of the city. Along the shore were wharves for junks, lorchas, and sampans. *Qianzhuangs* were concentrated in this district, as were shops selling marine products, sugar, lumber, hemp, and cereals; here, too, were centered the firms (*beihao* and *nanhao*) specializing in the staples of the coastal trade, northern and southern, respectively. A shipyard, the Fujian guildhall, the Tianhou Temple (Tianhougong 天后宮), and the Qing'an Hall (Qing'an Huiguan 慶安會館) were all located here. Names like Yuzhan Lane (Yuzhantong 魚棧衙), Tanghang Street (Tanghangjie 糖行街), and Qianhang Street (Qianhangjie 錢行街) indicate where specialized shops were concentrated. Yongdong was another busy suburb just east of the city across the river. Here, too, were found *beihao* and *nanhao*, and dealers in marine products, lumber, and cereals. Other businesses were more exclusive to Yongdong, namely dealers in slate, ironware, fuel and candles, paper, dyestuffs, sundries, cattle, vegetables, fruit, and other foods. This district was particularly noted for its warehouses and ricemills. The shipyards were located at the downriver end of this suburb, whereas the wharves for sampans were at the upriver end. Localization of particular trades is indicated by such names as Rice-wholesalers Street, Lumber-wholesalers Street, Mat-dealers Bridge, Mutton-shops Street, and Food-dealers Bridge. Other names attest to the localization of artisan industry: Cast-iron Street, Blacksmiths Lane, Pan-factories Lane, Anchor-works Lane, and Scow-builders Lane. Jiangbei 江北, across the Yuyao River to the northeast of the city, developed into an active commercial suburb only after Ningbo was opened as a treaty port.³²

³² GXYXZ, chap. 2; Nyok-Ching Tsur (Zhou Yiqing), *Die gewerblichen Betriebsformen der Stadt Ningbo* (Tübingen: Verlag der H. Laupp'schen Buchhandlungen, 1909), 5–6.

Enterprises and Occupational Specialization

In the absence of reliable data on Ningbo's labor force, we must fall back on gross estimates indicative of occupational differentiation. According to George Smith in 1847, an "intelligent native scholar" estimated that four-fifths of the gainfully employed living within the city walls were laborers or businessmen, the remainder being of the literary class; in the suburbs, 60 percent were said to be peasants, 30 percent artisans, and 10 percent fishermen and boatmen.³³ This last estimate is partially corroborated by the Guangxu 光緒 gazetteer, which states that 60 to 70 percent of the suburban population were peasants and 20 to 30 percent fishermen and boatmen. The figures for the city proper given above, however, appear to be called into question by the analysis of Dr. Nyok-Ching Tsur, who cites figures compiled by a water-supply company in the early 1900's. On his telling, of 300,000 people inside the walls, 120,000 were gainfully employed—60 percent in business, 30 percent in agriculture, and 10 percent in miscellaneous professions (scholars, monks, fortune-tellers, doctors, slaves, and cooks). The business sector of the population was further analyzed as follows: 40 percent were involved in commercial firms, 35 percent were independent handicraftsmen or employed by artisan firms, and 25 percent were laborers of one sort or another.³⁴

In describing Ningbo's business establishment, it is often difficult to distinguish producer from dealer, or industry from commerce. Enterprises producing handicrafts, however, can be considered primarily "industrial" whether or not they also marketed their product. Lacquer ware, wood carvings, inlaid furniture, and both precious and nonprecious metalwork were handicrafts for which Ningbo had a well-deserved reputation and a wide market. Much of the best work was done to order. The metal industry was so well known, for example, that customers from all over China, and even from Singapore and Vladivostok, eagerly sought the skilled chasing of Ningbo. Scarcely less famous were the city's distinctive furniture, fine lacquer ware (*zhuhong qi*, *caqi?* (*cha?*), and *zaoquang?*), and Buddhist altar-fittings.³⁵ According to Nyok-Ching Tsur, the artisans in Ningbo produced on special demand personal effects, luxuries, and items farmers could not provide for themselves.³⁶ Since in general exports were rather limited in volume and orders fluctuated with the season, the number of handicraftsmen could not but be limited. Those whose customers were officials or rich people lived comfortably in the ward

³³ George Smith, *A narrative of an exploratory visit to each of the consular cities of China and to the islands of Hong Kong and Chusan* (New York: Harper, 1847), 196–197; also refer to *MGYXTZ*, *Yudi zhi*, 218–234.

³⁴ Tsur, *Die gewerblichen Betriebsformen der Stadt Ningbo*, 17.

³⁵ Tsur, *Die gewerblichen Betriebsformen der Stadt Ningbo*, 71; *MGYXTZ*, *Bowu zhi*, 84–85.

³⁶ Tsur, *Die gewerblichen Betriebsformen der Stadt Ningbo*, 47–48.

near the official residences in the city, but those whose customers were farmers or ordinary citizens had a more precarious existence. As artisans often suffered from the irregularity of demand, they were eager to organize and to form guilds. As a rule, an apprentice was recruited from among the master's kinsmen at the age of thirteen or fourteen. After three years' training without pay, he became a journeyman, and after another three years of assisting in his master's workshop he could choose either to remain there or to set up on his own. These customs were much the same throughout the region.

Craft shops were of two kinds—the individual master's enterprise, and the *hegu* 合股 or partnership of two or more masters. In general, small industries providing everyday necessities were of the former type. For example, makers of cloth shoes, toys, paper lanterns, and small items of bamboo, as well as those who collected rags and used articles and reworked them into new goods, had limited capitalization and membership; typically, the personnel of such enterprises was limited to one master and two apprentices. Likewise, makers of goods for daily use or for local consumption (e.g., furniture, shoes, straw products, bags, trunks, chopping boards, and wooden ladles) required little capital and were organized simply: one master, one to four journeymen, and two apprentices. Naturally, in such cases specialization was limited, work was uncomplicated, and the whole manufacturing process was under the master's direction. The master of a furniture shop, for instance, might purchase wood from the timber traders or at the market, and his sons might deliver finished goods to the customers' homes.

On the other hand, the makers of expensive luxury articles had to have enough funds to cope with sharp seasonal fluctuations in gross income. At the lunar new year, demand increased as debts were paid and people shopped for gifts; whereas in the summer and toward the end of the lunar year, credit grew so tight that business was sometimes suspended. Thus the great majority of producers of luxury goods formed *hegu* partnerships, pooling their funds, materials, tools, workshops, and labor. Furthermore, such industries as inlaying furniture, carving wood, making lacquer ware, and working precious and nonprecious metals were so specialized, not only in manufacturing but also in selling, that masters must have felt it more profitable to form partnerships. The personnel of two such *hegu* together consisted of twelve masters, twenty journeymen, four apprentices, and some miscellaneous employees. Their operation involved 20 to 25 separate manufacturing processes, each under the general supervision of one of the masters. Finished goods were inventoried for later sale. In precious metal firms the production department was likely to include about ten masters, each directing a specialized group of assistants, journeymen, and apprentices; the sales department might consist of eight to ten persons (one cashier, two accountants, and five or more salesmen).

The "putting-out" system was another form of enterprise prevalent in Ningbo, and it, like the handicrafts enterprises just discussed, can also be considered

primarily industrial rather than commercial.³⁷ This system involved a factor (called *zhan* 棧, *zhuang* 莊, or *hang* 行) who organized and financed the collection and distribution of goods produced by the cottage industry. The factors were large-scale entrepreneurs with warehouses and with agents or wholesale-retail shops in other cities. They financed and acted through itinerant merchants, collectors, and middlemen, who undertook (1) to supply materials to, or to order articles from, the cottagers, and (2) to collect, appraise, and pack the finished goods and send them on to the factors. Since demand differed from one locality to another, only large-scale entrepreneurs had the information about interurban market conditions needed to avail themselves of a good opportunity in advance of individual demands.

Businesses of this kind can be divided into those in which the home-produced items are components of a finished product and those in which they are the finished product. The manufacture of latticework, beds, and bamboo umbrellas illustrates the first type. A number of *hegu* furniture-making enterprises were organized by factors, who put out work to specialized artisans whose workplaces dominated city streets totaling over one mile in length. In the case of umbrella making, the manufacture of bamboo ribs was a specialty of villagers in the hills who owned their own bamboo fields. Men cut the bamboo ribs and women polished them. On each market day they sold them to the umbrella dealer (the factor), who in turn sorted them into two quality grades. After that the factor had oiled paper or hemp pasted on the ribs. The oil used for the paper was obtained from a dealer in Hangzhou or from a middleman in Ningbo on three months' credit.

The second type of putting-out system is illustrated by the manufacture of straw mats, straw hats, embroidered silk cloth, and cotton cloth. In the case of straw mats, the factor commissioned the items from peasants in the suburbs, ordering lots of specific widths and sizes. The mats were produced as follows: after peasants mowed their fields in the fifth lunar month, they collected the straw, soaked it in mud, dried it, and wove it into mats. The finished goods were sold to the factor in packs of a hundred, and he in turn disposed of them through his commission agents stationed in other cities. In the case of the manufacture of straw hats, the entrepreneur purchased in advance a large amount of straw from private or corporate landowners (including urban clans and lineages with trusts of agricultural land) and had it distributed, along with sample hats, to small cottage artisans by his agents. Sometimes he had as many as twenty agents, each of whom in turn dealt with 30 to 50 families who actually made the hats. Most of the entrepreneurs needed extensive capital, because they had to pay for the straw in advance, deal in cash with their agents, and store the finished goods for several weeks.

As if to confirm the words of the Guangxu gazetteer that Ningbo was *baihuo xianbei* 百貨咸備, "provided with a hundred kinds of goods," some 80 commercial

³⁷ Tsur, *Die gewerblichen Betriebsformen der Stadt Ningbo*, 78–94.

specialties were recorded in the 1935 county gazetteer.

Specialization within the medicine trade was more or less typical of commercial specialization generally. Four different roles were well defined. *Shanhuo-hang* 山貨行 were itinerant middlemen who collected their medicines exclusively in Zhejiang province, whereas *lihao* 裏號 (*kebang* 客幫) were itinerant middlemen who ranged widely in collecting their medicines, going in particular to Sichuan, Yunnan, Shanxi, Fujian, and Guangdong. Both *shanhuo hang* and *lihao* sold their products to *changluhang* 長路行, “wholesalers,” who in turn supplied *yaopu* 藥鋪, “retailers.”³⁸

Following Himeda’s article on the salt-water fishing industry in Ningbo during the Qing period,³⁹ specialization in the region can be summarized as follows. *Yudong* 漁東 were the entrepreneurs who operated the fishing boats, hiring and overseeing the crew (*yuhuo* 漁夥) and making the critical production decisions. Normally the *yudong* rented his boat and gear (or was buying them on credit) from the wholesaler with whom he dealt or sometimes from independent ship-owners. The *yudong* sold his catch to middlemen (*xianke* 鮮客), stationed offshore near the fishing grounds, receiving a sealed receipt (*maixianzhe* 買鮮摺) rather than cash. The middleman then shipped the catches of several boats to wholesalers (*xian*[fresh]*yu**hang* 鮮魚行 and *xian*[salted]*yu**hang* 鹹魚行) in Ningbo, from whom he received a commission. The wholesaler bulked, processed, and graded the fish and either shipped them to importers in other cities, or delivered them to local or nearby retailers (*xian*[fresh]*huopu* 鮮貨鋪 and *xian*[salted]*huopu* 鹹貨鋪) on twenty days’ credit. Itinerant retailers (*hangfan* 行販) normally got their supplies from retail shopkeepers but occasionally got them directly from a wholesale firm. The *yudong* entrepreneurs periodically took their sealed receipts to their wholesaler in Ningbo, either collecting cash or receiving a bill of exchange (*xiandan* 鮮單), which they converted to cash at the *qianzhuang* that financed the wholesaler. Payments both ways were such that middlemen in effect received a commission from the *yudong* as well as the wholesaler. It goes without saying that the wholesaler exercised decisive control over *yudong* through setting prices, renting out the factors of production, and issuing bills. Wholesalers in turn were dependent for credit on the *guozhang* 過賬 system of the *qianzhuang* banks.

In the nineteenth century, examples were legion of functional specialization between wholesalers or factors and retailers within the same line. Rice firms were either *hangzhan* 行棧 (alternatively *mizhan* 米棧) or *changdian* 廠店 (alternatively *midian* 米店); wine firms were either *jiufang* 酒坊 (brewer and wholesaler), *jiuhang* 酒行 (wholesaler only), or *judian* 酒店 (retailer); paper dealers were either *zhihang* 紙行 or *zhidian* 紙店; foil dealers were either *bozhuang* 箔莊 or *bobu* 箔鋪; cotton

³⁸ GXYXZ, chap. 2, *Fengsu*; MGYXTZ, *Shihuo zhi*, 84–85.

³⁹ Himeda, “Chūgoku kindai gyogyōshi no hitokoma,” 79–96.

dealers were either *huahang* 花行 *huazhuang* 花莊 or *huadian* 花店. Wholesalers were often differentiated according to the nature of the goods they sold. For example, timber wholesalers dealt either in imported high-quality lumber or in lumber from the region, and within the latter group were those dealing solely in pine or fir. Finally, retailers were also differentiated according to the nature of the goods they sold. They could be roughly divided according to whether they were shopkeepers or had small stalls; the latter were further divided into *tanfan* 攤販, whose stalls were located in covered vegetable markets, and *jianfu* 肩負, whose stalls were in open-air markets.⁴⁰

Wholesaling and retailing were not always sharply differentiated. A 1942 report discusses two Ningbo firms, Yongkang 永康 and Longchang 隆昌, both established in the last years of the Qing, that engaged in both wholesaling and retailing, one dealing in textiles, the other in clothing and linens. Other firms, however, were strictly retailers. Two of these discussed in the report had been founded prior to the Opium War: Yunzhang 雲章 dealt in cotton, silk, and woolen textiles; and Dayoufeng 大有豐 dealt in cotton, dyes for silks and woolens, kettles, and wash basins.⁴¹

Finance was a well-developed specialty of Ningbo people. The institutions involved were basically of two types, the first limited to *qianzhuang* and the second comprising *dangpu* 當舖, *tizhuang* 提莊, and *zheyizhuang* 折衣莊.⁴²

A *qianzhuang* was a native bank using the credit system called *guozhang*.⁴³ Banks were distinguished into those with more than a specified amount of liquid capital (*datonghang* 大同行—over 30,000 taels as of 1858) and those with less (*xiaotonghang* 小同行—under 30,000 taels). The latter were not permitted to extend credit or make loans independently of a *datonghang*.

⁴⁰ XFYXZ, chap. 1; GXYXZ, chap. 3; MGYXTZ, *Shihuo zhi*, 70–71, 85, 88–106.

⁴¹ Mantetsu Shanhai Jimusho Chōsashitsu, ed., *Ninpō ni okeru shōgyō chōbo chōsa* [An investigation of commercial bookkeeping in Ningbo] (Shanghai: Shanhai Jimusho, Chōsashitsu, 1942).

⁴² See Nishizato Yoshiyuki, “Shinmatsu no Ninpō shōnin ni tsuite” [On the Ning-bo merchants at the end of the Qing dynasty], *Tōyōshi Kenkyū* 26.1 (1967): 1–29; 26.2 (1967): 71–89. See also Himeda, “Chūgoku kindai gyogyōshi no hitokoma,” 90–92; MGYXTZ, *Shihuo zhi*, 83–85.

⁴³ The workings of the *guozhang* “transfer-tael” system are described in Susan Mann Jones’s article cited in note 29. In its simplest form it may be described as follows (p. 60): “Traders, merchants, and gentry or officials who kept accounts with ... *qianzhuang* were issued passbooks in which they recorded the date and amount of, and the parties to, each transaction. No cash passed from hand to hand. Passbooks were handed in for auditing at the end of every day, at which time representatives of the various *qianzhuang* met and settled up their accounts with such cash payments as might be necessary. Accounts were reckoned in terms of the Jiang ping tael 江平銀兩, an imaginary unit of account unique to Ningbo.”

The internal organization of *qianzhuang* reflected a high degree of specialization. The partner-owners, who were seldom directly involved in management, employed a *jingshou* 經手, "manager," who was responsible solely to the partner-owners and served as liaison between them and the staff. The manager, who served as the firm's external representative and public relations officer, was assisted by one or two *fushou* 副手, "deputy managers," who were primarily responsible for day-to-day management. The top echelon also included at least one *sanjian*, "assistant deputy manager," a sinecure assumed by a shareholder or a shareholder's kinsman. The staff below the top management were organized into an inner office, responsible for internal accounting and general operations, and an outer office, responsible for public relations and external accounts. The inner office included the *fangzhang* 放賬, "chief accountant"; the *yinfang* 銀房, "shroff," in charge of the assay of bullion; and *xinfang* 信房, "clerks," responsible for record keeping, general correspondence, and orders transferring funds. The outer office was headed by the *fangzhang paojie* 放賬跑街, "loan teller and canvasser," who was very nearly on a par with the assistant manager in status. He solicited deposits and negotiated loans, and it was his responsibility to ascertain the credit rating of prospective clients and to check on the use made by clients of the bank's loans. Also in the outer office was the *zhangtou* 長頭, "market representative," who participated in the guild discussions that established interest and exchange rates. *Xuetu* 學徒, "apprentices," who normally served for three years, could be assigned to either office. They typically moved up from performing menial tasks to serving as errand boys, delivering passbooks, and keeping accounts. The bank's personnel roster was completed by a *zhansi* 棧司, "warehouseman," responsible for guarding the bank's reserves and transporting bullion or cash.

Dangpu, *tizhuang*, and *zheyizhuang* were pawnshops or small moneylending shops. Their business personnel were broken down as follows: (1) *zongshang* 總上, "managing director"; (2) *zhengkan* 正看, *fukan* 副看, and *bingkan* 並看 (ranked in the order given), "assistant managers" who examined and appraised pawned articles; (3) *zhangfang* 帳房, "accountant"; (4) *qufang* 取房, "inspector of articles prior to redemption"; (5) *piaofang* 票房, "keeper of pawn tickets"; (6) *paifang* 牌房, "classifier of pawned articles"; (7) *yifang* 衣房, "supervisor of pawned clothing"; (8) *loutou* 樓頭, *louer* 樓二, and *lousan* 樓三 (ranked in that order), "warehousemen" who performed such services as drying leather clothes; and (9) *yinfang* 銀房, "shroff" or "cashier."

Occupational Associations

We find evidence of protoguilds in Ningbo as early as the Song period. Of course, the terms *hang* and *tuan* 團 used to describe these associations were rather

ambiguous, referring sometimes to a category of shops, sometimes to a street or a row of shops of the same occupation even when cooperation was wholly informal, and sometimes to a guild proper. Merchants and craftsmen engaged in the same economic activity typically established themselves next to one another in order to promote their common interests.⁴⁴ In mid-Qing, for example, the city's ten dealers in imported indigo (*dianqinghang* 靛青行) had shops side by side along the east bank of the river near the Lingqiao.⁴⁵ Similarly, medicine dealers lined a street near the east gates, and dealers in sugar and dried fish, as well as banking firms, were concentrated in the Jiangxia district. Moreover, as stated above, the great majority of craft firms tended to congregate by specialty. All these groupings or associations were traditionally called *hang* in the case of stores and *zuo* in the case of craft shops.

According to Katō Shigeshi, the native-place associations found in Chinese cities had normally been established in connection with long-distance trade; the merchant *huiguan* 會館 emerged as a type in the sixteenth century.⁴⁶ In Ningbo, however, we find a clear prototype as early as 1191. In that year, one Shen Faxun 沈發旬, a sea captain serving a Fujian shipping agency in Ningbo, established there a shrine to Tianhou, the patron deity of Fujian traders.⁴⁷ Believers presumably consisted of members of the shipping agents guild. Similarly, a temple to Tianhou was established at the mouth of the Yong River in Zhenhai in 1279 and rebuilt outside the south gate of the town in 1734 by merchants not only from Fujian but also from those parts of Zhejiang in the Southeast Coast region.⁴⁸ Common economic interests must have been the chief integrating factor. As Ningbo people increasingly came to participate in the coastal trade, however, the cult-cum-guild subdivided. In the Jiaqing 嘉慶 era (1796–1820), when the guild of Ningbo shipping agents engaged in the northern trade established the Zhening Hall (Zhening Huiguan 浙寧會館) in Shanghai, they enshrined Tianhou in their guildhall.⁴⁹

In Ningbo itself, the Tianhou gong established in 1850 together with the Qing'an Huiguan came to be considered the main shrine or mother temple. D. G. MacGowan mistakenly thought it a Shandong guild, but it was in fact established by nine powerful *beihao* shipping agents from Cixi, Zhenhai, and Yin *xian*. Another Tianhou gong served Fujian shipping agents, and yet another served other *nanhao*

⁴⁴ On the origins of *hang*, *tuan*, and *zuo* 作 see Katō, *Shina keizaishi kōshō*, vol. 1:422–460; and Negishi Tadashi, *Shina girudo no kenkyū* [Studies of Chinese guilds] (Tokyo: Shibun Shoin, 1932), 197–209.

⁴⁵ United Kingdom, Public Record Office, F. O. 228/913.

⁴⁶ Katō, *Shina keizaishi kōshō*, vol. 1:453–454.

⁴⁷ GXYXZ, chap. 12.

⁴⁸ *Qianlong zhenhai xianzhi* [Qianlong gazetteer of Zhenhai *xian*] (1752), chap. 4.

⁴⁹ Negishi Tadashi, *Chūgoku no girudo* [Chinese guilds] (Tokyo: Nihon Hyōron Shinsha, 1953), 109–111.

shipping agents. Subsequently, two more branch temples were established, one in Dasongsuo 大嵩所, a walled garrison town situated north of Xiangshan Bay, and the other in the Sanjiangkou 三江口 district of Ningbo in connection with Nanbei Haishang Gongsuo 南北海商公所, a guildhall established by shipping agents specializing in both *beihao* and *nanhao*. In the meantime, Fujian merchants had established a new guildhall in Jiangxia.⁵⁰ As of 1854, there were several thousand Fujian emigrants in Ningbo, most of them engaged in shipping. Although Fujian merchants were united in an inclusive native-place association (known as *Min bang* 閩幫 or *Jian bang* 建幫), they were divided into subassociations according to their native counties and prefectures. There were nine component *bang* altogether, one of which was defined strictly in terms of the product dealt with: opium. Among the others were the *Quan bang* 泉幫 (Quanzhou subguild) and the *Xia bang* 廈幫 (Amoy subguild), both of which specialized in the import of sugar, grain, lumber, rattan, sundries, and dried fruit; and the *Xinghua bang* 興化幫 (representing the prefecture immediately north of Quanzhou *fu*), which dealt exclusively in fresh and dried *longyan* 龍眼.⁵¹ By the end of the nineteenth century the major native-place associations in Ningbo were those for natives of Fujian (*Minshang* 閩商 *huiguan*), Guandong (*Lingnan* 嶺南 *huiguan*), Shandong (*Lianshan* 連山 *huiguan*), and Huizhou *fu* in Anhui (*Xin'an* 新安 *huiguan*).⁵²

Membership in the various guilds in Ningbo seems to have been open to all of the same profession, in the case of merchant or craft guilds, or to all of the same local origin, in the case of native-place associations. Any journeyman who had been personally acquainted with a guildsman for three years could be admitted to a craft guild. In general, firms were not forced to join. As a rule, guild regulations dealt with the following business matters. First, credit transactions: For example, the preamble of the Shandong Guild (*Lianshan huiguan*) of Ningbo reads "All purchases and sales are to be in dollars. Payment for grain is due forty days after purchase, for oil and beancake fifty days after purchase, and for commodities sold in bundles sixty days from the date of the bill of sale. Infringements of this rule impose on seller and buyer alike the costs of a restitutive theatrical performance and banquet." Second, storage: The above-cited preamble reads "At the expiration of seventy days, storage is to be charged. Ten days is the limit allowed for removal of goods from on board junks. Up to five days after a sale, the buyer is not liable for goods consumed by fire in godowns; thereafter the seller is no longer responsible." Third, weights and measures: In this area each guild established its

⁵⁰ MacGowan, "Chinese guilds or chambers of commerce and trade unions," 149; *MGYXTZ, Shihuo zhi*, 217–218; *Yudi zhi*, 727, 737; *Shina shōbetsu zenshi*, vol. 13:41.

⁵¹ MacGowan, "Chinese guilds or chambers of commerce and trade unions," 145–149; *JHZZNP*, 97–98; *MGYXTZ, Shihuo zhi*, 91.

⁵² *Shina shōbetsu zenshi*, vol. 13:41, map; He Bingdi, *Zhongguo huiguan shilun* [A study of the history of guildhalls in China] (Taipei: Taiwan Xuesheng Shuju, 1966), 44.

own standards. For example, in the Shandong Guild the ordinary “sixteen-taels-to-carry” steelyard was the standard to be employed by every firm connected with the guild. Weighing was to be done in the presence of all concerned, with subsequent discussion disallowed. Fourth, transgressions: For example, fictitious buying and selling were forbidden to members of the guild; offenders were to be reported to the magistrate for punishment. Fifth, exceptional transactions: Since business was normally suspended during the first fifteen days of the first lunar month, urgent business was transacted during this period under the “public” purview of the guild to avoid suspicion of irregularity. Finally, many guilds managed cemeteries and temples and provided forms of social security and charitable services.

The revenue of guilds was of five types: (1) contributions from corporately owned land and houses, (2) rental income, (3) interest from bank deposits, (4) fines, and (5) dues and impositions. In this last regard, each member or shop was liable for dues imposed on net profits at a rate that was usually 1:1,000 or more. In Wenzhou *fu*, for instance, dues were levied at a rate of 8:1,000 by the Ningbo Druggists Guild and at a rate of 2:1,000 by the Ningbo Beancake Dealers Guild. Another common mode of collecting fees is illustrated by the Ningbo Guild in Shanghai, which levied a fee of two taels on every ship arriving from Ningbo.⁵³

Urban Real Estate

In the conventions of Chinese realty the “building lot” had come to be included in the category *di* 地, in contradistinction to *tian* 田, “farmland.” With the development of commerce, lots on which shops and other business enterprises had been built were distinguished as a special type of *di* and designated as *diji* 地基 or *gaidiji* 蓋地基, and in the city as *zaicheng gaidi* 在城蓋地. In due time, the ownership of urban business property was differentiated into *pudi* 鋪底 (surface usufruct including the buildings) and *jidi* 基地 (the “substratum,” i.e., basic ownership of the lot per se), a distinction that paralleled the surface and substratum rights in agricultural land: *tianmian* 田面 vs. *tiandi* 田地. Rentals, leases, and transfers of urban property were made in accordance with these distinctions. It goes without saying that in Ningbo *zaicheng gaidi* occupied far more of the urban area than any of the following: *tian*, “farmland,” *yuan* 園, “vegetable gardens,” *jiexiang* 街巷, “lanes,” *daolu* 道路, “streets,” *hechuan* 河川, “canals and rivers,” *matou* 碼頭, “wharves,” etc.

The owner of a house (*fangzhu* 房主) might own the lot on which it was built, but he might also be renting the lot from its owner (*dijizhu* 地基主). In either case he could rent or sublet his house to a tenant (*fangke* 房客) for either a fixed

⁵³ On guilds, see Tsur, *Die gewerblichen Betriebsformen der Stadt Ningbo*, 56–57; MacGowan, “Chinese guilds or chambers of commerce and trade unions,” 138–151.

period or indefinitely. Both owner and tenant had to exchange a written contract at the outset, and the tenant was required to give a deposit (*yazu* 押租 or *xiaozu* 小租) or to pay a rental advance (*tan zu* 贖租), and sometimes also to pay key money (*xiaofei* 小費 or *wafei* 挖費) to his landlord. When the tenant moved, the landlord would return to him the deposit or rental advance, discounting some part of it in proportion to the term of occupancy. Rental was to be paid monthly or quarterly. Not infrequently the tenant sublet rooms or the house itself with the consent of the owner. This was called *fen zu* 分租, *zhuandian* 轉佃, or *duitian* 兌佃, and in this situation the right of *pudi* devolved on the original tenant. So the transfer of both the building and of its usufruct was possible.

During the Tang and Song periods, most of the lucrative and important urban real estate was owned by the government and leased to the people through an official real-estate office, the Loudian Wu 樓店務. During the late imperial period, however, official lands came to be distributed among the citizens, and the tenants of official lands or buildings often sublet in turn to third persons. By the Qing period, the only city in Ningbo *fu* in which the Loudian Wu still functioned was Xiangshan.⁵⁴

Government Taxation and Control

Before the Taiping Rebellion the revenue of the Qing government came from three main sources: the land tax, profits from monopolies (especially the salt monopoly), and customs duties. The land tax accounted for about two-thirds of the total revenue.⁵⁵

In terms of urban revenue, the building lot was the main object of taxation,

⁵⁴ On property tenure, see generally Rinji Taiwan Kyūkan Chōsakai, ed., *Taiwan shihō* [Private law in Taiwan] (Tokyo: Rinji Taiwan Kyūkan Chōsakai, 1910), vol. 1; Shiba, *Sōdai shōgyōshi kenkyū*, 321–327; XFYXZ, chap. 1; Niida Noboru, *Chūgoku hōseishi kenkyū* [Studies in Chinese legal history], vol. 2, *Tōchihō/ Torihikihō* [Land laws and laws of exchange] (Tokyo: Tōkyō Daigaku Shuppankai, 1964), 164–203; Mantetsu Chōsabū, ed., *Shina toshi fudōsan kankō chōsa shiryō*, *Hoteiken* [Survey data on Chinese urban real estate, usufruct of houses] (Tianjin: Tenshin Jimusho Chōsashitsu; Shanghai: Shanhai Jimusho Chōsashitsu, 1942); *MGYXTZ*, *Shihuo zhi*, 356–358; Mantetsu Shanhai Jimusho Chōsashitsu, ed., *Ninpō ni okeru shōgyō chōbo chōsa* [An investigation of commercial bookkeeping in Ningbo] (Shanghai: Shanhai Jimusho Chōsashitsu, 1942), 50, 70, 111; *MGDXXZ* [Republican gazetteer of Dinghai *xian*] (1924), “Fangsu zhi,” chap. 2, “Fengsu”; Wu Guichen et al., eds., *Zhongguo shangye xiguan daquan* [Compendium of Chinese commercial customs] (Shanghai: Shijie Shuju 1923), part 6, “Shangtien tsuwu” [House lease customs of commercial firms]; Katō, *Shina keizaishi kōshō*, vol. 1:261–282; vol. 2:245.

⁵⁵ Sasaki Masaya, “Ninpō shōnin no rikin keigen seigan goshi” [Petitions of Ningbo merchants for lightening lijin taxes], *Tōyō Gakuhō* 50.1 (1967): 96.

buildings per se being exempted. In addition, there were the following miscellaneous taxes on commerce: (1) taxes on such major items as cattle, horses, lumber, rafts, iron, gypsum, mercury, wine, tea, tobacco, dyestuffs, cocoons, and cotton; (2) *guoshui* 過稅, “customs duties,” which were divided between *haiguan* 海關, “foreign customs,” and *changguan* 常關, “inland customs,” the latter including duties levied by the Ministry of Finance on cloth, food, and sundries, and those levied by the Ministry of Works on lumber and ships; (3) *luodishui* 落地稅, import taxes on goods arriving at certain cities or towns; (4) *yashui* 牙稅, taxes and license fees levied on middlemen; (5) *dangshui* 當稅, the profit tax on pawnshops; (6) *qishui* 契稅, taxes on bonds and contracts; and (7) *hangshui* 行稅, taxes on guilds.⁵⁶ Moreover, an occasional *quanjuan* 勸捐, “special subscription,” was levied on wealthy merchants or guilds. But on the whole, owing to the lack of reliable data on urban land use, the taxes levied in the city and on commerce were insignificant in comparison with those levied in the countryside. Of course, the situation changed after 1862, when *lijin* 釐金 taxes were introduced in Zhejiang, but that is a chapter of modern history with which we are not concerned here.

Apart from taxation, some further business restrictions remain to be considered: market regulations, rules governing middlemen, and security regulations. The strict regulations on urban commerce characteristic of the early Tang period—e.g., evening curfews, officials stationed in the market, prohibitions on transactions outside the officially demarcated market area, and a government imposed fixed-price system had been gradually relaxed, and by the end of the Northern Song period they had largely disappeared.⁵⁷ According to Nyok-Jing Tsur, the market in Ningbo was open to all: “In Ningbo, and so far as I know in China as a whole, ... whoever wants to attend a market and offer goods for sale can do so without applying to the officials for permission.”⁵⁸ Nonetheless, the government reserved the right of direct control over such important enterprises as salt, tea, alum, native banks, and pawnshops.

The middleman was likewise subject to government control. It was prescribed by law that important transactions (those involving real estate and certain major categories of movable property) be conducted only through licensed middlemen. In 1863 the number of licensed middlemen in Zhejiang as a whole was fixed at 9,962. Every applicant had to obtain a guarantee of liability from another middleman and his neighbors prior to his application to the local government. Once granted, the *yatie* 牙帖, “broker’s license,” could be revoked if the holder was found guilty of making unfair appraisals, embezzling, exacting unreasonable commissions, or misappropriating funds.

⁵⁶ XFYXZ, chap. 6; GXYXZ, chap. 8; *Taiwan shihō*, vol. 3, part 1:138–139.

⁵⁷ Katō, *Shina keizaishi kōshō*, vol. 1:299–421; Denis Twitchett, “The T’ang market system,” *Asia Major*, n.s., 12.2 (1966): 202–248.

⁵⁸ Tsur, *Die gewerblichen Betriebsformen der Stadt Ningbo*, 41.

Security measures remained strict throughout late imperial times. Every inn-keeper or middleman was required to keep a book for recording the names of visiting itinerant merchants, the number in each party, and their dates of departure; he was to submit this to the local officials at the end of the month. In addition, every immigrant merchant who maintained a permanent establishment in the business quarter was to be entered in special registers analogous to those of the *baojia* system and subjected to supervision by a *kezhang* 客長, “headman for outsiders.”

Administration and Municipal Services

Ningbo was more important as a center of government than the usual prefectural capital. In addition to the *yamen* of Yin *xian*, the metropolitan county, and the *yamen* of Ningbo *fu*, it also housed the *yamen* of the circuit intendant for Ningshaotai 寧紹台, one of the four circuits into which the prefectures of Zhejiang were grouped. In this respect, then, Ningbo’s administrative centrality extended into the two neighboring prefectures of Shaoxing and Taizhou, and its rank as an administrative city was more exalted than that of either Shaoxing *fu* or Taizhou *fu*. The city’s long-standing importance in foreign trade and its official role as port of entry for tribute missions from certain overseas “dependencies” meant that throughout late imperial times it supported special offices that were not found in the usual prefectural capital. We have already mentioned the Office of Overseas Trade (*Shibosi*) first established in 992; and in the nineteenth century, Ningbo was the site of major offices of the Imperial Maritime Customs (*Haiguan*).

Because of its strategic location with respect to the exposed coastline of north-eastern Zhejiang, Ningbo was also important as a center of military power. From the Song period on, large naval forces were stationed there to defend the city against possible attack and to maintain security along the coast. In the Ming period, several fortresses (*weisuo* 衛所) were built near the coast of Hangzhou Bay and Xiangshan Bay, primarily to protect the region from marauding Japanese pirates, and the various garrisons stationed there were commanded from military offices in Ningbo. Early in the Qing period, the office of the Commander-in-Chief of Zhejiang was established at Ningbo, which thereby became the command post of naval forces as well as of army garrisons throughout the province.

This extraordinary concentration of civil and military offices had important consequences for the city. The officials stationed in the various *yamens* and their extensive staffs created a considerable demand for luxury goods, and the large number of sailors and soldiers billeted in the city swelled the city’s population and increased its need for provisions. In peacetime the military personnel were not infrequently assigned to work on water-control and reclamation projects that directly benefited the city.

For purposes of fire-fighting and police services, the metropolitan area as a whole was subdivided during the Song period into six *xiang*, one for each quadrant of the intramural area (northeast, southeast, etc.), one for the eastern and northern suburbs, and one for the western and southern suburbs. By the Yuan period the *xiang* had been renamed *yu* 隅, but the basic division into six major quarters persisted throughout late imperial times. Each of the quarters was subdivided into wards, known during the Ming and Qing as *bi* 比. The Southeast Quarter (Dongnan *yu* 東南隅), for instance, contained ten *bi* in the Ming and eight in the Qing. *Bi* in turn were made up of neighborhoods or “streets” (*jie* 街), the minimal territorial unit for purposes of security.⁵⁹

In the Southern Song period, fire-fighting was seen as a responsibility of bureaucratic government. Official regulations specified that every city of average size should be equipped with water tanks, watchtowers, and other fire-fighting facilities in each quadrant of the city and/or in the vicinity of major government buildings. Fire-fighting and police services were initially undertaken by army personnel commanded by a military official. But by the thirteenth century these responsibilities had passed from the army to the city’s militia, recruited through the *baojia* system and commanded by an officer recruited from among the principal families of the city.⁶⁰ The system was markedly improved in the mid-nineteenth century when twelve fire stations were established in Ningbo through private initiative, Huizhou merchants playing a leading role. Each station, equipped with a watchtower and an alarm drum, had as its responsibility a particular quarter of the city. Costs were covered by levies on those renting out houses and apartments at a rate of three percent of rental income, and a station’s management was in the hands of homeowners resident in the area of its responsibility.

The long-term secular trend from official to private responsibility that appears to characterize fire-fighting is also apparent in other domains of public works and public welfare. In general, prior to the seventeenth century, maintenance of the city’s water supply, repair of the dikes and floodgates that protected the city’s suburbs, and the dredging of its shipping lanes and internal canals were the responsibility of officials, either civil or military. Soldiers and sailors provided most of the manpower. Officials also played the leading role in establishing emergency granaries, orphanages, and homes for the aged. Toward the end of the Ming period, however, responsibility for municipal services came to be shared in ever larger part by the city’s gentry and wealthy merchants. For example, when four emergency granaries were built in 1639, contributions were made by commercial houses, pawnshops, and gentry families as well as by civil officials, and the management

⁵⁹ *MGYXTZ*, *Yudi zhi*, 136–148.

⁶⁰ The *Jiexiang* system in Beijing was discussed by Imahori Seiji in his book *Hokuhei shimin no jichi kōsei* [Autonomy of city people in Peking] (Tokyo: Bunkydō, 1947).

of each granary was in the hands of a gentryman assisted by two commoner citizens. By the nineteenth century, wealthy merchant and gentry families regularly contributed to dredging works and to maintaining the night watch, and the actual work was done by hired workers rather than by military personnel or corvée labor. Private initiative was also more frequent in the realm of education. The Huangyue 黃岳 Charitable School, for instance, was established in 1831 solely on the initiative of the Salt Merchants Guild.

In Ningbo, as in most other Chinese cities of moderate size, sewage and garbage disposal presented a relatively minor problem because of efficient recycling. Night soil was removed from the city by private entrepreneurs, who sold it as fertilizer to vegetable gardens in peri-urban areas and to farmers along the canals radiating from the city's gates. Other liquid waste was drained into the internal canal system, and most solid waste that was not recycled was burned.

Religion and Urban Life

In traditional Chinese society, group interests were almost always given religious expression. Thus, the variety of temples in a city reflected the principles of organization on which its social structure rested. In Ningbo, resident bureaucrats were closely associated with the official temples of the state cult, most notably the two Confucian "school-temples," the *fluxue* 府學 and the *xianxue* 縣學, connected respectively with the governments of Ningbo *fu* and Yin *xian*. The city's gentry supported temples dedicated to famous local men and patronized temples associated with bureaucratic career lines such as the Wenchangge 文昌閣 and the Guandimiao 關帝廟. Immigrant groups established temples to the deities associated with their native places, and occupational groups dedicated temples to the patron deities of their callings. The goddess Tianhou, whose origins were in Fujian and who began her supernatural career as the patroness of Fujian seafarers, was appropriately enough first honored in Ningbo with a temple established by Fukienese traders. In time, however, her functions became more generic, and temples to Tianhou were founded in the Lower Yangzi region by shipping agents of whatever provenance. The Yaohuangdian 藥皇殿, a temple built by medicine dealers in 1708 near the streets where their shops were located, was still the home temple for that calling in the nineteenth century. The Zaojiamiao 皂莢廟, the shrine of a special cult popular among medicine dealers, also served as a warehouse for their drugs. A prominent Ningbo example of a temple serving craftsmen was the Gongshu xianshi miao 公輸先師廟, whose ten deities included the patrons of carpenters, masons, plasterers, and shipwrights.⁶¹

⁶¹ MGYXTZ, *Yudi zhi*, 725–227, 729; Negishi, *Chūgoku no girudo*, 109–111.

Though many temples in Ningbo were patronized primarily by those of a particular class, subethnic group, or occupational calling, most were essentially communal in nature, serving residents in their immediate vicinity or within a specific territory defined in terms of the deity's jurisdiction. Important temples of this kind were distributed fairly evenly throughout the city. The households supporting a given temple were organized into religious associations called *shehuo* 社夥. One of the largest communal temples, the Xinshuixian miao 新水仙廟 (no. 12 on Map 6) boasted a *shehuo* of some 1,400 households. Small ones, such as Hualoumiao 華樓廟, were supported by *shehuo* of scarcely one-tenth that size. Each communal temple had at least one major festival, financed and organized by its *shehuo*, and characterized by a procession through the streets and a theatrical performance in honor of the deity. The larger *shehuo* were subdivided into up to five *jing* 境 or *bao* 保, defined territorially in terms of streets and blocks, among whom religious duties rotated.⁶²

It is likely that the "streets" already described as the basic units in the city's security system were conventional neighborhoods, each defined by and focused on a particular *tudi* 土地 or other locality god. Further research will be necessary to establish the manner in which neighborhood cults related to Ningbo's larger communal temples, and the extent to which the jurisdiction of the latter coincided with the wards (*bi*) into which the six quarters of the city were formally divided.

Finally, there were the City Gods. There were two Chenghuangmiao 城隍廟, one each for Ningbo as prefectural capital and as county capital. Annual processions and plays indicate that these were perceived as communal temples whose "community" was the city as a whole. In this respect they capped the city's hierarchically structured religious geography. At the same time, they provided a ritual link between the popular religion of the city people and the official state cult, for the City Gods were considered the supernatural counterparts of the magistrate and the prefect, respectively; and these men, who officiated at the state rites, were enjoined to pay ritual visits to the appropriate City God temple.

3. The Trading System Centered on Ningbo

Apart from its role in interurban coastal trade, Ningbo served as the center of a regional trading system where division of labor, specialization of local products, and differentiation of demand and consumption were articulated through a network of collection and distribution. Ningbo's commercial hinterland included the entire drainage basin of the Yong River, plus peripheral areas to the east and south—most notably the Zhoushan archipelago, the area draining into Xiangshan Bay, and the

⁶² JNBFZ, chap. 4; MGYXTZ, *Yudi zhi*, 725, 729, 732, 735.

peninsula farther south with its two towns of Shipu 石浦 and Nantian 南田.

Local-system Specialization

In the metropolitan area itself the following specialties were produced: iron and copper utensils, lacquer ware, metalwork, wood carvings, inlaid furniture, oil, printed matter, native cotton cloth, wooden or rattan utensils, and bamboo umbrellas.⁶³ (See Map 7.) Shipbuilding went on in the northern suburb of the city and at Duantang 段塘 to the southwest of the city. Marine products such as fresh fish, dried fish, salted fish, fish glue, and salt were specialties of the Zhoushan archipelago, the southern shore of Hangzhou Bay, and the seacoast along Xiangshan Bay. Products from Xiangshan Bay were either shipped to Ningbo directly or collected at the market at Daqiao 大橋 just east of Fenghua city for redistribution locally or to Ningbo.⁶⁴ Among the marine products, salt was a government monopoly. It was produced under government control in salt farms along the southern shore of Hangzhou Bay, along Xiangshan Bay, along the eastern coast of Xiangshan county, and on the Zhoushan archipelago. The salt was distributed in the cities by licensed salt merchants and in the countryside by petty itinerant traders known as *jianfan* 肩販. The latter were in most cases fishermen.⁶⁵

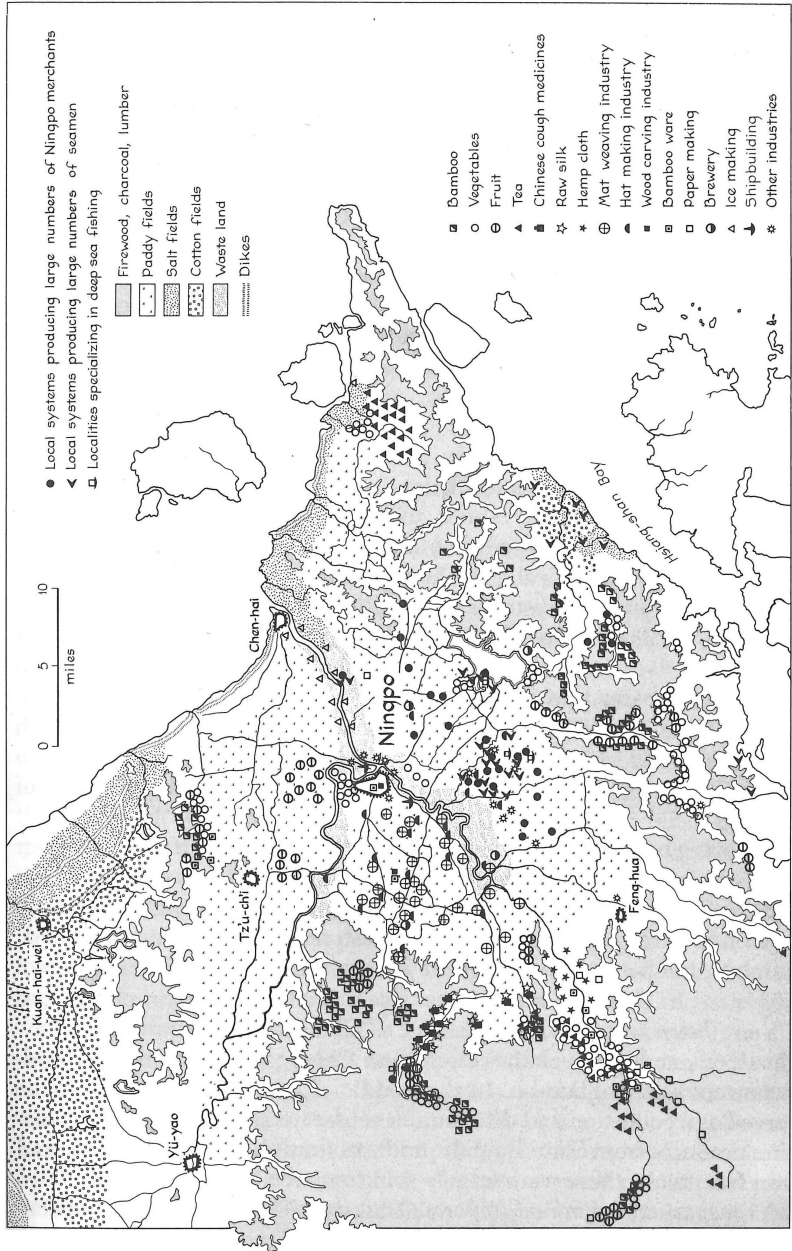
From the hilly districts surrounding the plain came such products as slate, lumber, firewood, charcoal, bamboo, bamboo shoots, fruits (peaches, *yangmei* 楊梅, lichee, persimmons), tea, wax-tree oil, poultry, livestock, pottery, paper, hemp cloth, silk, tobacco, and medicines. Lumber was produced chiefly in the mountainous areas of Cheng *xian* and Xinchang, both counties to the west in Shaoxing *fu*. It was brought down to Shiqi 石碶, a central market town on the Fenghua River southwest of Ningbo and a distributing point for lumber, via upriver markets at Quankou 泉口 and Xiaoxi 小溪, and it was then reshipped to Ningbo. Firewood, charcoal, bamboo, bamboo shoots, fruit, slate, and pottery were produced at the base of the foothills surrounding the plain. Bamboo ware, tea, paper, wax-tree oil, and hemp cloth were produced chiefly in the hills of Fenghua. However, the best hemp cloth of the area was from Xiangshan, which had been famous for its

⁶³ MGYXTZ, *Shihuo zhi*, 52–67; United Kingdom, Parliament, House of Commons, Sessional papers, vol. 92: Annual series of trade reports, no. 2421 (1900); Tsur, *Die gewerblichen Betriebsformen der Stadt Ningbo*, 47–94; *Shina shōbetsu zenshi*, vol. 13; Tōa Dōbunkai, ed., *Shina kaikōjō shi* [Treaty ports in China] (Tokyo: Tōa Dōbunkai, 1922).

⁶⁴ *Guangxu Fenghua xianzhi* [Guangxu gazetteer of Fenghua *xian*] (1896), chap. 1, Markets; *Minguo Xiangshan xianzhi* [Republican gazetteer of Xiangshan *xian*] (1927), chap. 13; *ZJJL* [Economic overview of Zhejiang], sections on Fenghua *xian* and Xiangshan *xian*.

⁶⁵ Himeda, “Chūgoku kindai gyogyōshi no hitokoma,” 98–100.

Map 7. Local Specialization in the Ningbo Area, Late Nineteenth Century



Source: Shiba, "Ningpo and its hinterland," 423.

production since the Song period.⁶⁶

Cotton was grown exclusively in the sandy soils along the southern shore of Hangzhou Bay and in the Dasong River valley. The former region produced annually about 500,000 piculs of raw cotton (about three-fifths of the cotton produced in Zhejiang), of which approximately two-thirds was spun locally.⁶⁷ The remaining third was brought to the markets in producing districts and bulked by middlemen or by agents of urban wholesalers for shipment to Ningbo. Thus local products not needed for local consumption were collected in rural markets, from which the greater part was sent on to the city of Ningbo for export. For example, in 1886 there were fourteen kinds of native cotton cloth commonly used by people in and around Ningbo. Of these, *pengqiao* 碰橋 (from Yuyao), *wanchunqiao* 望春橋 (produced outside the west gate of Ningbo), and *tubu* 土布 (a product of Yin *xian*) were sold by dealers at the market held every ten days outside the south gate of Ningbo; their chief export market was Taiwan.⁶⁸ Straw mats produced in the western sector of Ningbo's hinterland were collected at Huanggulin and then sent on to the city; and from the southwestern part of Yin *xian*, rice, silk, bamboo, lumber, and *beimu* were sent to the city via the market town of Xiaoqi. In Fenghua, hill products produced in Xinchang and Cheng *xian* were sold in a market at Quankou; straw mats, straw shoes, tea, and hemp cloth were sold at Jiangkou 江口; and marine products were sold at Chunhu. In the middle of the Yong Basin, Daqiao served as a collection and distribution center for such local goods as marine products from Chunhu, hill products from the west and south, and iron farm tools; these were largely sold to merchants from Ningbo.⁶⁹

Transport and Commodity Flows

The city of Ningbo was located centrally and was open to communication from all directions. Needless to say, water transportation assumed great importance in

⁶⁶ MGYXTZ, 227–292; *Guangxu Fenghua xianzhi*, chaps. 1 and 36; *Guangxu Yanyuan xianzhi* [Guangxu gazetteer of Yanyuan *xian*]; ZJJL, sections on Yin *xian*, Fenghua *xian*, Yuyao *xian*, Cheng *xian*, Xinchang *xian*, and Ninghai *xian*; *Shina shōbetsu zenshi*, vol. 13:327; Sudō Yoshiyuki, *Sōdai keizaishi kenkyū* [Studies of the economic history of the Song period] (Tokyo: Tōkyō Daigaku Shuppankai, 1962), 339.

⁶⁷ Tōa Dōbunkai, ed., *Shina keizai zensho* [Compendium on the Chinese economy] (Tokyo: Tōa Dōbunkai, 1907–8), vol. 8:607–611; *Shina shōbetsu zenshi*, vol. 13:439–450.

⁶⁸ United Kingdom, Parliament, House of Commons, Sessional papers, vol. 82: Misc. series of trade reports, no. 22 (1886).

⁶⁹ MGYXTZ, *Shihuo zhi*, 60; *Yudi zhi*, 242, 246, 795; *Guangxu Fenghua xianzhi*, chap. 3:2a, chap. 36. See also Kawakami Chikafumi, *Ninpō chiku jittai chōsasho* [Report on conditions in Ningbo] (Tokyo: Kōain Seimubu, 1941), 222.

this area (see Map 1). The Yong River was deep enough to let large ocean-going junks sail upstream to the wharves along Jiangxia (see Map 6). On the Yuyao River there were constant streams of lorchas plying between Jiangxia and Caoe. From the western plains, sampans sailed to the wharves near the west gate via two canals—Xitang and Zhongtang 中塘. Small boats could enter the city freely through a sluice near the west gate. In similar fashion, sampans from the southwestern plains sailed to the south gate via the Nantang, and small boats went into the city through a sluice near the south gate. Sampans and rafts from farther south in Fenghua *xian* came to the wharves outside the east gates via the Fenghua River and its tributaries. As these were shallow rivers that tended to dry up, however, boats often preferred to break their journey and switch to canals, especially the Nantang, which ran parallel to the Fenghua River. From the eastern plain, sampans plied to the wharves near the east gates via three canals—Qiantang 前塘, Zhongtang, and Houtang 後塘.⁷⁰

Thus, waterways extended out from Ningbo like the spokes of a wheel. Along them, flowing toward the hub, came the major commercial products of the region and transit goods destined for export. From the northwest came cotton, Pingshui 平水 green tea, Shaoxing wine, medicinal *maidong* 麥冬, tobacco, livestock, and silk cocoons; from the west came straw mats, fuel, bamboo, rice, and vegetables; from the south-west, south, and southeast came silk cocoons, silk, medicinal *beimu*, lumber, tea, fruit, oil, bamboo products, marine products, paper, and livestock; from the east came rice, fuel, fishnets, embroidery, and fruit; finally, from the northeast came marine products from the Zhoushan archipelago and Xiangshan, livestock from Xiangshan and farther south in Taizhou *fu*, cotton from Zhenhai, and various imported goods from the coastal provinces as well as from overseas.⁷¹ The commodities moving from Ningbo out toward the peripheries of its trading area flowed along the same spokelike waterways. For the greater part they consisted of agricultural and craft specialties of one directional sector of the region (e.g., mountain products from the southwest, marine products from the northeast, or straw mats, wine, and tea from the west) being redistributed to other sectors of the trading system, or of goods processed or manufactured in Ningbo and its suburbs. Apart from rice, wholly exogenous products—those imported into Ningbo from outside its hinterland in a form suitable for retailing—formed a small part of the commodities shipped from Ningbo for sale within its trading area.

⁷⁰ JHZZNP, 97; *Shina shōbetsu zenshi*, vol. 13:41–44, 242–245, 321–326; MGYXTZ, *Yudi zhi*, 696–703, 714; *Guangxu Fenghua xianzhi*, chap. 3:2b–3b; United Kingdom, Parliament, House of Commons, Sessional papers, vol. 89: Misc, Series of trade reports, no. 330 (1894). See also the discussion of Ningbo in Tōa Dōbunkai, ed., *Shina kaikōjō shi*.

⁷¹ See generally ZJIL and *Shina shōbetsu zenshi*, vol. 13.

Temporal Aspects of Integration

In terms of its economic functions, Ningbo in the nineteenth century counted as a regional city in the hierarchical model outlined elsewhere by Professor G.W. Skinner. It was ringed, at a distance along waterways of 20–25 kilometers, by six or seven local cities, three of which (Zhenhai; Cixi; and Fenghua, together with its outlying commercial center Daqiao) were administrative cities, the remainder being large *zhen*. Markets were held daily in most of these local cities, including at least one of the *zhen* 鎮 (Xiepu 解浦, situated due north of Ningbo).

All of the central places that were economically oriented to one of these local cities, or to Ningbo directly, counted as central, intermediate, or standard market towns, as defined by Skinner. In market towns at all three levels as of ca. 1875, the market convened only every few days, according to fixed schedules specified in terms of the *xun*, the 10-day segments into which the lunar month was divided. The most common periodicity of these rural markets was twice per *xun*, e.g., 1-6, which amounted to six times per lunar month (i.e., on the 1st, 6th, 11th, 16th, 21st, and 26th). However, all frequencies from once per *xun* to five times per *xun* (i.e., every other day) occurred in Ningbo's hinterland.

As Skinner has demonstrated for China generally, these schedules were not simply distributed among markets in such a way that each shared the same schedule with as few of its neighbors as possible. Rather, the schedules of lower-level markets were set to minimize conflict with the higher-level markets with which they had economic transactions. We may illustrate this synchronization with reference to the plains west of Ningbo in 1877. At that time three central market towns coordinated the collection and distribution of commercial goods within this sector. One, Maimianqiao 賣麵橋 on the Zhongtang, dominated the direct route to Ningbo's west gate. Another, Shiqi on the Nantang, held the corresponding position vis-à-vis the city's south gate. The third, Huanggulin, lay equidistant from the other two on canals linking it with both. All other market towns between the city and the western hills held standard or intermediate markets commercially oriented to one or more of these three central markets. The notable fact is that every one of the lower-level markets within each of those three central marketing systems maintained a schedule that dovetailed with that of the central market in question. Thus, the ten markets oriented wholly or in part to Huanggulin, whose schedule was 3-7-10, had the following schedules (in approximate clockwise order of the towns around Huanggulin): 2-8, 2-8, 4-8, 1-5, 4-8, 4-8, 5-9, 2-5-8, 1-6, and 4-9. Maimianqiao, like Huanggulin, had a 3-7-10 schedule, whereas Shiqi had a 3-5-9 schedule; and as expected, the only lower-level markets that included 7 or 10 in their schedules were oriented to Shiqi and not to the other two central markets. Moreover, since all three central market towns convened on the 3rd, not a single lower-level market on the western plains was held on that date.

Coordinated scheduling of this kind, whereby the central market town monopolized three of the possible ten market days per *xun*, made it possible for economic specialists to carry out hierarchically ordered transactions in the desired sequence without costly delays and with no need to be in more than one place on any given day. Purchasing agents, itinerant traders, and even shopkeepers ordering stock from wholesalers in the central market town benefited from this intrasystemic synchronization. For that matter, so did such professionals of the marketplace as brokers, measurers and weighers, and even revenue agents. Central-marketing systems of the kind described overlapped with one another in the sense that most intermediate markets were oriented to more than one central market town. Similarly, most standard markets received commodities from and shipped commodities to two or three intermediate markets. Even central market towns that were only indirectly linked to Ningbo often had a choice in transactions. Traders in Huanggulin, for instance, could obtain supplies from Ningbo via the south gate and Shiqi market, or via the west gate and Maimianqiao market. The spatial and temporal dovetailing of market systems enhanced competition and facilitated price integration throughout Ningbo's trading system.

For the peasant, the basic rhythm of life was set by the schedule of the market town where he shopped and sold his products—typically a five-day week. The more complex activities of traders and, other economic specialists were normally shaped within the ten-day cycle of the lunar *xun*. The annual cycle of agricultural production inevitably had repercussions for traders and artisans as well as agriculturalists. Quite apart from annual fairs, special markets were held on a seasonal basis. For instance, at the beginning of each harvest season a mowers' labor market was held at Dongjin *shi* in Ningbo's eastern suburbs. The Nanguo *shi* 南郭市 outside the south gate was only one of several markets that added an extra market day each *xun* during the harvest season. During the fifth month, a special straw-mat market was held in Huanggulin on a two-per-*xun* schedule.

The terms of credit, too, were fixed according to the lunar calendar. Short-term credit was usually calculated in multiples of ten days or months. Particular dates were customary in different businesses. For example, the accounts of medicine collectors with wholesalers were traditionally settled on the 14th day of the lunar month; *shanhuohang*, those who collected only in Zhejiang, settled accounts every month, whereas *lihao*, who ranged more widely, settled accounts every three months. Longer-term credit was almost always set in terms of the three segments into which the fiscal year was divided, marked off by the festivals of Duanwu 端午 (5th day of the fifth month), Zhongqiu 中秋 (15th day of the eighth month), and the New Year (1st day of the first month). As a general rule, customers were expected to make payments on their debts with retail shops before each of these festivals, and most retailers settled their accounts with wholesalers at these three times of the lunar year. This was true, for instance, in the medicine business and was specified

in the regulations of the Wenzhou Druggists Guild in Ningbo. These conventions meant that the money market followed a characteristic rhythm, growing tight before each of the three festivals. One of these festivals always counted as most important for credit purposes; in most parts of the region it was the New Year, but in Yuyao business circles it was Zhongqiu.⁷² To meet the needs of debtors, the *qianzhuangs* offered a special type of short-term loan known as *jinlongji* 進龍雞, issued only on the 20th day of the twelfth month, a few days before debts had to be settled.

The structure of credit throughout Ningbo's trading system culminated in the guildhall of the city's *qianzhuangs*. There two meetings were held daily, one at 9 A.M. to set exchange and interest rates for the day, the other at 4 P.M. to clear accounts and settle differences in cash. This daily cycle within the city was matched by a monthly cycle in which money orders drawn on Ningbo banks by bankers and traders in other cities and towns were paid up with interest.

The Regional Economy

As a total system, Ningbo and its regional hinterland were far from self-sufficient. Although more than half of the Ningbo Plain was subject to sporadic water shortages, its paddy fields yielded in an average year one million piculs (*dan* 擔) of rice (15 piculs = 1 ton). This amount, however, was far from sufficient to feed the overcrowded city and its maximal hinterland. In fact, most of the locally produced rice was distributed by Ningbo wholesalers to outlying, non-self-sufficient areas in Dinghai, Fenghua, Cheng *xian*, and Xinchang, and the local population was supplied with imported rice, most often from the middle Yangzi region via Suzhou, but also from the southern coastal regions, Cochin-China, and Siam. Such goods as lumber, iron, copper, dyestuffs, and livestock were also imported in large quantities from outside the region. Indeed, most of Ningbo's well-known specialties—ships, inlaid furniture, wood carvings, lacquer ware, paper, Jinhua 金華 cured ham, Shaoxing wine, and Pingshui green tea—were either the processed products of imported raw materials or transit goods. The chief exceptions were the marine products produced around the Zhoushan archipelago. Even in Song times, Ningbo fish glue circulated far away in Hubei, and in Hangzhou there were 200-odd fish-mongers who dealt in dried or salted fish from Zhoushan.⁷³ In the Qing period, marine products from Zhoushan found good markets throughout the Middle and Lower Yangzi regions and as far afield as Guangdong.⁷⁴

⁷² MGYXTZ, *Shihuo zhi*, 84–85; MacGowan, "Chinese guilds or chambers of commerce and trade unions," 145; ZJIL, 226, 276.

⁷³ Shiba, *Sōdai shōgyōshi kenkyū*, 239, 416.

⁷⁴ Himeda, "Chūgoku kindai gyogyōshi no hitokoma," 71, 101.

In a previous section treating the division of labor within particular industries, we described the complex arrangements whereby deep-sea fishing was organized and financed and the fish brought to Ningbo for processing and marketing. Let us conclude this section with another example of economic arrangements within an industry concentrated in one directional sector of Ningbo's hinterland, namely cotton.⁷⁵ In the early twentieth century, some 4.2 to 4.3 million piculs of cotton were marketed annually throughout the empire, of which approximately 2.9 million piculs were produced in the Lower Yangzi region. The major collection points in the region were Shanghai, including Pudong 浦東 (1,300,000 piculs), Tongzhou 通州 (4,000,000), and Ningbo (600,000). Most of the 600,000 piculs collected annually at Ningbo was exported, including 170,000 to 180,000 to Shanghai. As stated earlier, this cotton was produced chiefly along the southern shore of Hangzhou Bay. In the eighth lunar month, the busiest month for farmers and also the time when cotton was harvested, farmers took this cotton in small lots to a nearby market in the early morning and sold it to local small-scale middlemen (*xiaohuahang* 小花行 or *huafan* 花販). Since the harvest season was short and peasants were eager for cash, it was a buyers' market. Middlemen occasionally went directly to farmsteads to purchase the cotton. In either case, the cotton was weighed, appraised by the merchants, and packed. Then some of the middlemen sent these goods on commission to Shanghai through members of their profession in Ningbo. Others, however, notably those whose loans had to be repaid by the Zhongqiu festival, would sell to the *huahang* 花行 (commission merchants) in Ningbo, charging a slight commission and bearing the freight costs themselves. Sometimes the commission merchants in Ningbo sent agents to the cotton-producing districts and purchased directly from the farmers. Some of them dealt in futures, but these were a small minority. When the cotton arrived at Ningbo, the commission merchants might put it on the market immediately, but if market conditions were not then favorable, they preferred to store the cotton in warehouses to wait for a later rise in price. The commission merchants had their own *jiaoyisuo* 交易所 (commodity exchange), which operated its own warehouses. This exchange and its branches throughout the southeastern coastal area acted as commission agents for the cotton trade centered on Ningbo. In addition, many of the commission merchants had their own branch shops in Shanghai and made full use of the information on market conditions they gathered there to engage in speculation.

The situation was much the same in the case of the marketing of native cotton cloth. According to Nyok-Ching Tsur,⁷⁶ rural householders on market days took the

⁷⁵ On the marketing of cotton, see Tōa Dōbunkai, ed., *Shina keizai zensho*, vol. 8:558–559, 608–609; *Shina shōbetsu zenshi*, vol. 13:439–449; *Minguo Yuyao liucang zhi*, chap. 17 and 18; *MGYXTZ*, *Shihuo zhi*, 89, 100.

⁷⁶ Tsur, *Die gewerblichen Betriebsformen der Stadt Ningbo*, 85–86.

cloth they had woven to middlemen's shops situated in one of the suburban marketplaces. The middlemen sold the accumulated goods to commission merchants in the city, who exported them to the textile merchants of Suzhou and Shanghai.

In general, wholesalers and commission agents in Ningbo effectively controlled prices of both cotton and cotton textiles. In the last analysis, however, they were dependent for credit on loans from the *qianzhuangs*, which exercised ultimate financial control over the whole marketing system of Ningbo.⁷⁷ (In this connection, see also the case of dealers in marine products discussed earlier.)

Ningbo and China's Economic Integration

I have already called attention to the fact that in the early eighteenth century, inter-urban business transactions among macroregional economies were dominated by entrepreneurs from a very few regional systems—most notably three or four coastal subregions in Fujian and Guangdong, Huizhou prefecture in Anhui, and a restricted area of Shanxi. Intragroup business dealings among Fujian traders, among Huizhou merchants, and among Shanxi bankers were essential strands in the articulation of China's semiclosed regional economies. Ningbo merchants and financiers joined this select company toward the end of the imperial era—the last historical example of an intriguing traditional phenomenon. In this final section I will explore some of the reasons for their extraregional success as entrepreneurs and relate it to the preceding description of Ningbo's development as an entrepôt and as a regional city. Why Ningbo? And why did the breakthrough engineered by Ningbo entrepreneurs come when it did, during the century beginning around 1780.

As I emphasized above, the development of Ningbo's hinterland into a closely articulated and commercialized regional economy was a long-term, gradual process. The first large-scale waterworks were constructed in the Tang period, and the last of the drainage canals that converted the swamps south of the city into paddy fields were built in the nineteenth century. Though the region's administrative cities all existed by the Song period, a mature central-place hierarchy developed only during the Qing, and new market towns were springing up even as the nineteenth century dawned. It would appear to be crucial that throughout this millennium of regional development Ningbo remained an important port of trade. That is, regional development was conditioned throughout by the fact that the regional city was also an entrepôt. As a result, the economic institutions that evolved and the dynamics that developed differed from what they might otherwise have been. What was distinctive about them and how did they facilitate the extraregional expansion of Ningbo entrepreneurs?

⁷⁷ Also refer to Himeda, "Chūgoku kindai gyogyōshi no hitokoma," 92–97.

To begin with, Ningbo's longstanding ties with exogenous markets encouraged territorial specialization as its regional economy evolved. The early development of navigable waterways centered on a city with far-flung overseas and coastal trade routes, which minimized the transport costs that did so much to inhibit commercial specialization in premodern agrarian societies. As a result, the comparative advantages of climate, soil, topography, natural flora and fauna, and simply location with respect to the city-centered transport grid could be translated with exceptional efficiency into local specializations geared to demand in the central city. As the regional economy matured, then, it emerged as one that was extraordinarily commercialized, internally differentiated in a complex yet integrated manner, and exceptionally centralized. These characteristics imply a relatively high proportion of economic specialists in other than extractive industries, and within their ranks a well-developed division of labor and an entrepreneurial orientation.

Whereas Ningbo's *entrepôt* functions were dominated during the formative centuries by alien specialists, the development of its regional economy was in the hands of local people. That developing economy was an exceptional training ground for entrepreneurs and a breeding ground for institutional innovation, I suggest, precisely because it was conditioned by the *entrepôt* role of its regional city. To be specific, business developments within Ningbo's trading system witnessed extraordinary entrepreneurial corporate activity by lineages, the emergence of firms with branches in different cities and towns, widespread recourse to partnerships, an institutionalized differentiation between investors and managers, internal diversification of firms, the founding of private letter agencies, and, of course, the development of sophisticated credit and banking institutions. All these features stood Ningbo entrepreneurs in good stead when they extended their operations abroad.

The Ningbo region was one of the few in China where most of the countryside was dominated by strong lineages. Single-lineage villages were not uncommon, and marketing communities and other intervillage systems were often dominated by one or two powerful lineages. The precise nature of the interrelation between lineage strength and the fact that the region developed in the shadow of Ningbo *qua* *entrepôt* is obscure, but one may conjecture that lineages benefiting from commercial opportunities were enabled to mobilize the capital and manpower needed to build irrigation works and reclaim land. At any rate, well-endowed lineages in the Ningbo region early mobilized their resources to educate their brightest young men to compete in the imperial examinations. However, since fewer than one in twenty passed any given quota examination, successful lineages inevitably had to contend with many failures. In a developing economy such as that in the immediate hinterland of Ningbo, many thwarted scholars turned to business. One of the first successful Ningbo merchants outside the region was Sun Chunyang 孫春陽, who left Ningbo for Suzhou around 1600 after failing the provincial examination. There he established a prosperous business that eventually had six departments devoted to

particular kinds of imported goods.⁷⁸ In any case, by the eighteenth century many lineages had developed strategies for setting up their talented young men in business in towns and local cities within the region, or in Ningbo itself. As the land filled up, lineages increasingly invested their corporate capital as well as their manpower in business enterprises. Susan Mann Jones underlines the subsequent importance of these patterns in her account of the Ningbo success story in Shanghai.⁷⁹ Dominant economic power within the large Ningbo community in Shanghai lay with members of two localized branches of the Fang 方 lineage in Zhenhai *xian*. The financial backing of the home lineage was vital to their reputation and success in Shanghai. And the expanding Fang business empire in Shanghai and other cities could recruit personnel from among lineage mates who had already been tested and tempered in Fang enterprises in the cities and towns of the Ningbo region.

It is notable that the Fang lineage of Zhenhai had invested much of its corporate funds in urban enterprises, both commercial and financial, and that individual families within it owned other businesses in Ningbo, Zhenhai, and various towns within the region. Such urban investment was by no means exceptional within Ningbo's trading system. A prominent example of another form of investment is that of Feng Xiaolian 馮孝廉, the head of a wealthy family in Cixi *xian*, who owned most of the firms and shops on several riverside business streets in Ningbo's eastern suburbs.⁸⁰ Supervision of these lucrative properties was entrusted to managers, a pattern that was commonplace in this highly differential economic system.⁸¹ We have already noted the tendency within the *qianzhuang* banking business for owners to be inactive, relying on the integrity and skill of their managers. The latter were selected according to relevant merit from among those who had shown their mettle in more lowly positions within that line of business, and for reasons of accountability they were normally chosen from among the owners' *tongxiang* 同鄉 fellows.

These and other special features of business organization attest to the impressive scale of many enterprises. Partnerships were common among Ningbo merchants and bankers because the optimal scale in many lines of business required more capital than the average wealthy family could muster. The establishment of branches by successful firms was closely related to the fleshing out of the central-place hierarchy during the eighteenth and nineteenth centuries. As scores of new standard markets were founded, there developed a need for expanded services and higher-order functions in the towns already extant, and this need was at least

⁷⁸ *Qing bai leichao* [Categorized fiction of the Qing] (Shanghai: Shangwu Yinshuguan, 1916), chap. 44.

⁷⁹ Jones, "Finance in Ningbo," 84–85.

⁸⁰ *JHZZNP*, 173, 182.

⁸¹ Negishi, *Shanghai no girudo*, 59.

partially filled through the establishment of branches by enterprising wholesalers, pawnshops, and money shops in Ningbo and other local cities. Many of the better capitalized firms experimented with diversification to secure either their supply of stocks or regular outlets for their products. As the *qianzhuang* banking network developed in the late eighteenth century, a number of trading firms established their own banks.

Large-scale enterprises also increased in the late eighteenth and early nineteenth centuries as Ningbo entrepreneurs began to establish firms directly related to the port's overseas trade. In long-distance shipping, for instance, Ningbo men got their start crewing on ships owned and operated by Fujian and Suzhou merchants. Not until the late eighteenth century did some experienced Ningbo crewmen branch out on their own with capital put up by investors; but thereafter Ningbo merchants rapidly expanded their stake in the growing shipping business. Ningbo-owned ships were wholly manned by natives of the region; though wages were low, officers and crews were allowed to carry their own cargo in the hold and dispose of it as they wished.

The first private letter agencies were said to have originated in Ningbo. Possibly commercial firms that delivered their clients' letters along with their own eventually developed the service into a sideline. Routes were most likely initiated along the waterways linking Ningbo to its local cities, but in any case interurban postal service was extended to Shanghai and other extraregional cities as Ningbo entrepreneurs captured a larger share of Ningbo's coastal trade.⁸²

Doubtless the most important asset of the Ningbo entrepreneurs who established themselves in cities outside the region was the *qianzhuang* form of banking, with its sophisticated transfer-*tael* system and clearinghouse procedures. The precise antecedents of the various elements of this institution are moot and need not concern us here, but it seems reasonably certain that the *qianzhuang* system was developed in Ningbo by Ningbo natives during the very decades (1760's–1820's) when (1) the regional economy was approaching maturity with a fullfledged hierarchy of functionally differentiated economic central places, and (2) Ningbo entrepreneurs began seriously to break into the city's entrepôt trade as shippers, shipping agents, importers, and exporters. It could be said that Ningbo entrepreneurs as a class, having completed the economic exploitation of their region, were now turning their surplus energy, capital, and manpower to the city's extraregional trade.⁸³ Was it the new needs and demands of this group during a fresh phase of Ningbo's double role as entrepôt and regional center that stimulated the refinement, exten-

⁸² Tōa Dōbunkai, ed., *Shina keizai zensho*, vol. 6:100–101, 175–176.

⁸³ *JHZZNP*, 34, 122–123; *Guangxu Dinghai tingzhi* [Guangxu gazetteer of Dinghai ting] (1879), chap. 15, *Fangsu* [Local customs], part 2, *Fengsu* [Customs]; *GXYXZ*, chap. 2, *Fengsu*; *MGYXTZ*, *Zhihuo zhi* [Economic treatise], 72.

sion, and consolidation of the *qianzhuang* banking system?

Whatever the cause, the last piece in the success formula of the Ningbo entrepreneur fell into place just as the departure of native sons to try their hand at business elsewhere began to change from a trickle to nearby cities into a systematic exodus directed to cities of the lower Yangzi region in seemingly direct proportion to those cities' economic potential. As the coastal trade expanded during the half century prior to 1842, Shanghai captured an increasing proportion of the growing volume at the expense of other lower Yangzi ports, Ningbo included. And it was to Shanghai that the largest and most systematically organized stream of Ningbo migrants flowed.

It is said that by the end of the eighteenth century several thousand Ningbo merchants had settled in Shanghai; and in 1797 the Ningbo Guild (*Siming gongsuo* 四明公所) was established there as a native-place association for all immigrants from Ningbo's commercial hinterland. A decade or so later, the Zhening Guildhall was established in Shanghai as a guild for Ningbo shipping agents engaged in the northern coastal trade. By the time Shanghai was opened as a treaty port in 1843, Ningbo natives had gained control of the Shanghai Money Trade Guild (*Shanghai qianye gongsuo* 上海錢業公所). The success story of the Ningbo *bang* "clique" in treaty-port Shanghai has been well told by Susan Mann Jones.⁸⁴ Suffice it to say here that as Shanghai rose to become the central metropolis of the entire lower Yangzi region and the leading entrepôt of the empire, Ningbo merchants consolidated their control of the city's economy.

The financial power and commercial control exercised by natives of Ningbo at Shanghai facilitated their expansion not only to other cities of the Lower Yangzi—as of the third quarter of the nineteenth century, major Ningbo "colonies" were to be found in Shaoxing *fu*, Hangzhou, Huzhou *fu* 湖州府, Suzhou *fu*, Zhenjiang *fu* 鎮江府, and Nanjing—but also to wherever Shanghai's growing commercial importance was directly felt. Within China, Ningbo people settled in major commercial cities in the middle and upper Yangzi (e.g., Hankou 漢口, Shashi 沙市, Yichang *fu* 宜昌府, and Chongqing 重慶), in seaports to the south (Guangdong, Swatow, Amoy, Taibei, Danshui 淡水, Fuzhou *fu*, Wenzhou *fu*, and Taizhou *fu*), and in the north (Jiaozhou 膠州, Zhifu 芝罘, Tianjin 天津, and Shenyang 瀋陽).⁸⁵ Overseas they went as far as Japan, the Philippines, Cochinchina, Singapore, Sumatra, and Ceylon.⁸⁶

In the nineteenth century, Ningbo businessmen abroad were noted for their "clannishness" and fierce regional loyalty. In a characteristic phrase of the local

⁸⁴ See Jones, "Finance in Ningpo," and Susan Mann Jones, "The Ningbo Pang and financial power at Shanghai," in *The Chinese city between two worlds*, ed. Mark Elvin and G. William Skinner (Stanford: Stanford University Press, 1974), 73–95.

⁸⁵ See Nishizato, "Shinmatsu no Ninpō shōnin ni tsuite."

⁸⁶ GXYXZ, chap. 2, *Fengsu*.

patois, they referred to themselves as *ala tongxiangzhe* 阿拉同鄉者, “we fellows of common origin.”⁸⁷ It was said that a Ningbo man of power—whether a comprador, a bank manager, a shipping magnate, or simply a shopkeeper or ship’s officer—never failed to employ fellow natives. In fact, preferences followed the usual concentric circles of particularistic loyalties that prevailed in Chinese society. Recruitment to Ningbo enterprises outside the region displayed a preference first for kinsmen (sons and nephews first, then other lineage mates), then for others from the same native place narrowly defined, then for those from the same county, and finally for persons native to other parts of the Ningbo region. Susan Mann notes that the base of recruitment tended to broaden in the course of the nineteenth century, with the most successful entrepreneurs in the early period strongly favoring close kinsmen. One of the functions of native-place associations was job placement for immigrants from Ningbo. In time, “prominent businessmen from Ningbo... established themselves as [guarantors] who could contract with an apprentice from Ningbo seeking employment in any trade, and serve as bondsmen responsible for financial losses in his behalf. Where this kind of bonding (*bao* 保) was deemed unnecessary, a simple introduction (*jian* 薦) was readily provided.”⁸⁸ It is noteworthy that when the number of Ningbo entrepreneurs in a city was insufficient to warrant separate organization, still wider circles in the *tongxiang* hierarchy were resorted to. Strictly Ningbo guilds were organized as far afield as Peking, Hankou, and Guangdong, but in many cities (e.g., Chongqing and Fuzhou) Ningbo traders joined with those from other parts of Zhejiang to form Zhenning Huiguan or Zhejiang Huiguan; moreover, in a few cities in Zhili 直隸 and Manchuria the level at which Ningbo merchants organized was expanded to include the four adjacent provinces of Jiangxi 江西, Anhui, Zhejiang, and Jiangsu 江蘇 (known as Sanjiang Huiguan 三江會館, Anhui and Jiangsu being counted together as Jiangnan, the former province that included them both).

Successful emigrants were expected to expand their family estates back home, to endow their lineages, and to invest in community property in their native places. A high proportion appear to have done so, and many of the successful also retired to their native places, having ensured the continuity of their businesses abroad by grooming kinsmen or fellow natives for management. These normative arrangements sharpened the aspirations of other young men in the emigrant’s lineage and hometown and, in fact, strengthened both the local systems and the extraregional business. Family and lineage estates back home were “often the key to remaining solvent during crises in the business world.”⁸⁹ Many of the most successful early emigrants were from Zhenhai (most notably from the Fang, Li 李, and Ye 葉 lin-

⁸⁷ Negishi, *Shanghai no girudo*, 51–52.

⁸⁸ Jones, “The Ningbo Pang and financial power at Shanghai,” 82.

⁸⁹ Jones, “The Ningbo Pang and financial power at Shanghai,” 82.

eages) and Cixi, and other successful emigrant lineages were also found in Fenghua and even Yuyao. But as the Ningbo diaspora became a flood during the nineteenth century, it was particularly in Yin *xian* that local systems came to specialize in the cultivation of commercial and financial talent for export. Their location is indicated on Map 7, and a comparison with Map 1 shows that these emigrant communities were heavily concentrated in that portion of the southern plain that was last to be drained and brought under cultivation and last to be integrated into the regional economy, as evidenced by the late introduction of markets. To the very end, local-system specialization developed in relation to the timing of opportunities in the interrelated sequence of internal and external development.

In their nineteenth-century expansion outside their native region, Ningbo entrepreneurs put to good use all the institutions and business practices that had proved advantageous in their consolidation of economic control within the region during the eighteenth century. *Qianzhuangs* spread wherever Ningbo merchants settled, and the transfer-tael system was adapted to meet the needs of a vastly expanded urban system. Procedures for recruitment, socialization, and selection of employees that had been developed by firms in Ningbo were simply extended to another level by Ningbo firms in Shanghai. The establishment of branches was favored as a means of firm expansion. For instance, Dong Yangfu 董仰甫, great-grandson of a man by the name of Dong Dilin 董棣林 who had migrated from Cixi to Shanghai around 1800, opened branches of his successful bank in Hangzhou and Hankou as well as in Shanghai and Ningbo.⁹⁰ Diversification was almost universally practiced by successful Ningbo entrepreneurs. Li Yeting 李也亭 of Zhenhai, a prominent pioneer in the shipping business, made his fortune in the coastal trade based in Shanghai, importing beans and oil from northern ports in exchange for lumber from the Southeast Coast. He then invested part of these profits in banking.⁹¹ The private letter agencies that originated in Ningbo also played an important role in the expansion of Ningbo business. Ningbo people were heavy investors in agencies of this sort as new branches or new firms were established in commercial cities elsewhere in the lower Yangzi region and farther afield.⁹² By the 1870's, networks of private letter agencies linked all cities within each regional urban system, and long-distance service paralleled the major routes of interregional trade.

Although later chapters in the saga of the Ningbo entrepreneurs involve their adaptation to steamships, modern banks (*yinhang* 銀行), the telegraph, and a national postal system, it is clear that their role in forging stronger economic links among

⁹⁰ Zhongguo Renmin Yinhang Shanghai shi fenheng, *Shanghai qianzhuang shiliao* [Historical materials on native banks in Shanghai] (Shanghai: Shanghai Renmin Chubanshe, 1960), 742.

⁹¹ Zhongguo Renmin Yinhang Shanghai shi fenheng, *Shanghai qianzhuang shiliao*, 733–738.

⁹² Negishi, *Shanghai no girudo*, 32; He, *Zhongguo huiguan shilun*, 32; Negishi, *Shina girudo no kenkyū*, 111–112.

the cities of the lower Yangzi region and between that regional economy and its neighbors was being carried out in classic traditional form prior to the onset of the modern era. I have tried to suggest that this expansion rested on institutions and dynamics peculiar to Ningbo's regional trading system and that it occurred just as that system's internal economic frontier was exhausted and just as the system of cities in the lower Yangzi region was undergoing a profound realignment.