

## Lenders and Borrowers in Tibetan Society

Peter Schwieger  
(University of Bonn)

*Was the Tibetan economy a money economy or  
was it a subsistence or barter economy?*

**S**ince the 17<sup>th</sup> century coin money—at first minted in Nepal and by the end of the 18<sup>th</sup> century minted in Lhasa—was circulating in Tibet. However, in this period, coin money was not the only means of payment. Rather, payment in the form of commodity money predominated. Moreover, the Tibetan economy always remained to a large extent a subsistence economy supplemented by bartering, the direct exchange of goods without a medium of exchange. Trading took place at fairly modest dimensions. Therefore, we cannot speak of a money economy for the dGa' ldan pho brang era. This even applied for the first half of the 20<sup>th</sup> century, when the 13<sup>th</sup> Dalai Lama had silver coins minted near Lhasa and soon had the first Tibetan banknotes printed.

The practice of money lending was not considered dishonourable in Tibetan society and, as such, it was not left to outsiders or marginalised groups as it was the case with other occupations, like butchers or corpse cutters. Instead, lending loans was done by all those who had the necessary capital. That lending was not left to outsiders in society may be one reason that in Tibet something like a bank system was never developed. The other reason was the aforementioned form of economy that in Tibet prevailed.

In such an economy, lending transactions were processed more through natural products than through money, first and foremost barley, but also other goods such as lentils, tea, and cotton fabrics. In nomad areas loans given in the form of essential commodities, including cereals and tea, were usually repaid in the autumn in the form of nomad products, such as butter, meat or caterpillar fungus (*dbyar rtsa dgun 'bu*). However, loans granted and paid back in cash or silver did exist as well.

I know of no examples that in Tibet wars and constructions of impressive governmental or monastic buildings were financed by loans borrowed by the Tibetan government or the Buddhist clergy. As it is well known, especially the clergy invested much capital in

construction and decoration of religious buildings. However, these were completely financed by donations, dues, corvée labour and interest of loans lent out to one's own or others' dependent farmers and nomads.

*Who were the lenders and at what rates were loans granted?*

The main lenders in Tibetan society were the government, the monasteries and the nobility. In this context, the term government comprises all administrative levels from the government offices at the top down to the district governors. Apparently more or less all offices of the government granted loans.<sup>1</sup> Among those granting loans in great amounts was the government office called 'Bru phogs las khungs or 'Bru khang las khungs, which was founded only in 1950 to finance the payment of salaries through barley loans.<sup>2</sup> For the year 1955, the barley loaned by this office totalled 697,573 *khal*.<sup>3</sup> *Khal* was a dry measure, calculated through the use of a wooden box called 'bo. Heinrich Jäschke had already observed that the 'bo "seems to be very variable as to quantity",<sup>4</sup> but regardless of the size of the 'bo used in various Tibetan regions, the quantity measured with this box was always called one *khal*. However, in the first half of the 17<sup>th</sup> century, Karma bstan skyong (1606–1642, reigned 1621–1642), the last gTsang pa ruler, had standardised the volume measure of the 'bo with regard to his Central Tibetan dominion. This standardised measure box was called *mkhar ru* or *gtan tshigs mkhar ru*.<sup>5</sup> Afterwards, the standardised *mkhar ru* was also in use for governmental purposes during the time of the dGa' ldan pho brang government established in 1642. Specifications for the *khal* given in Western literature are for the most part given in weight. Mostly the *mkhar ru* was used to measure barley, the common grain in Tibet. Despite the use of standardised measuring containers in Central Tibet, the equivalent given in Western literature for one *khal* of barley measured with it vary between 27 and 33 pounds.<sup>6</sup> This circumstance may be explained through differences with regard to the bulk density, the quality or the moisture of the grain.<sup>7</sup> The calculations made in this article

<sup>1</sup> Tshe ring don grub *et al.* (1991, I: 616).

<sup>2</sup> Goldstein (2001: 771).

<sup>3</sup> Tshe ring don grub *et al.* (1991, I: 616–617).

<sup>4</sup> Jäschke (1881: 395).

<sup>5</sup> Zhang Yisun *et al.* (1998: 300), Rdo sbis (2016: 214–215). I assume that the term *bstan 'dzin mkhar ru* (Goldstein 1971: 8; 2001: 448, 479) is just a misspelling of *gtan tshigs mkhar ru*.

<sup>6</sup> Macdonald (1929: 224), Bell (1928: 301).

<sup>7</sup> It should also be noted that according to observations made by Ekai Kawaguchi (1909: 555–556), in certain cases the Tibetan government instructed its tax collectors

are based on the figures provided by Alan Winnington according to whom in 1955 in Central Tibet 1 *khal* grain was equal to about 28 lb or 13 kg.<sup>8</sup> This would mean that more than nine million kg or 9,000 metric tons of grain would have been loaned by the 'Bru phogs las khungs in one year.<sup>9</sup> Since the interest rate was about 10 percent, the annual profit was nearly 70,000 *khal* (69,757 *khal*).<sup>10</sup>

Various government treasury offices, such as the Bla phyag las khungs, the rTse phyag las khungs, the Thebs sbyar las khungs, and the rNam sras gan mdzod, figured among the great lenders.

Founded already at the time of the 5<sup>th</sup> Dalai Lama, the Bla phyag las khungs was mainly in charge of financing the ongoing supply of tea and butter to the three large dGe lugs pa monasteries around Lhasa as well as covering the expenditures for offering and religious service in the Jokhang temple, the Potala, and all the other monastic institutions of the dGe lugs pa in and around Lhasa.<sup>11</sup> Mentioning this treasury under the name Bla brang, Charles Bell noted that it used to lend out money at an interest rate of 14 percent.<sup>12</sup>

Known also as Phral bde las khungs, the rTse phyag las khungs treasury office had been probably established at the time of *sde srid* Sangs rgyas rgya mtsho (1653–1705) in the so-called White Palace of the Potala and was in charge of the supply for the Dalai Lama's personal needs.<sup>13</sup>

Another major lender was also the office called Thebs sbyar las khungs responsible for financing the annual *smoṅ lam* festival.<sup>14</sup>

Bell mentions another great government treasury located in the Potala, called "The Treasury of the Sons of Heaven" and functioning as a reserve treasury.<sup>15</sup> The English name given by him is actually a mistranslation based on a misspelling of the Tibetan name rNam sras

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to use special measure boxes, which were either larger or smaller than the usual ones, as a form of punishment or favour.

<sup>8</sup> Winnington (1959: 167). Winnington had visited Tibet in the same year in which the above-mentioned amount of grain was lent out by the 'Bru phogs las khungs. The equivalence can nonetheless only serve as an approximation.

<sup>9</sup> For comparison, in the year 2018 the entire German production of winter wheat, the most common grain, was almost 20 million metric tons (Statista 2019).

<sup>10</sup> Tshe ring don grub *et al.* (1991, I: 616).

<sup>11</sup> Rdo sbis (2016: 1289–1290), Padma skal bzang and Blo bzang tshe brtan (1991: 34–42).

<sup>12</sup> Bell ([1946] 1987: 185).

<sup>13</sup> Rdo sbis (2016: 1477–1478), Dung dkar (2002: 1679–1680). Bell lists this treasury under the name Trede (*'phral bde*) without mentioning it specifically as a lender ([1946] 1987: 186). See also Padma skal bzang and Blo bzang tshe brtan (1991: 29–31).

<sup>14</sup> Tshe ring don grub *et al.* (1991, I: 616), Goldstein (2001: 501). According to Rdo sbis (2016: 874), the function of this office was to provide capital for regular offerings.

<sup>15</sup> Bell ([1946] 1987: 186).

gan mdzod or rTse rnam sras gan mdzod.<sup>16</sup> Bell notes that “this treasury also makes large loans, and its rate of interest as a rule is less, being about ten percent, for the sums lent are large, and the security demanded is first class”.<sup>17</sup> According to Heinrich Harrer, this treasury was known as a lender of silver to wealthy Tibetans.<sup>18</sup>

In addition to the government treasuries, the Dalai Lama himself acted as lender through his own treasuries, the mDzod sbug and the mDzod chung, both containing, among other things, the gifts donated to the Dalai Lama out of reverence. Each year, these two treasuries granted loans: for the year 1950 the amount of money lent totalled a bit more than 3 million (3,038,581) *dngul srang*.<sup>19</sup> The interest on these loans was in the order of 303,858 *srang*, thus setting the interest rate at 10 percent.<sup>20</sup> Gyalo Thondup, the elder brother of the 14<sup>th</sup> Dalai Lama, reported that his father was able to take out loans from the Dalai Lama’s treasury for his trading activities at an annual interest rate of 7 or 8 percent,<sup>21</sup> although this may have been a special privilege. In principle though, loans were said to be accessible to everyone against appropriate collateral.

It seems that all Tibetan monasteries acted as lenders because there was no religious or moral restriction on loans and interest. On the contrary, they were even encouraged by the Dalai Lama to do so. Berthe Jansen has hinted to a *bca’ yig* of the 13<sup>th</sup> Dalai Lama issued for the rNying ma pa monastery of sMin grol gling in 1933, which explicitly

<sup>16</sup> rNam sras is the abbreviation of rNam thos sras, the Tibetan translation of Skt. Vaiśravaṇa, which is the name of one of the so-called guardian kings of the four directions. In Tibet he is in particular regarded as a god of wealth.

<sup>17</sup> Bell ([1946] 1987: 186–187).

<sup>18</sup> Brauen (1974: 132). The name of the treasury is here given in a corrupted spelling as rNan sras gan mdzod. See also Dung dkar (2002: 1239) and Rdo sbis (2016: 1476).

<sup>19</sup> Up to the early 20<sup>th</sup> century, the *dngul srang*, “silver tael”, has been a weight unit for silver also used as a unit of value. Thus, *dngul srang* had become a basic silver currency not minted in the form of coins. Although various coins, struck for Tibet, circulated since the 17<sup>th</sup> century, there existed no one denominated *dngul srang*. The first Tibetan silver coins by this name were issued by 13<sup>th</sup> Dalai Lama only in 1908. While the former value unit called *dngul srang* weighed about 37 g of silver, the first *dngul srang* coin was only half that weight, with an 80 percent fineness. Later, not only *dngul srang* coins with different denominations—denominations of 3, 5, and 10 *srang*—were issued, but the term *dngul srang* also appeared on Tibetan paper money. Moreover, beside *dngul srang*, the term *ṭam srang* came into use without there being a difference in value. The 10 *dngul srang* coin struck between 1948 and 1951 had only a fineness of 14 percent; see Bertsch (2002: 3–5, 9, 19, 27–29.) According to Chinese publications, in the year 1950, fifteen *dngul srang* equalled one silver dollar; such a rate is given in various sources, for example, Robutsering (1994: 13), Embassy of the People’s Republic of China in Germany (2009). A silver dollar weighed about 26,7 g and was composed of 90 percent silver.

<sup>20</sup> Tshe ring don grub *et al.* (1991, I: 615–616), Robutsering (1994: 13).

<sup>21</sup> Thondup and Thurston (2015: 50).

calls for using donations to give out as loans.<sup>22</sup> Another example is a decree issued by the 13<sup>th</sup> Dalai Lama in favour of 'Bras spungs Monastery in 1924, which urges to grant loans and collect interest in order to finance the regular offerings.<sup>23</sup> The three great dGe lugs pa monasteries around Lhasa were the greatest lenders. For 1959, the year of the so-called Democratic Reforms, it was calculated that they had together a total of 1,623,273 *khal* of grain in outstanding loans, for which they annually collected 285,692 *khal* as interest, thus setting the rate at 17,6 percent. It was stated that they also had outstanding loans in cash (*ngul bun*) totalling 51,058,592 *srang*, for which they would annually collect an interest of 1,402,380 *srang*. If the latter figure is correct, it would either correspond to an unusually low interest rate of 2,75 percent only, differing significantly from the other rates, or indicate an unusually high default rate.<sup>24</sup> Returns on loans are said to have accounted for 25 to 30 percent of the total income of the three big monasteries.<sup>25</sup>

In addition to the monasteries, the numerous *bla brang*, the households of the reincarnated lamas, also granted loans. For example, regarding the *bla brang* of Khri byang rin po che Blo bzang ye shes bstan 'dzin rgya mtsho (1901–1981), the outstanding loans for 1959 were calculated as 97,729 *khal* of grain, for which 19,545 *khal* were collected annually as interest (20 percent interest rate). The *bla brang*'s outstanding loans in cash (*ngul bun*) totalled altogether 823,249 *sgor mo* (i.e. Tibetan currency unit or *ngul srang*), for which 164,129 *ngul srang* were collected annually as interest. This is again a rate of 20 percent.<sup>26</sup>

In general, the aristocrats used to grant loans in grain against an annual interest of 25 or 20 percent, and loans in cash against an annual interest of 20 percent. For example, a noble landlord in gZhis ka rtse had given out loans of 15,000 *khal* in grain for which he annually collected 3,000 *khal* as interest. This corresponds to a 20 percent interest rate.<sup>27</sup> Similar figures have been reported from an aristocrat, whose estate was further up the river gTsang po in lHa rtse district in gTsang province. The interest rates for loans lent out by him to dependant farmers living in his own district as well as in neighbouring districts, were—for the most part—20 percent (*lnga drug 'gro ba*). However, for loans not paid back within one year the interest rates could vary;

<sup>22</sup> Jansen (2018: 108).

<sup>23</sup> Tshe ring don grub *et al.* (1991, I: 616).

<sup>24</sup> While the figures for grain in outstanding loans have been repeated in a leaflet published in 1994 (*Bericht über die Menschenrechte in Tibet*, part III), I was not able to find the figures for outstanding loans in cash mentioned anywhere else.

<sup>25</sup> Tshe ring don grub *et al.* (1991, I: 617).

<sup>26</sup> Tshe ring don grub *et al.* (1991, I: 618).

<sup>27</sup> Tshe ring don grub *et al.* (1991, I: 618–619).

examples of 16.7 percent and 20 percent (*drug bdun 'gro ba'am/ bcu skyed*) are mentioned.<sup>28</sup> The yearly amount of grain and the amount of money available to the landlord for lending varied. On average, it is said to have been about 10,000 *khal* of grain and 20,000 *ngul srang*, from which he earned an annual interest income of about 1,700 *khal* of grain and 3,500 *ngul srang*. This corresponds to 17 or 17.5 percent of the loan amount.<sup>29</sup> Overall, the interest income of the nobility should have accounted for about 15 to 20 percent of their total income.<sup>30</sup>

What is striking is that the loans given out by the government had the lowest interest rate, no matter whether they were granted in grain or in cash. However, it is mentioned that often landlords borrowed from the government at low interest rates and loaned out that capital to their own farmers at a high interest rate.<sup>31</sup> It looks as if the government acted in such cases like a central bank providing loans with low interest rates to other lenders. The comparatively low interest rate would then be justified by a lower default risk.

Comparing the shares of the total loans granted by the three main lenders—the government, the monasteries and the aristocracy—the biggest quota came from the monasteries, followed by the various government offices that, overall, gave out more loans than the aristocracy. According to an exemplary study for the areas of sTeng chen, rGyal rtse, and Pa snam, 40 to 50 percent of the local loans were granted by the monasteries, 20 to 25 percent by the government, and 15 to 20 percent by the nobility. The other lenders, usually stewards taking care of the estates and more wealthy families among the tax farmers, accounted for 5 to 10 percent.<sup>32</sup>

Of course, the reliability of the figures resulting from the surveys and interviews of the 1950s is debatable, as the chances to verify them are currently rather limited. Yet, we do have a few hints. Hanna Schneider's catalogue of documents from Southwest Tibet contains three loan contracts, revealing an annual interest rate between 20 and 25 percent.<sup>33</sup> Namri Dagyab, who was able to interview contemporary witnesses, states that monasteries gave loans primarily in the form of grain and usually required an annual interest of 25 percent.<sup>34</sup> Alan Winnington interviewed an individual cultivating tax fields of an aristocratic manor in the Central Tibetan province of gTsang. Based on his

<sup>28</sup> For an explanation of the Tibetan way of expressing percentages, see Zhang Yisun *et al.* (1998: 702, 753, 1333). See Goldstein (1968: 119).

<sup>29</sup> Chab spel and Lha smon (1996: 232–233). I am grateful to Lucia Galli for pointing this source.

<sup>30</sup> Tshe ring don grub *et al.* (1991, I: 618).

<sup>31</sup> Tshe ring don grub *et al.* (1991, I: 619).

<sup>32</sup> Tshe ring don grub *et al.* (1991, I: 619).

<sup>33</sup> Schneider (2012: nos. 8, 37, 38).

<sup>34</sup> Dagyab (2009: 179).

informant's answers, he calculated that annually the peasant had to borrow 50 quarters (635 kilograms) of seeds and had to pay 10 quarters (127 kilograms) grain as interest.<sup>35</sup> This would be a rate of almost 20 percent.<sup>36</sup> These figures are more or less in line with those presented as result of the survey done in Central Tibet in the 1950s.

One might ask if there have ever been attempts to regulate the amount of interest by fixing an upper limit by law: to my knowledge, the amount of interest was never regulated by law in Tibet before the Chinese invasion of 1951. Although higher interest rates were sporadically registered,<sup>37</sup> an average of 20 percent interest rate appeared to have been, all in all, the norm. Such an average was the combination of two factors: an extremely low interest rate increased the risk of default, whereas an excessively high interest rate amplified the probability of peasant debtors fleeing their land. I am not aware of any discussions about the moral aspects of high interest rates.

This leads us to question whether there were from time to time—especially after natural disasters or wars affecting the peasantry—government-mandated general debt reliefs. In this respect, I am only aware that at the end of the 18<sup>th</sup> century, after the Gurkha war, the Am-bans, the representatives of the Qing emperor in Lhasa, pushed for the peasants to be exempted from taxes so as to persuade them to return to their abandoned fields.<sup>38</sup> Though it is not explicitly stated, I assume that this exemption also included the abatement of old tax debts and the interest raised on them. It was only towards the very end of the dGa' ldan pho brang rule in Tibet, in 1953, that there was a systematic attempt by the Tibetan government to fundamentally reform the loan system. However, the government was unable to implement the reforms it had drawn up.<sup>39</sup>

#### *Who were the borrowers?*

Loans were mostly taken by dependent farmers to buy seeds, pay taxes, meet old liabilities, and secure their livelihood—in particular when a bad harvest or a crop failure due to a natural disaster had to be compensated. Loans were also lent so that the dependent farmers and nomads could pay for everyday necessities that were sold to them by either their lords or merchants.<sup>40</sup> Dependent farmers usually

<sup>35</sup> Winnington (1957: 167).

<sup>36</sup> This is also the average interest rate reported by Winnington for loans lent out by monks for a period of six months (Winnington 1957: 54).

<sup>37</sup> Winnington (1957: 167).

<sup>38</sup> Dabringhaus (1994: 138, 171–172).

<sup>39</sup> Goldstein (2007: 459–463, 553–560), Winnington (1959: 168).

<sup>40</sup> Tshe ring don grub *et al.* (1991, I: 620).

obtained their loans from their own landlord or, in special instances, from neighbouring landlords. Such a case is mentioned above with regard to a noble landlord. But also the three large dGe lugs pa monasteries around Lhasa granted loans to farmers belonging to other landlords.<sup>41</sup> No dependent farmer could, however, accept a loan from another landlord without the explicit approval of his own landlord, no matter how high or low the interest rate might be. This obviously presented an obstacle when in 1951 the Chinese Communists offered interest-free loans to Tibetan farmers.<sup>42</sup>

In addition, lending for commercial activities did exist but not to a large extent. According to the statements of contemporary witnesses, it seems to have been common practice for monasteries to loan money to merchants, often former monks, to trade on behalf of the monastery. Such loans were called *tshong bskur* or *tshong skur*. Customarily, they were paid back all at once together with a higher interest rate than usually demanded.<sup>43</sup> An extreme example of such a practice has been reported orally by Tibetan informants to Carole McGranahan. According to her sources, in return for a favour, the 13<sup>th</sup> Dalai Lama granted the head of the Eastern Tibetan sPang mda' tshang family one million *sgor mo* of Tibetan money as start-up capital for business, with the *ca-veat* that double the amount had to be repaid the following year. Trade arrangements with the Tibetan government were said to have then favoured the family. Their head was also rumoured to have been very successful in convincing the three large monasteries near Lhasa to entrust him with their money for "storage", thus making it available to him for further business enterprises.<sup>44</sup>

Within the upper strata it was primarily members of the aristocracy who applied for loans. For instance, it is said that it was customary for landlords in gTsang to "borrow" capital for lending out loans from the taxes, which they owed the government or the household of bKra shis lhun po monastery.<sup>45</sup> Yet, aristocrats did not apply for loans only when acting as second lenders: according to oral information received by Alice Travers from interviews with members of the Tibetan aristocracy, it was for example expected that lay officials organised outrageously expensive parties that hosted several hundred people; as a result, some officials became heavily indebted.<sup>46</sup> However, it seems that aristocrats

<sup>41</sup> Tshe ring don grub *et al.* (1991, I: 617).

<sup>42</sup> Winnington (1957: 171).

<sup>43</sup> Dagyab (2009: 178–179). For the term *tshong skur*, see also Zhang Yisun *et al.* (1998: 2294) (same wording: Rdo sbis 2016: 1541) and Goldstein (2001: 886): "sending sb. to do trading for oneself".

<sup>44</sup> McGranahan (2002: 108–112).

<sup>45</sup> Chab spel and Lha smon (1996: 233).

<sup>46</sup> Travers (2012: 173–175).



often were given the privilege of receiving interest-free loans from the Tibetan government to cover their expenses.<sup>47</sup> But not only did nobles get into debt because they borrowed capital for commercial transactions or they had to finance social obligations in connection with their civil service. Sometimes the reason was just a lavish lifestyle as it seems to have been the case with the lay official Ka shod pa.<sup>48</sup>

*How were liability and collateral regulated?*

Loans were certified by issuing obligation contracts, called *gan rgya*. The document set out the names of the lender and the borrower, the amount of the loan and that of interest, as well as the repayment modalities, including the repayment period. As long as an indebted household was not wiped out, non-repaid debts were inherited within the paternal line of a family: there were loans that were not repaid for generations.<sup>49</sup>

It has been stated that it was obligatory to call a guarantor when taking out a loan.<sup>50</sup> For sure a guarantor was often required, but I doubt whether this was a general rule, because there also existed other options to ensure a security to the lender. A guarantor had to assume responsibility when a household could not meet its payment obligations or evaded their obligation through flight or even in the case the debtor family was wiped out. Whenever several households applied for a loan, they could mutually function as guarantor. If the entire village took out a loan, the village head had to act as a guarantor.<sup>51</sup>

Another way of providing security for the lender was to give something as a pledge, called *gta' ma* or *gte ma* in Tibetan. The lender retained the pledge until the loan was repaid.<sup>52</sup> Even without the formal provision of a pledge, it was customary in the case of debt default to seize possessions of the debtor. Thus, even the tax fields of an indebted farmer could be confiscated. In such a case, the farmer was obliged to cultivate the fields, although the entire harvest was then taken by the lender. Thus it could occur that a tax farmer lost all his tax fields, but was nevertheless still treated as a tax farmer, that is to say, he was still obliged to do corvée labour, an obligation that did not normally affect dependents who had no tax fields of their own to cultivate. Such

<sup>47</sup> British archives: IOR/L/P&S/7/222/1878 and PRO/FO/371/53613 ex. 277/71/10. I wish to thank Alice Travers for providing me with British archives' references for loans granted to members of the Tibetan aristocracy.

<sup>48</sup> Goldstein (1989: 618-619), British archives: FO/371/76315 ex. F8285/1021/10.

<sup>49</sup> Tshe ring don grub *et al.* (1991, I: 620).

<sup>50</sup> Tshe ring don grub *et al.* (1991, I: 623).

<sup>51</sup> Tshe ring don grub *et al.* (1991, I: 623).

<sup>52</sup> Dagyab (2009: 175).

farmers were called *khral zhing med pa'i khral pa*, “tax-farmers without tax fields”.<sup>53</sup>

Finally, debt bondage was another well-documented result of hopeless debt. In such a case, either oneself or members of one’s own family were given into debt bondage.<sup>54</sup>

### Conclusion

Flexibility was certainly not one of the strengths of the Tibetan social system. Social mobility was relatively low, and the socioeconomic status was already fixed at birth for most of the population. The loan system was just one of various ways to consolidate the social hierarchy. It was not a key, for example, to enable large-scale start-up funding for individual economic ventures and perhaps enhance social advancement. Except for a small group of merchants, it served the borrowers as a means to bridge emergencies and financial embarrassments. While noble borrowers often had access to low-interest or even interest-free loans, dependent farmers were forced to pay high interest on their loans. Although high interest rates seemed profitable to lenders at first glance, they thereby consistently ignored that the hopeless indebtedness of the dependent peasant population—often inherited from one generation to the next—paralysed any economic initiative of the peasants, and consequently kept the landlords’ economic profits comparatively low. Since the portion of the aristocracy was the smallest one among the lenders, we hardly can speak of a system that unilaterally favoured individuals of the upper strata. The greatest beneficiary was the clergy, as it was the greatest lender. But—unlike the aristocracy—the clergy was not a beneficiary in the sense that the system allowed the monks and lamas a lavish lifestyle. The clergy invested all the profit in its buildings as well as in its religious services, sincerely believing that this would benefit in the end the entire population. In this way, however, all capital was withdrawn from a productive economy, and, as a result, there never was any social and economic improvement for the many dependent peasants who were forced to take up loans.

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<sup>53</sup> Tshe ring don grub *et al.* (1991, I: 620–622).

<sup>54</sup> Bischoff (2017: 158, 163, 168), Kawaguchi (1909: 430–431).

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