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KOREA: THE LAND OF THE KYE

DIETER EIKEMEIER

Korea, misnamed the Land of the Morning Calm, could much more appropriately be called the Land of the *Kye*. For even in the past, the number of Koreans who ever had the opportunity to enjoy calm mornings must have been small, and their numbers much have become even smaller as Korea became one of the most densely populated areas in the world, a country plagued by noise. There are reasons to believe that at any time between the mid-1920s and the early 1970s, an average of 10% or 12% of the Korean population were involved in *kye* affairs, with their numbers perhaps reaching a peak of 20% early in the period. The number of *kye* members was no smaller than that of Korean Christians during the same period. If we consider Christianity an important part of Korean life during the past decades, the same must be said of the *kye*, though of course Christianity and *kye* affect people in quite different ways.

What is a *Kye*?

I here talk about *kye* as collective enterprises that are concerned with the raising and spending of material means—which today means money. By emphasising the concern with money, I do not take fully into account the Korean usage of the

term *kye*. Koreans tend to apply the term to any association that is not a parish, a modern western-style club, a labour or political union, or not primarily based on kinship. The term *kye* may be, and often is, applied to associations which are not characterised by any particular dealing with money and even to associations which outwardly appear to have purely convivial motives. There are two reasons, however, why I nevertheless emphasise the concern with money. In the first place, it appears to me that associations called *kye* which at some points in time are purely social in character may become instrumental in acquiring and spending money at other times. In my view, *kye*, at least potentially, have always been to do with money. Korean observers appear to be either unaware of this potential or tend not to talk about it. The reason for their silence may be that involvement in a *kye* is often accompanied by a loss of money. Since any loss is unpleasant and not to be readily talked about, Koreans may feel it best to avoid discussing the material origins of *kye*. Secondly, it is only by including and even placing uppermost the financial concerns of *kye* that a study reveals the clues to wider aspects of the economy, society and culture of Korea. This, after all, is the ultimate purpose of such a study.

People who start a *kye* do so by raising money from among their own ranks and thereby form a capital stock. The stock, or part of it, is then lent out for a limited period of time—usually six months. At the end of the term, the money will be re-collected together with interest. By giving loans and collecting interest, a *kye* continually increases its assets. *Kye* business may thus be basically said to be an effort to obtain financial gains.

In terms of membership, *kye* are small associations. Most *kye* will comprise not more than twenty to twenty-five people. Many will only accept household heads as members, who then act on behalf of their households. This is why the number of people actually affected by *kye* is much larger than that of actual members. A *kye* membership will meet at regular intervals to draw up balance-sheets and to take decisions on the future use of assets. Such meetings invariably coincide with the end of a loan term. From among its own ranks, a *kye* will

elect three or four officers who run the *kye* business for a certain period and then step down to be replaced after new elections. *Kye* are thus egalitarian and democratic in nature.

I should add here that membership of an individual *kye* is never composed entirely of kin. *Kye* may serve the interests of kin groups, as at least one type actually does, but only in an indirect way. In recent times it is apparent that *kye* have never been instruments of one single kin group. Even the *kye* that do serve the requirements and interests of kin groups are unions of several such groups, each of which is represented by one member. Rather than being kinship associations then, *kye* are unions of people who share a common social and economic background or who are age peers.

I have not so far said what *kye* do with their gains. In short, they use them for the acquisition and maintenance of anything that can be bought and kept with money, including money itself. In the light of this, I suggest a subdivision into three categories. In the first category, *kye* will give money to anybody who for whatever reason is in need of it and whom the *kye* members deem able to pay back in a prescribed time. Such *kye* are in fact small-scale loan banks. They respond to the needs of people who are either unwilling to turn to the public banking system or who have no chance to obtain money from that system. Naturally, such *kye* were essential to the economic life of Korea when there was no public system, or when public banks were less developed than today. These *kye* were more or less urban affairs and were often run by women.

In the second category, *kye* spend their gains on ends which are collectively pursued by members. Such collective ends are chosen from a large variety which comprise such divergent activities as the organisation of picnics, the arrangement of communal festivities, the purchase and the raising of oxen, swine, or poultry, the purchase and maintenance of tools and agricultural machinery, and the maintenance and common exploitation of woodland.

In the third category, *kye* are mutual insurance ventures. Such *kye* make allocations to their members or member

households only, and do so not at regular intervals but at times when a member is in need of an extraordinarily large amount of money. Typically, such allocations are made when a household holds a marriage or funeral.

In the sort of short description such as I have just given I cannot do justice to the breathtaking sophistication that often governs the rules and actual business conduct of all *kye*. Nor can I describe the risks that often go with *kye* ventures. However, with regard to the ends which *kye* pursue, there are certain peculiarities which I do not want to let pass unnoticed. I summarise the peculiarities with the term "versatility". So far, I have studied in detail one *kye* only involved in the pursuits to which the term fully applies; I have described the *kye* and summarised my findings in an article which appeared in 1986.¹ Unfortunately, almost none of the people who have studied *kye* so far have given any attention to the phenomenon of versatility. The failure to do so is responsible for the current confusion about what *kye* are. I touch briefly upon this versatility because I believe it is a far more widespread and interesting phenomenon than most people are aware of, and because it accounts for much of the effectiveness and viability of *kye*.

It is not only that *kye* pursue a variety of purposes. Within one and the same *kye* people may pursue more than one end, possibly in more than one of the categories I have listed, and they may pursue them at one and the same time. In the regulations of the one *kye* into which I have made a detailed inquiry it is stated that the allocations made are meant to cover the expenses for marriage and mourning ceremonies. In the light of this, the *kye* could be rated as a mutual insurance venture. In fact, however, the *kye* once also bought and raised two oxen and could therefore be considered an association under the second of my categories. Throughout all of its recorded history, that is between March 1962 and April 1970, the *kye* also gave private loans to its members continuously, the reasons for which have mostly not been recorded. The *kye* was thus also a private bank. This was actually its main function. As a matter of fact, 68% of the allocations made were

private loans, which means that less than a third of the allocations were spent on other things. Indeed, the aims for which the *kye* appears to have been established ranked last!

Generally speaking, the reason for such versatility is this: *kye* are solutions to extraordinary, often unique situations, sometimes even to crises of an individual or group. Such situations vary, change or altogether disappear. And so do the *kye*. This means, among other things, that *kye* may change their aims or pursue a variety of aims at once. Since the desire to respond to extraordinary situations appears to be the basis of all *kye*, I believe that versatility, too, is a general characteristic of *kye*.

The place of *kye* in the economy, society, and culture of Korea

i. Kye contribute to refute the idea of Korean familism

In the first place, *kye* help us to avert our eyes a little bit from the family in Korea and thereby to gain an altered and more appropriate view of Korean society as a whole. It is a widely held opinion that the family is the focus of every Korean's concern and attention. By saying this is so, people usually do not only want to emphasize that Koreans in their economic dealings act on behalf of their families, nor that they do so to the exclusion of any other institution. Usually, people want to emphasize that the family and its common wealth is the only reliable source for one's individual material well-being.

ii. Kye are vehicles of egalitarianism in Korean society

Kye in a certain sense diverge from standards that have become widely acknowledged as characteristic of Korean society. There can be little doubt that that society has over the past few hundred years, and indeed up to the present time, been a highly atomised society divided by status and age. While

this is true, it is also true that people like to join hands and do things together. They are often compelled to do so out of sheer economic necessity. Since people may draw much satisfaction from uninhibited face-to-face relations and egalitarian co-operation, some kind of egalitarianism is found in every society, however strict its hierarchical order. Given the Korean division along the lines of status and age, the egalitarian response in Korea has been to establish collective associations that are organised on the basis of compatibility of economic means, social status, and proximity of age. Perhaps any combination of the three has been involved. The *kye* have been the foremost means of expressing this egalitarianism in Korea, and they thus help to determine the limits of societal division in Korea.

The membership of a *kye* consists of people who share a common economic and social background. Members can be, for instance, housewives, farmers, grandmothers, or small businessmen. People tend to establish *kye* groups amongst their age-peers or amongst those of roughly similar age. Age-peerness, apparently, is the factor which may be considered the most Korean aspect of *kye*. Associations which are in many ways similar to the Korean *kye* have been fairly widespread throughout the world—including Europe—and through all ages until the recent past. No non-Korean association, however, seems to place a similar importance on age-peerage. In turn, the very existence of age-peerage in Korean *kye* demonstrates how decisive this was and is in Korean society.

In a wider sense, the outlook of *kye* is the outlook of the so-called "common folk." At least in the recent past, most *kye* have been unions of lower-class people. Their members share the experience of having no real access to the privileged ranks of élite society. What unites them, then, is the fact that each person has to spend his or her life in the shadow of privilege as it were, and so each is roughly equal in his or her social position. Such circumstances make *kye* affairs of the commoner and endows their unions with the spirit of egalitarianism and self-regulation.

Saying that *kye* manifest an element of egalitarianism is not only to accept that Korean society has been less strictly hierarchical and divisive than many scholars have led us to believe. It also suggests something which is political in nature. Here, I am referring to a belief that appears to be fairly widespread in south Korean government circles and which, once again, has to do with familism. This belief comes down to the statement that Koreans are all too prone to limit their outlook and activities to their family and are neither willing nor able to co-operate with people beyond the family circle. From this it has often been concluded that Koreans have not yet reached the stage of maturity required before they can practice democracy. More, it is assumed that democracy can only be established after Koreans have absorbed a proper spirit of co-operation. *Kye* offer proof that in one sense this reasoning is ill-founded. They show that Koreans do have the willingness and ability to co-operate with each other beyond the family sphere, even though the spirit of their co-operation may be limited to unions formed on the basis of common background.

iii. *Kye* are significant phenomena in pre-modern Korean society

My third point has to do with *kye* as phenomena in pre-modern society. This is a point both close to my heart and to my professional outlook, because my reasoning will in part take me into the field of Korean culture and Korean mentality, carrying me a little beyond the confines of economy and society. My reasoning brings me to suggest in sharp profile that the society to which *kye* essentially belong is a pre-modern one. My use of the term "pre-modern" does not imply a mode of social organization which belongs to the past in the sense that it is to be considered totally abandoned today. Rather, I indicate a mode which, although it has its roots in the past and once dominated the total of a given population, continues shaping portions—notably lower-class groups or isolated and remote communities—of present-day Korean society. In my

conception, then, the survival of *kye* becomes a standard by which one can determine the modernity of Korean society.

Historians and cultural anthropologists seem to widely acknowledge that in pre-modern societies festivity and material abundance are closely related. *Kye* are significant phenomena in pre-modern Korea because in a certain sense they generate both abundance and festivity. They generate affluence which is consumed at times of celebration, or they partly transform their actual meetings into festivals. Thus, they not only reconfirm the intimate relationship between the two elements, but also help prove that the society in which they exist is essentially pre-modern. Further, they thus prove themselves significant elements of Korean pre-modern society.

To illustrate my point I first of all have to say a few words about the ephemeral nature of abundance in pre-modern societies. Affluence and abundance may appear to be too preposterous as terms to circumscribe a state that would already have been attained if a people had enough to eat and drink. Something as primordial as to be seated at a richly laid table is already far from being a regular sight in the average pre-modern society. And it also seems to me that the members of pre-modern societies are not thought of as constituting a unified body corporate. As a consequence of this, little thought is given to the possibility that the common wealth of a society can, or perhaps even should, be distributed in such a way that even the meanest members are guaranteed a modest stable livelihood. Korean pre-modern society is no exception to the rule, despite the Confucian rhetoric of charity and attentive caring. A decent livelihood, let alone abundance, is more of an exception than the rule in the lives of common people. It is its exceptional character that brings abundance close to festivity. Since both features are exceptional, the idea must easily have intruded into the minds of people to bring the two together through deliberate action. This must have occurred throughout the world, for it is apparently impossible to dissociate festivity from good eating and good drinking. This is true even in our modern western societies, where material insecurity has receded into the distance.

It is at this point that *kye* once again come into my vision. As I said earlier, *kye* generate affluence to be consumed at times of festivity. Two occasions stand out conspicuously amongst the many festivities of Korea, those of marriage celebrations and mourning ceremonies. Both affect each individual, and they do so in one way or another several times in his or her lifetime. Both are also functions that attract not only kin but people from the surrounding neighbourhood or village. All who come expect to be well wined and dined. This means, amongst other things, that both occasions are costly affairs, the expenses of which may easily exceed the means available to a single household. I hardly need to add that the bulk of the costs are for food and drink: the mere fact of festivity makes people expect to be treated in a manner they cannot enjoy in normal daily life.

It is therefore no surprise to observe that *kye* are established to help member households cover the expenses incurred at times of marriage and funerals. A substantial portion, if not the majority of Korean *kye*, have always been ostensibly for marriage and mourning. Hence, they are mutual insurance ventures. Between the mid 30s and early 70s of our century the number of such *kye* amounted to about 56% of the total, with around 45% of all association members. Such percentages are not merely impressive proof of the place of marriage celebrations and mourning ceremonies in the Korean festive world. They also demonstrate the close links which festivity and abundance have, and to the important service *kye* have rendered to such functions to support both rituals and occasions at which food and drink could be enjoyed. It is interesting to note that one of the two Chinese characters for rendering *kye* contains the "omen" radical, used in many characters connected with ritual and religion, while the other contains the "grain" radical.²

Conclusion

I conclude by referring to what I regard as one of the consequences of the intended purposes of the *kye* discussed so far. I have noted that *kye* bring together affluence and festivity to the extent that *kye* business meetings easily turn into festive functions. This regularly happens as business passes over to the enjoyment of a good meal and eventually into collective merriment. Significantly, even purely business-minded *kye* often invest part of their gains in the eating and drinking which concludes a meeting. Indeed the festive function may be the main incentive for members to attend. It is also of note that many *kye* hold their meetings at times which coincide with communal festivals or public holidays, and therefore with periods already marked for relaxation and enjoyment.

NOTES

1. Dieter Elkemeier, "Law, contract, and covenant: aspects of a mutual insurance venture." In *Anthropology of Law in the Netherlands* 116, *Essays on Legal Pluralism* (Dordrecht, Floris Publications, 1986), pp.260-287.
2. The two characters are 契 and 契

THE RISE OF CHUNGIN AND THEIR CHARACTERISTICS

LEE SŎNGMU

The Concept of *Chungin*

During the Chosŏn dynasty (1392-1910) there was a social status group, the *chungin* (lit. "middle people"), lower than the aristocratic *yangban*, but higher than the commoner *sangmin*. The term *chungin* was not only used as a general name for this status group, but also had several other meanings:

1. *chungin* could have a moral connotation to designate people of mediocre character;
2. *chungin* could mean people who were only moderately wealthy;
3. Professionals (*kisulgwan*) who lived along Seoul's central street—the translators, physicians, mathematicians, lawyers, ūm-yang specialists, calligraphers, calendar specialists, and painters—were called *chungin*;