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# The Evolution of Money Culture and the Transformation of Narrative Culture in Pre-modern Chinese Fiction

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## Abstract

The money culture of a given time and place can have a profound influence on literature, a medium that allows for the artistic expression of aesthetic taste. This article takes money culture as its analytical lens to explore the cultural transformation of literary concepts that were prevalent in Chinese novels. It will delve into the transition from agricultural production and lifestyles, which were focused on productive and consumptive survival, to industrialized production and lifestyles, which were centered on monetary survival. Additionally, it will trace the evolution from farming literature, which is rooted in Confucian morality, to commercial literature, which is characterized by themes of wealth, lust, and the search for novelty.

## Keywords

money culture – Chinese fiction – narrative culture – farming literature – commercial literature – transformation

This article explores the relationship between changes in the concept of money and literary expression, beginning with an examination of the pre-modern

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Chinese understanding of money culture. This understanding was informed by various views on the nature of money, such as whether it was alive or dead, appreciable or depreciable, and how it should relate to life in general. While this understanding differs from Marx's metaphysical proposition of the value of money, it does contain the same attributes. The Chinese concept of money had a direct impact on popular attitudes towards spending, which in turn shaped people's life values and aesthetics. This understanding is reflected in the images, stories, and artistic expression of literary works, forming a corresponding system of literary expression. By examining money culture, this article seeks to uncover the relationship between changes in the concept of money and literary expression.

## 1 Money Culture and Literary Concepts in Productive and Consumptive Survival

During the era of slavery and feudalism in China, the stage of incidental commodity exchange was dominated by an agricultural economy, where land production determined all other production and held a dominant position in the social economy. The main items of exchange had the characteristics of an agrarian economy, consisting of food (grain) and use (goods). People survived by obtaining the necessities of life through a state of living that centered around the production and consumption of wealth. The money culture of the time was also closely linked to land production, as people relied on the land to sustain their livelihoods.

Under the agrarian mode of production, the main form of currency used – grain and its substitutes (paper money and metal money) – invariably decreased in value as it was spent. This necessitated the development of a new concept of money: food and goods were no longer a viable form of currency, as their mass would diminish with each transaction. To ensure the preservation of value, it was necessary to be able to receive and store money instead of only trading and spending it.

As the Ming politician Zhang Juzheng 張居正 (1525–1582) once said, “There is a finite amount of wealth in the world, and the pursuit of it does not increase it. The only way to ensure that there is enough wealth to go around is through frugality.”<sup>1</sup> Therefore, people called for the preservation of wealth by obstructing (*zhang* 障), keeping (*shou* 守) and receiving (*shou* 收) it:

1 Zhang Juzheng 張居正, “Kan xiang hubu jin cheng jietie shu” 看詳戶部進呈揭帖疏, in *Zhang Wenzhong gong ji* 張文忠公集 (Beijing: Zhonghua shuju, 1962), 325.3474.

The lack of commodities and inadequate supply can lead to price hikes and public scrutiny. When goods are plentiful and abundant, prices tend to decrease. When items are costly, this can result in the importation of similar goods from far locations. Conversely, when items are inexpensive, this can lead to local products being transported to other areas.<sup>2</sup>

It is precisely due to this situation that those who received and preserved wealth were viewed as mentally and physically superior. “There are periods of scarcity and periods of abundance, so food prices fluctuate accordingly ... If the land is distributed evenly, those with strength are adept at managing it; when the wealth is distributed evenly, those with wisdom are adept at accumulating it.”<sup>3</sup> The idea that money is finite, that it loses value with each transaction, and that it can be saved to maintain its worth, is a hallmark of agrarian societies.

A concept of consumption associated with this type of money culture quickly developed. Having emerged from an agricultural background, society advocated for the elimination of extravagance and the adoption of thriftiness. The success of agricultural production is largely dependent on the climate. In many parts of the Central Plains of China, crop failures are more common than bountiful harvests. As the saying goes: “There are four kinds of natural disasters: floods, droughts, famines, and barrenness, and they can strike at any moment.”<sup>4</sup>

The underlying assumption is that if food supply is only prioritized in good years, then starvation is likely to occur in bad ones. To avoid running short, it is essential to live frugally and use resources sparingly. In this way of thinking, extravagant consumption is seen as the source of poverty among the people and a detriment to the nation. As Guanzi 管子 (ca. 720–645 BCE) once said, “Having few agricultural products and many luxuries is the mark of a profligate state. The extravagance of the state leads to wasteful spending, which in turn leads to impoverishment.”<sup>5</sup> Note, also, the words of Xunzi 荀子 (ca. 313–ca. 238 BCE): “Heaven is incapable of enriching the state if agriculture is neglected and expenses are extravagant.”<sup>6</sup>

This anti-luxury, pro-frugality consumption concept not only reflected the values of the era, but it also had a profound impact on how people judged what

2 *Guanzi* 管子, vol. 5 of *Zhuzi jicheng* 諸子集成 (Beijing: Zhonghua shuju, 1978), 23.390.

3 *Ibid.*, 22.360.

4 “Wen Zhuan” 文傳 in the *Yi Zhou Shu* 逸周書 quotes “Xia Zhen” 夏箴. See Ye Shichang 葉世昌, *Gudai Zhongguo jingji sixiangshi* 古代中國經濟思想史 (Shanghai: Fudan daxue chubanshe, 2003), 14–15.

5 *Guanzi*, 5.74.

6 *Xunzi* 荀子, vol. 2 of *Zhuzi jicheng*, 11.205.

was right and wrong, and even what constituted good and evil. It shaped the way people viewed their own self-interest and morality. As Confucius (ca. 551–ca. 479 BCE) once said, “A man of integrity knows morals; a man without integrity knows interests.”<sup>7</sup> Mencius (ca. 372–289 BCE) also once said, “People who get up as soon as the rooster crows and tirelessly do good deeds are people like [Emperor] Shun; people who get up when the rooster crows and tirelessly seek profit are people like [the bandit] Zhi.”<sup>8</sup> Again, the words of Xunzi provide food for thought: “When morality prevails over self-interest, it is an era of stability; when self-interest prevails over morality, it is an era of chaos.”<sup>9</sup> In these passages, the notion of commending justice and denigrating profit is laid bare. The emphasis of righteousness over profit was directly derived from the economic and political campaign of supporting agriculture and suppressing commerce. This policy, known as *zhongbenyimou* 重本抑末, was designed to cultivate the compliant character of the people, which was seen as essential for the stability of the family unit and society as a whole. By promoting justice and discouraging profit, this campaign sought to create a more harmonious and secure environment for all. In the *Lüshi Chunqiu* 呂氏春秋 it is written:

The ancient sage-kings were able to teach the people because they devoted themselves first to agriculture. Agriculture is not only carried out for the cultivation of the land, but for the cultivation of the people. People who farm are simple-minded, and the simple-minded are readily put to use. The simple-minded being readily put to use, the borders are kept peaceful, and the dignity of the ruler is maintained. The people, being engaged in farming, remain staid; being staid, they are less likely to practice favoritism; with less favoritism, public law is established, and the people’s energies will be devoted to farming. If the people work in agriculture, they will be rich in assets; being rich in assets, they will not move easily. They will stay where they live all their lives, without a change of heart. ... [legendary hero] Hou Ji said: “The ancient sage-kings took up farming and weaving to use it as fundamental education.”<sup>10</sup>

Along with the pro-frugality and anti-extravagance consumption concept espoused by the land producers, it is clear that righteousness was prioritized over self-interest. This political philosophy placed a strong emphasis on

7 See Yang Bojun 楊伯峻, *Lunyu yizhu* 論語譯註 (Beijing: Zhonghua shuju, 1980), 39.

8 Yang Bojun 楊伯峻, *Mengzi yizhu* 孟子譯註 (Beijing: Zhonghua shuju, 1960), 312.

9 *Xunzi*, 19:330.

10 *Lüshi chunqiu* 呂氏春秋, vol. 6 of *Zhuzi jicheng*, 26:331–32.

agriculture and suppressed commerce, advocating for simplicity and integrity. This money culture was centered around survival through production and consumption, and was underpinned by the precepts of morality, propriety, and stability – particularly the stability of land. It is written that, “In all the things under heaven, if there is new, there will be old. A house, once lived in for a long time, will eventually collapse. Clothes, if worn for a long time, will eventually wear out. Servants and maidservants, worked for a long time, will grow old and die, just like cattle and horses.”<sup>11</sup>

Peasants who relied on the land for their livelihood had a deep connection to their home. However, long-standing laws and public morality were essential for communities to remain rooted in one place. Additionally, there were expectations of moral character placed on the individual – to be judicious when managing affairs, honest when interacting with others, and to reject money and small profits when conducting business. Evidently, the money culture of the time that focused on the promotion of virtue and propriety was closely intertwined with land production. As a result, it was characterized by the inherent stability of the land, providing a sense of security and assurance to those who depended on it.

The stability of this farming culture can be observed in the political and ideological systems of Chinese antiquity. The political system, which was based on land production, declared that “all land under heaven is the territory of the sovereign.” This patriarchal hierarchy was characterized by the unshakeable seniority of male members, and all power was concentrated in the parents. Stability was at the core of land production, and long-term social stability was seen as the ultimate goal. Although the forms of political power have changed throughout China’s long history, the pursuit of stability has remained constant, and has only become more and more pervasive over the centuries.

Ancient Chinese thought was deeply rooted in the stability of farming culture, manifesting itself in the form of asceticism. Chinese thinkers of all schools believed that, while the desire for food and other necessities was a natural part of human nature, indulgence was detrimental and that only by restraining irrational desires could one achieve a state of goodness or enlightenment. This moral ontology, which regarded kindness as a fundamental part of human nature, was another distinctive feature of ancient Chinese thought. Both of these tendencies originated from the land production mode, with the

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11 Zhang Ying 張英, *Hengchan suoyan* 恆產瑣言, in vol. 2 of *Qing jingshi wen bian* 清經世文編, ed. He Changling 賀長齡 and Wei Yuan 魏源 (Beijing: Zhonghua shuju, 1992), 36.904.

idea of abstinence stemming from the concept that money is hard-won and decreases with use, and the concept of frugal consumption born from this. Additionally, the concept of marriage and love, as well as the propriety system that maintained family stability, also contributed to the ascetic and moral ontology that advocated virtue and ritual. Despite the many changes that ancient Chinese thought underwent to meet the needs of different historical periods, the core values of asceticism and moral ontology remain fundamentally unchanged.

When farming literature expressed cultural concepts originating from agriculture in a literary form, it embodied its unique stability centered on morality and propriety. This stability can be divided into three distinct levels. The first level is the pursuit of moral character, which includes revering men of virtue, rebuking debauched rulers, cherishing loyal ministers, despising corrupt officials, advocating frugality, prohibiting extravagance, remaining married until old age, bemoaning capriciousness, punishing the wicked, and encouraging the good.

The second level is the structural form of contradictions formed by the cohesive force of morality and the external tension of emotion. This includes struggles between loyalists and traitors, conflicts between ideality and reality, conflicts between individuals and groups, and conflicts between emotion and reason.

These two levels of farming literature illustrate the unique stability of morality and propriety, which is essential for comprehending the cultural concepts of agriculture. Although these contradictions and conflicts manifest differently depending on the literary work and time period in question, they all come down to one fundamental point – that one should vent emotions but cease when they reach the point of ritual and propriety. Emotional attachment to morality and righteousness is seen as far more powerful than its outward tension and destructiveness. In other words, emotions in literary works invariably oscillate along the main line of value in farming culture – that of advocating morality, ritual, and righteousness.

The third level is the aesthetic level, that of the beauty of moderation, which is characterized by grievance without anger, mourning without grief, pleasure without indulgence, gentleness and genuineness, being at peace with the world, and harboring neither prejudice nor partiality.

This kind of literature is known as farming literature, and it is a type of writing that takes propriety and righteousness as its spiritual core. In its pursuit of the beauty of moderation, it manifests harmony, generosity, and stability.

## 2 Money Culture in a Monetized State of Existence

In a socialized petty commodity economy, the mode of production transitions from land-based production to handicraft production. At this time, the necessities of life are acquired through the exchange of commodities, as self-sufficiency can no longer be fully achieved. Ultimately, cities become completely dependent on market exchange.

As Marx and Engels famously argued, all commodities, activities, and relations can be exchanged for a third item – money – which can be exchanged for anything without distinction.<sup>12</sup> As money becomes more essential to people's lives, they become increasingly driven to wealth, thus entering a monetized state of existence. This phenomenon emerged in China sometime between the late Jiajing 嘉靖 period (1522–1566) and the Wanli 萬曆 period (1573–1620) of the Ming dynasty (1368–1644), in cities with highly developed industries of commerce such as Hangzhou 杭州, Suzhou 蘇州, Yangzhou 揚州, Nanjing 南京 and Linqing 臨清, and in some families who ran business ventures from bases outside their home provinces, such as those from Shanxi (*jinshang* 晉商) and Huizhou (*huishang* 徽商). The citizens of the empire shifted from land production to mainly engaging in handicraft production and commercial operations. Despite land production and ownership remaining dominant, the concepts of money, spending, life values, and aesthetics shared by citizens exchanging money for daily necessities underwent significant changes, becoming new cultural concepts that drove the trend of the times.

From the late Jiajing period to the early Wanli period, a series of major events occurred in the history of money in China. In the 43rd year of the Jiajing period (1564), the scholar Xu Jie 徐階 (1503–1583) wrote to the emperor, requesting that the Baoyuan Bureau (*baoyuan ju* 寶源局) halt the casting of copper coins. Twenty-eight thousand taels of silver minted each year would be used for the expenditure of official salaries, so that all official salaries could be replaced by silver.<sup>13</sup>

In 1581, during the ninth year of the Wanli period, Zhang Juzheng implemented the Single Whip Law (*yitiaobian fa* 一條鞭法),<sup>14</sup> which allowed for the uniform collection of silver for fiscal obligations instead of grain or copper cash. This reform had a profound effect on the Chinese economy, as it induced

12 See Karl Marx and Friedrich Engels, *Jingjixue shougao* 經濟學手稿, vol. 46 of *Ma Kesi En Gesi quanji* 馬克思恩格斯全集 (Beijing: Renmin wenzue chubanshe, 1979), 109.

13 Xu Jie 徐階, "Qing tingzhi Baoyuan ju zhuqian" 請停止寶源局鑄錢, in *Ming jingshi wenbian* 明經世文編, ed. Chen Zilong 陳子龍 (Beijing: Zhonghua shuju, 1962), 244.2551.

14 See *Ming Shi* 明史, vol. 298 of *Jingyin wenyuan ge siku quanshu* 景印文淵閣四庫全書 (Taipei: Taiwan shangwu yinshuguan, 1982), 78.240.

officials to put all their money onto the market in silver. Furthermore, taxes and corvees were required to be paid in silver, forcing land producers to convert a large number of agricultural products into silver by means of the market. This ultimately led to the silverization of Chinese currency. More importantly, the silverization of taxes and corvees forced the self-sufficient natural economies of the rural areas to gradually link with the market, and this extended to some commodities to a certain extent, thus promoting the rapid development of urban commodity economies, with silver as the main medium.

The development of urban commodity economies brought about a monumental shift in the monetary concept of local populations. This transformation was evidenced in two ways. First, the role of money underwent a transformation. Silver was no longer a mere reflection of the value of agricultural products, but rather a special commodity that served as a universal equivalent and had universal exchange value. It was said that: “Silver is the most reliable medium for the circulation of goods under heaven. All the goods in the world, regardless of their value or size, are measured in silver, even the most precious and rare items.”<sup>15</sup> Zhu Zaiyu 朱載堉 (1536–1611), a descendant of the royal family, expressed this change in poetic form, writing of money in the form of silver:

With you [money], there will be lavish feasts; with your presence, there will be knowledge and sophistication; with your help, almost any issue can be resolved; with your assistance, situation after situation can be remedied. ... When you are around, everyone beams with joy; with you, the mundane can become extraordinary; with you, you can sit at the superior seat; with you, you can assume a position of power.<sup>16</sup>

It is evident that, by this time, money had taken a firm hold on the minds and souls of the people, and society had become monetized.

Second, silver currency was acquired through the production and exchange of commodities, and its value increased during the process of production, exchange, and circulation. The scholar-official Zhang Han 張瀚 (1511–1593) recounted the remarkable growth of his family’s wealth, noting how a single ingot of silver had multiplied into tens of thousands of pieces of gold:

15 Jin Fu 靳輔, “Jin Wenxiang zoushu” 靳文襄奏疏, in *Sijiu lu: da yi jue mi lu* 思舊錄•大義覺迷錄, in vol. 59 of *Gugong zhenben congkan* 故宮珍本叢刊 (Haikou: Hainan chubanshe, 2001), 7.401.

16 “Ti qian” 題錢 in *Lin shi yi xing* 林石逸興 by Xue Lundao 薛論道 (1531–1600) is quoted from Lu Gong 路工, *Mingdai gequ xuan* 明代歌曲選 (Shanghai: Shanghai gudian wenxue chubanshe, 1956), 97.

When I returned home, I lit a candle and was surprised to find a piece of silver. This discovery prompted me to abandon my liquor-selling business and invest in a loom. I began to weave linen of various colors with exquisite craftsmanship. My work was so impressive that people would flock to purchase it, allowing me to make a profit of one-fifth. After 20 days, I had acquired more than 20 looms. My quarters were soon filled with merchants eager to buy my cloth, and I was overwhelmed with the demand. Since then, my family business has flourished, amassing tens of thousands of pieces of gold.<sup>17</sup>

This concept of value-added money – multiplication through reproduction – was previously unheard of. It represented a radical departure from the traditional view of money – that it was static, that it diminished with use, and that its value could be maintained by hoarding it. In tandem with this new concept of money, people's consumption habits also shifted from thriftiness to extravagance, thus creating a social trend of luxury. The *Quzhou fuzhi* 衢州府志 (Gazetteer of Quzhou Prefecture) of the Tianqi 天啟 (1621–1628) era records the changes in the prefecture's consumption trends thus:

The people of Quzhou have long been renowned for their honest, frugal, and simple customs. This quality of character has been deeply rooted in the land since ancient times. Before the eras of Chenghua and Hongzhi, every family was prosperous and had more than enough to live comfortably. Thousands of grains and copper coins were stored in their households. However, during the Longqing and Wanli eras, people began to develop a taste for extravagance. They wore headscarves so high they seemed to reach the clouds, sleeves so long they swept the floor, socks of velvet instead of felt, shoes of red instead of plain, clothes of luxurious silk instead of hemp, and ate sumptuous meals instead of simple ones.<sup>18</sup>

This shift towards luxury was not limited to the necessities of life; rather, it was characterized by extreme indulgence and exuberant extravagance in all aspects of life, from emotion to belief and entertainment. It was said that:

17 Zhang Han 張瀚, "Yiwen lun" 異聞論, in *Songchuang mengyu* 松窗夢語, annot. Xiao Guoliang 蕭國亮 (Shanghai: Shanghai guji chubanshe, 1986), 6.105.

18 "Minsu Zhi" 民俗志 in *Quzhou fuzhi* 衢州府志, quoting from Fu Yiling 傅衣凌, *Ming-Qing shehui jingji bianqian lun* 明清社會經濟變遷論 (Beijing: Renmin chubanshe, 1989), 178.

By the Longqing era, people had developed a preference for decadence and degeneration. Youngsters sang and played day and night, filling the streets from east to west with song, dance, opera troupes, and brothels. Towering pavilions and exquisite, delicious food were abundant, with fruit in winter and vegetables in spring so plentiful that no one thought it a pity to discard them. The rewards bestowed by the emperor amounted to the tens of thousands.<sup>19</sup>

Accompanying this shift in consumption culture was a change in values. This change involved four aspects. First, there was a move away from a deeply-considered relocation from one's native soil to a more casual migration to the outside world. Merchants who were willing to venture to distant lands to conduct business were viewed as being unfaithful to their ancestral homes. Second, there was a transformation in moral character, from a stable and honest personality to a more daring and even cunning one. When merchants from Huizhou ventured outwards to conduct business, it was remarked: "Once the business [conducted by Huizhou merchants] fails, their money is stolen, vanishing without a trace, like a field sinking into the sea. Moreover, they do not actually farm the fields themselves, but rather hire people to work on them. When their money is stolen [due to business failure], there is nothing left to repay the owner, leaving the Huizhou merchants to die with their wealth."<sup>20</sup> Therefore, it was seen that the most successful businessmen were those who could play with money intelligently and prudently. Others commented that, "People in the villages, both young and old, are becoming increasingly frivolous and untrustworthy. When they encounter their honest and straightforward counterparts, they shame them with mockery."<sup>21</sup>

Third, money became not just the standard for determining the value of things, but also the yardstick for assessing the value of people. The veneration of money supplanted the reverence of propriety and morality, while prioritizing profit over virtue replaced the emphasis on morality and the devaluation of profit. Scholars renowned for their moral integrity decried this phenomenon: "Because of you [money], people can lose morality; because of you, people

19 Sun Chengze 孫承澤, *Tianfu guangji* 天府廣記 (Beijing: Beijing guji chubanshe, 1982), 35-489.

20 See "Juanzhen" 蠲賑, in *Huizhou fuzhi* 徽州府志 (Kangxi 康熙 period), photocopied edition, vol. 8.

21 See "Fengsu" 風俗, in *Huicheng xianzhi* 惲城縣志, quoting from Fu Yiling, *Ming-Qing shehui jingji bianqian lun*, 7.220.

can sever ties and abuse kindness; because of you, people can forget loyalty and honesty.”<sup>22</sup>

Fourth, group consciousness and hierarchical concepts were transformed into individual consciousness and equality concepts where money measured everything. With everyone having equal access to the same amount of money, a humble oil salesman by day could moonlight as the most renowned courtesan in a brothel by night.<sup>23</sup> A merchant named Shen Hong 沈洪 felt that he was no worse than the scholar Wang Sanguan 王三官, writing, “Wang Sanguan is just an ordinary person, as am I. He has money, as do I. How could he excel me?”<sup>24</sup> The insurmountable status and rank in farming culture were solidified by the power of money. The underlying sentiment of the aforementioned changes in the values of business culture and life is a yearning for transformation that is not content with the status quo and seeks to break free from it.

In brief, the evolution of commodity production and exchange practices led to a transformation in people’s understanding of money, spending, and life values. As Marx argued, the ancient, patriarchal, and feudal systems would be replaced by the emergence of commerce, luxury, money, and exchange value, while modern society would be shaped by these developments.<sup>25</sup> The shift to commercial literature was marked by a desire for innovation, setting it apart from the traditionalism of agricultural literature.

### 3 The Transformation of Fiction Narrative Culture

After the mid-Ming dynasty, literary works became increasingly accessible to the general populace. Gradually, literary works emerged that shifted the concept of money, spending, and life values from those typically found in agrarian literature to those more commonly seen in commercial literature. The so-called “marketplace novels” (*shijing xiaoshuo* 市井小說) of the late Ming that portrayed the lives of urban commoners were the best examples of this genre. They illustrated the ebbing and appreciative nature of money through their depictions of characters. For example, the 56th chapter of *Jin Ping Mei cihua* 金瓶梅詞話 (The Lyric Tale of Plum Flowers in the Golden Vase) features

22 “Ti qian” quoted from Lu Gong, *Mingdai gequ xuan*, 97.

23 Feng Menglong 馮夢龍, comp., *Xingshi hengyan* 醒世恆言, annot. Yan Dunyi 嚴敦易 (Beijing: Renmin wenzue chubanshe, 1956), vol. 3.

24 Feng Menglong 馮夢龍, comp., *Jingshi tongyan* 警世通言, annot. Yan Dunyi 嚴敦易 (Beijing: Renmin wenzue chubanshe, 1956), 24.360.

25 See Karl Marx and Friedrich Engels, *Jingjixue shougao*, 103.

a dialogue between Ying Bojue 應伯爵 and Ximen Qing 西門慶 in which the restless nature of money is described in considerable detail:

Bojue said: “The people of antiquity were benevolent, treating wealth as unimportant. Their descendants, however, built tall houses and gates, expanding the estates of their ancestors. Owing to their miserliness, they accumulated vast amounts of treasure. Unfortunately, their descendants have not been able to maintain the same level of prosperity, and even their ancestors’ tombs have fallen into disrepair. This serves as a reminder that the way of heaven is ever-changing, just like the cycle of samsara.” Ximen Qing said: “Money tends to move; it does not like to stay put. How could it be hoarded in one place? Money is a gift from the heavens that is meant to be used by people; some individuals amass it, while others are deprived of it. Consequently, it is wrong to horde wealth and not put it to good use.”<sup>26</sup>

This dialogue not only further reveals that, in the minds of businessmen, money is seen as a restless and divinely-bestowed resource, but also further explains the two ways in which money is believed to be bestowed by heaven. The first is the idea that one should think little of wealth and dedicate oneself to good deeds, such as helping those in need, in the belief that one good deed will be rewarded with another. The second is the notion that money is self-generating and increases in value through reproduction and circulation.

This transition reflects a move away from the traditional concept of frugal consumption, which focuses on earning more and spending less, to a more indulgent approach of earning more and spending more for pleasure and luxury. In the marketplace novels, money is associated with leisurely activities in romantic locations, and living a life of opulence and extravagance in luxurious gardens and pavilions constructed with lavish expenditures. The commoners even compare themselves to their noble counterparts, splurging on social events to portray themselves as magnanimously generous. When selecting attire for everyday wear, they disregard social standing and vie for opulence without any qualms about overstepping their authority. For example, on the day Ximen Qing took office in the 31st chapter of *Jin Ping Mei cihua*, he adorned himself with a priceless belt owned by the high-ranking official Wang Zhaoxuan 王招宣. See also the 28th fascicle of *Erke pai'an jingqi* 二刻拍案驚奇

26 See Lanling Xiaoxiaosheng 蘭陵笑笑生, *Jin Ping Mei cihua* 金瓶梅詞話 (Hong Kong: Taiping shuju, 1982), 56.1514–15.

(The Second Collection of Slapping the Table in Amazement) which describes a wealthy man from Huizhou surnamed Cheng 程:

Possessing a vast family fortune, [he] truly embodies the notion that material comfort breeds sexual desire. His heart is filled with nothing but lust for women. Whenever he spots a pretty lady, he will do whatever it takes to make her his. He is willing to spend whatever it takes to get what he wants.<sup>27</sup>

What is sought is the indulgence of luxury and the pursuit of pleasure.<sup>28</sup>

The value system of characters in marketplace novels shifted from emphasizing morality over self-interest to venerating money, prioritizing self-interest, and diminishing the importance of morality. The 37th fascicle of *The Second Collection of Slapping the Table in Amazement* describes the customs of the people of Huizhou 徽州:

Because Huizhou merchants specialize in business operations, their fellow clan members, friends, wives and relatives only value the business success they bring home. Those who have been successful are met with admiration and praise, while those who have not are met with disdain and mockery.<sup>29</sup>

Ximen Qing from *Jin Ping Mei cihua* believed that money was the ultimate source of power; he had no regard for either rank or religion. Wu Yueniang 吳月娘 attempted to persuade him that “it is wiser to pursue fewer endeavors that are motivated by greed and desire.” However, Ximen dismissed her advice as mere words of envy, retorting in Chapter 57,

I heard that the Tathagata Buddha in the Western Paradise also needs to pave the ground with gold, and that the Hall of Yama in the underworld also needs people in the mortal world to burn hell money to make offerings. All I need to do is dissipate my wealth and do more good deeds.

27 Ling Mengchu 凌濛初, *Erke pai'an jingqi* 二刻拍案驚奇, ed. Zhong Lin 鐘琳 (Guilin: Lijiang chubanshe, 2018), 330–33.

28 What needs to be explained is that the aforementioned consumers of luxury and pleasure share a common trait: they are citizens who can earn and spend without causing harm to others. They differ from the archetypal prodigal son, who only knows how to indulge in excesses like feasting, boozing, whoring and gambling, without any regard for the consequences of his actions. This archetype is often criticized in novels of the period.

29 Ling Mengchu, *Erke pai'an jingqi*, 420–22.

Even if I raped Chang'e and Zhinü, kidnapped Xu Feiqiong, and stole the daughter of the Queen Mother of the West, it would not change the wealthy life I lead.<sup>30</sup>

These words may read like bravado. However, Ximen did exhibit the haughtiness of the affluent and the drive to constantly take possession of high-status women. This call to prioritize money over virtue is unprecedented in previous literary works.

Another important manifestation of the money culture of monetized existence is the unscrupulous pursuit of wealth and erotica by the characters in the novel. In the traditional ascetic farming culture, the four cardinal vices of “liquor, lust, avarice and temper” (*jiu-se-cai-qi* 酒色財氣) are regarded as the source of suffering in life, and chaos in society. Li Hong 李宏, a gifted scholar in the story “Su Xhixian luoshan zaihe” 蘇知縣羅衫再合 (A Shirt Reunites Magistrate Su with His Family) in the twelfth fascicle of *Jingshi tongyan* 警世通言 (Stories to Caution the World), however, had a different theory, writing,

Three glasses of liquor can reconcile a multitude of things, and when consumed, can provide relief from all kinds of sorrows. Yin and yang [men and women] come together to create offspring, while orphans, widows, and divorcees are left without descendants. Money is a powerful tool to bring harmony and prosperity to a family, and a peaceful atmosphere is the key to good fortune. It is absurd to think that helping people achieve what is in line with their nature should be despised.<sup>31</sup>

Surprisingly, he claims that there are numerous advantages to the aforementioned cardinal vices. Characters in marketplace novels are often portrayed as impulsive, dismissive of moral principles, and audacious enough to pursue their desires without hesitation.

The story “Yao Dizhu bixiu rexiu” 姚滴珠避羞惹羞 (Yao Dizhu Flees from Disgrace Only to Incur More Disgrace) contained in the second fascicle of *Chuke pai'an jingqi* 初刻拍案驚奇 (Part One of Slapping the Table in Amazement) by Ling Mengchu 凌濛初 (1580–1644) features the heroine Yao Dizhu 姚滴珠. Two months after their wedding, Yao's husband has left home on business. Yao decides to run away, being unable to tolerate the cruel words and behavior of her in-laws. However, shortly after, Yao is abducted. When the

30 Lanling Xiaoxiaosheng 蘭陵笑笑生, *Jin Ping Mei cihua* 金瓶梅詞話, annot. Tao Muning 陶慕寧 (Beijing: Zhongguo renmin chubanshe, 2000), 702.

31 Feng Menglong, *Jingshi tongyan*, 131–35.

abductor presents her to another merchant surnamed Wu, Yao is taken by the tranquility and comfort of her new home. Unconcerned with her reputation, Yao joyfully accepts the role of the merchant's mistress and lives a contented life.<sup>32</sup>

Miss He, the heroine in "Wu Yanei linzhou fuyue" 吳衙內鄰舟赴約 (Meeting with Master Wu on a Nearby Boat), "cannot help but give into her selfish motives" and "obsesses to the point of wanting to cut her guts open ... and itches to rush to Master Wu's side and confess her love to him." In the end, disregarding life and death, she elopes with Master Wu in the boat.<sup>33</sup> For men, however, this cultural tendency mostly manifests as a desire for money, and wanting to obtain freedom and happiness in the consumption of money and the possession of love. It is these kinds of values and proclivities that spawned an entire array of erotic and commerce-themed novels fixated on money and sex.

This kind of restless change that is characteristic of commercial culture presented two levels of development in the marketplace novels of the late Ming period. The first is the characters' conscious striving for change, driven by their dissatisfaction with the status quo. In the "Prologue" (*ruhua* 入話) to the story "Wu Jiangjun yifan bi chou" 烏將軍一飯必酬 (General Wu Repays the Debt of One Meal) related in the eighth fascicle of *Part One of Slapping the Table in Amazement*, it is written that the widowed mother Yang 揚 instructed her nephew Wang Sheng 王生 to go out to do business. Every time he took out thousands of taels of silver to buy goods, he was robbed by "bandits that roam rivers and lakes" (*shuidao* 水盜). But the Yang family was perseverant, and never being discouraged, "in less than a few years, became a wealthy family."<sup>34</sup> Except for Wu Yueniang, none of the women in *Jin Ping Mei cihua* is content with the status quo. They constantly look for new ways to change their lives – at the expense of their good name, and even their lives. These are the most illustrative depictions of restless change in the marketplace novels of the late Ming.

Secondly, the marketplace novels of the late Ming period tended to employ lifelike, mass-appealing, individualistic forms of expression. By "lifelike," it is meant that the author positions descriptions of the pursuit of money and sex as the main body of the novel's narrative. Avarice and lust are not only placed in the center stage, but also become the true temperament of the characters in the novel and the intention and motivation of their life's pursuit. This kind of

32 Ling Mengchu 凌濛初, *Chuke pai'an jingqi* 初刻拍案驚奇, ed. Zhang Peiheng 章培恒 (Shanghai: Shanghai guji chubanshe, 1982), vol. 2.

33 Feng Menglong, *Xingshi hengyan*, 582.

34 Ling Mengchu, *Chuke pai'an jingqi*, 8.135.

narrative perspective of wealth and power contributed to the mass appeal of the novel, which is itself an inevitable product of money culture.

As the German sociologist Georg Simmel (1858–1918) noted, money serves as a benchmark for gauging socioeconomic and even personal value, permeating economic, cultural, and spiritual life with the orientations of objectification, quantification, and averaging. Thus, money becomes an integral part of life, providing a common language for understanding the value of goods and services, and allowing for the comparison of individual worth.<sup>35</sup> This penetration is achieved through exchange. Currency reflects its unique equivalence nature in exchange, allowing all commodities to be equalized by the equivalent currency. Simmel also argued that money balances all kinds of things, expressing all qualitative differences between them through the difference in price<sup>36</sup> thus equalizing all qualitative differences and making them cease to exist.<sup>37</sup>

Since money has the capability to level out material disparities, it has the potential to bring about a more equitable social hierarchy through exchange. Simultaneously, it pushes the more refined and sophisticated forms of culture towards homogenization, simplification, and popularization in a commodity-based economy. This mass appeal is clearly manifested in the marketplace novels of the late Ming dynasty, ranging from heroic stories to mercantile stories, signifying the end of a period of heroic climaxes and the beginning of an era of commercial-focused and urban-centered literature.

The gender of the characters in this new era of literature shifted from predominantly male to predominantly female, marking a significant milestone in the depiction of women's lives. This shift was driven by a newfound awareness of equality, which was a natural consequence of the awakening of individual consciousness. In a town with a developed commodity economy, the relationship between individuals and others is regulated by the exchange of commodities. This exchange is primarily designed to satisfy the desires of the individual holders of the money. Here, the individual is primary, and others are secondary. It is the individual-first value concept produced by this universal commodity exchange between individuals that quietly shifts the values of those involved in the exchange, ultimately placing the individual at the center of the narrator's attention and capturing the inner world of the characters.

35 See page 6 of Georg Simmel's *Money in Modern Culture*, quoting from Chen Rongnü 陳戎女, "Yizhe daoyan" 譯者導言, in *Huobi zhexue* 貨幣哲學 (*The Philosophy of Money*), ed. Georg Simmel 西美爾, trans. Chen Rongnü 陳戎女 et al. (Beijing: Huaxia chubanshe, 2002), 6.

36 Georg Simmel, *Das Individuum und die Freiheit Essai* (Berlin: Klaus Wagenbach, 1975).

37 Chen Rongnü, "yizhe daoyan," 7.

This allows for the complexity and multi-dimensionality of the characters to be vividly portrayed. Not only is the story transformed from a basic outline to a detailed masterpiece, the details are carefully distributed and slang, colloquialisms, and allegorical sayings are seamlessly woven into the text. This constitutes a revolutionary change in the vernacular language, from writing about heroes and men to writing about boudoir slang and makeup. The techniques of narrative, lyric and freehand brushwork in the novel are made more vibrant. Common lyrical and entertaining stylistic forms such as operas, ditties, poems, drinking games, lantern riddles, and jokes, along with scenes of monetization in liquor stores and teahouses, are abundant in novel narratives. These are employed to create characters, which not only enhances the narrative of the novel, but also enriches and enlivens it.

It is particularly notable that the marketplace novels of the late Ming did not entirely eradicate the restrictions of farming culture. Moreover, the monetary culture – with its distinctive features of mercantile culture – is distinct from agrarian culture, which was based on rewarding virtue and punishing vice, and was presented within the ethical framework of reincarnation. For example, the author of *Jin Ping Mei cihua* showed his attitude towards the characters in the book through the “dear readers, please listen” (*kanguan tingshuo* 看官聽說) device and the repeated rhyming of chapter titles. However, the work captivates the reader not through moralizing, but by narrating the characters’ lives and their pursuit of carnal, material, and interest-driven desires. From ordinary human relationships to those between men and women, these stories start and end with the profit motive. The author also brings a unique perspective to retributive justice, using karmic theory to illustrate the rationale behind carnal, material, and interest-driven desires. For example, the author of “Meeting with Master Wu on a Nearby Boat” clearly states:

In ancient times, men and women became acquainted in private and married that way. This would result in the husband being honored and the wife becoming wealthy. It was a beautiful story. How could divine calculation ever be wrong? Dear readers don’t know it, but those who spoke ill and acted badly were remembered for their wrongdoings, and the consequences of their behavior were far-reaching. If it hadn’t been pre-determined by the heavens for them to be married five hundred years ago, and if Yuelao had not tied their feet together with a red rope, their fate would have been determined by their previous lives and could not have been changed by their own actions.<sup>38</sup>

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38 Feng Menglong, *Xingshi hengyan*, 28.578.

That is to say, seeking a mate based on personal preference and engaging in debauchery became permissible and justifiable under the protection of the retribution theory, had it not been predetermined by the heavens for them to be married five hundred years ago. This demonstrates that the author's longing for genuine emotions and material gain surpasses the moral teachings and value judgments of Confucianism. Furthermore, it reveals that the ideal standards of emotion and propriety in farming literature have been replaced by a spirit of wealth and desire in commercial literature, which is driven by the pursuit of money and is characterized by emotion, linked to interests, and distinguished by etiquette and righteousness.

This analysis of late Ming marketplace novels reveals a new concept of money: that it is alive and increases in value when exchanged and circulated. This shift in the money concept was accompanied by changes in spending, values, and aesthetics, which resulted in a literary expression that was more lifelike, mass-appealing, individualistic, and realistic. This spirit of commercial literature, which is focused on the pursuit of material and carnal desires and characterized by novelty-seeking, stands in stark contrast to the morality-focused farming literature that is characterized by stability.

*Translated by Carl Gene Fordham*

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