

## **People Appeared in *Thet-kayit* Manuscripts in the Last Dynasty of Myanmar (1752-1885)**

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### **Introduction**

In present day people know the word *thet-kayit* as a usage that refers to a date or year, but in the Kon-baung Period, *thet-kayit* was a word of dual meaning; it signified a dated contractual deed as well as the date or year. In Myanmar, the utilisation of the word *thet-kayit* began during the Bagan Period (1044–1287) with the introduction of Buddhism to Myanmar society. (Toe Hla, 2014, 3-5) Most Bagan inscriptions started with this word and it soon became customary to start almost all historical writings and chronicles with the word *thet-kayit*. Eventually, the documents themselves became known as *thet-kayits* and any sort of contract such as obligatory notes, loans, mortgages, disputes, court judgements, etc. were referred to as *thet-kayits*.

These documents are valuable sources that tell us about the social and economic life of ordinary people during the Kon-baung period. The Kon-baung rural people recorded the cases of money lending and other social affairs in these documents. From a deep analysis of these *thet-kayits*, many aspects of everyday life like social relations, administration, customs and traditions, and people's economic life at that time can be described.

The historical significance of the *thet-kayits* as research material is that these documents were legally recognized as contractual records, as a matter of fact *thet-kayits* were written in the presence of witnesses for such particular purpose. Significantly all of them contain particular date, event, place and people.

This article is based on all these primary sources, called *thet-kayits* which have never been fully explored and contain records about the affairs of social life such as land mortgages, obligatory notes, lawsuits and inheritance cases by ordinary people at that time. For this paper the author used 364 *thet-kayits* mainly money-crop loan *thet-kayits* from Meiktila which located in Central Myanmar was one of the economic centers of the Kon-baung Dynasty, such 72 *thet-kayits* from different places of upper Myanmar and *thet-kayits* from Mandalay, Shwe-bo, Salin which included in microfilms collection of Kagoshima Research Centre.

Although the scope of information in *thet-kayit* documents is widespread and abundant, the empirical focus of this paper is on people who appeared in these *thet-kayits*, particularly their role in making *thet-kayit* contracts. This work deals with: 1) the type of people who worked as assayers, weighers, writers, draftsmen and brokers; 2) the type of people that acted as money-lenders and the people who were compelled to borrow money -for whatever reason- and lastly, 3) the role of witnesses who seem to have played a crucial role at the time of making the contracts valid and

effective by making full use of primary sources, particularly land mortgage and contractual *thet-kayits* which have been found in Meiktila and other areas.

Even though some differences in the writing and style of *thet-kayits* have been found, especially according to regions and periods, these documents were generally written in a set form. For example, they normally begin with an accurate year or date, names of places and persons and the purpose of *thet-kayit*.

For money-loan *thet-kayits*, they usually start with the date, the name of the borrower and his/her place of residence. The reasons why money was borrowed are not generally mentioned; however in some *thet-kayits* such reasons are explicitly recorded. The documents normally mention not only the name of creditor and borrower but also the names of other people concerned such as witnesses, assayers, weighers, writers and sometimes the brokers. The following is an example of the format of a typical money loan *thet-kayit* with mortgage:

In Myanmar era (*thet-kayit*) ----- year – month – day- Mr. A from ---- village said that: “I am in need of money for (----- reason). Please, lend me money and take ----- as a mortgage with the right of -----. Accepting his/her request, Mr. and Mrs. B from ---- village lent money Mr. A and took the mortgage with the right of -----. Mr. C and Ms. D were the witnesses. Mr. E was the assayer. Mr. F was the weigher. Mr. G was the draftsman and H was the writer.

### **People Appeared in *Thet-kayits***

As mentioned above, generally, when writing a *thet-kayit* it was necessary to account with one or more witnesses, a writer, a draftsman, an assayer and a weigher as can be observed in the following example:

1148 Kason waxing 5<sup>th</sup> (2<sup>nd</sup> May 1786): *Paya-ama* (female pagoda donor) Me An and her son Maung Au from Hpaunda-ai said: “We are in need of money. Please, lend us money and we shall pay 100 baskets of paddy per year without charges of cultivating from our 4 plots of paddy field, which are *Le-gyi* in the north of village, irrigated water from *Se-ywa*, *Le-ya* at the north of *Le-gyi*, a nursery below *Le-gyi* and *Le-nge*, altogether from which can be sown 850 baskets of paddy as mortgage.” When this was said, Shin Bu and her husband both from Kyo-bin lent a loan of 30 *kyats ywet-ni* and another of 30 *kyats*, altogether a total of 60 *kyats*. Maung No was the draftsman and writer. Maung Kyat was the assayer and weigher. Maung No and *Sataik-daga* U Tha Kyaw were Witnesses. Brokerage was 5 *mus*. (*thet-kayit*, 2)

The names of several people and the role they played at the time of writing money-lending *thet-kayits* have been found and they mainly relate to the roles such as assayers of money, weighers of money, draftsmen, brokers, creditors, debtors and scribes. By through analyzing the texts it is possible to distinguish the status of people from these names because when the name was simply written like *U A* or *Nga B*, it means that the name belonged to common people or *athi* (tax paying people who were not crown servicemen).

From the text, gender distinctions can be ascertained by the words written before the proper name of a person such as *U, Nga, Ko, Shin, Ma, Mi*. Of which *U, Nga, Ko* and *Maung*, are used before male names, while *Ma* and *Mi* are used for female names. *Shin* is used for both male and female names. Moreover, the names of *amhudan* or crown serviceman, who had lower status, or those who were not heads of a group were also indicated only by their names. However if the person was a head of the *amhudan* group, in general it was clearly stated. For example, in the case of a head of cavalry group, his name was written as *Myin-gaung Maung B* or *Myin-Si Maung C*.

*Amhudans*, who served directly under the king, sometimes received special titles such as *bwe* -designation that would be conferred by the king for their contributions- and these people used to mention those titles instead of their names. E.g. *Maha-minhtin-raza*. Nonetheless the title of *bwe* was limited to those in effective service, thus they would lose the right to use such a title whenever they would leave their jobs. Receiving a title of such a kind was considered a great and honorable recognition for the person who received it and for people around him.

Common people used to write not only the gender prefix but also the word *daga* (donor of religious institution and edifices or public facilities such as pagoda, monastic building and *zayat* (rest house) before their names to designate donors, particularly to those who regularly donated religious items or public facilities. Sometimes only the word *daga* was used instead of names. Therefore, the texts show the status of people in these *thet-kayits*.

In Myanmar Buddhist society, the title *daga* was usually given to a person who lived an entirely virtuous life spent accumulating good deeds. People holding these titles were respected, therefore donors used to add the word *daga* before their names at the time of recording contracts. The word *daga* adds certain information about the donors since, for example, a person who contributed to the construction of a pagoda would be called *paya-daga*, and a person who contributed to build a monastery would be called *kyaung-daga*.

The 364 *thet-kayits* from Meiktila and 72 *thet-kayits* from some places of Upper Myanmar that were used for this study contain different kinds of *dagas*, these can be classified as follows: *bodi-daga* (banyan tree donors), *Khaung-laung daga* (Bell donor), *kyaung-daga* (monastery donors), *paya-daga* (pagoda donors), *Sataik-daga* (script chest donors), *shwehti-daga* (golden umbrella donors), *thein-daga* (ordination hall donors), *yedwin-daga* (well donors), *zayat-daga* (rest-house donors), and *zingyan daga*. Relying on these titles it is possible to depict people's social classes as well as their activities.

### **People worked as Assayers and Weighers of Money**

One of the most typical characteristics of money-lending and sales-transaction *thet-kayits* in the Kon-baung period is the fact that the names of assayers and money weighers were clearly written in the contracts as well as the names of creditors and borrowers. Before King Mindon- who standardized all currencies into one system in 1865<sup>1</sup>- no common currency existed; instead several types of coinages or metal pieces were used as currency throughout the country.

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<sup>1</sup> King Mindon ordered to build a mint, which started operating in November 1865.

This explains why people needed someone who was able to understand the differences among these currencies at the time of making these contracts. *Thet-kayits* reveal how the Kon-baung monetary system worked. According to Howard Malcom who visited to Myanmar in 19 century, there was no coinage and standard currency in Myanmar. (Malcom, 176) In the Kon-baung period, not only the silver and copper, but also lead and certain kinds of crop were accepted as mediums of exchange. (Toe Hla. 1979:57) From the information recorded in the *thet-kayit*, it can be noted that people used many kinds of money in the later Kon-baung period. King Badon expressed his concern about the difficulties that such a situation brought and tried to introduce a standardized currency system. However his attempt of introducing a uniform coinage system ended in failure.

From the contracts from Meiktila it can be seen that a small number of people worked as assayers and weighers of money. Among the 330 money-loan *thet-kayits* (of which 122 were made before 1865) from Meiktila, only 16 mention people who worked as assayers and 18 as weighers. In most cases they were commoners, however 5 *dagas* are referred to by names, who worked as assayers for contracts made between 1783 and 1868. Like Meiktila contracts, in the 72 contracts from other parts, 36 contracts mentioned the names of weigher while 22 contracts contain the names of assayer. Most of them are also commoners. It can be seen that all of them were men of different status and none can be considered a money specialist or appointed as professional money investigators. This fact shows that ordinary people understood the differences among these currencies and people were quite familiar with handling money from the early part of the 19<sup>th</sup> century. The *thet-kayits* from the village of Byan-gya and Shwe-bo also show that commoners worked as assayers and weighers. (Saito, 1997:162-165, Thu Nandar, 2004, 2005) No female assayer or weigher has been found in the *thet-kayits* from Meiktila, neither in the *thet-kayits* from Byan-gya village. (Saito, 1997:164) Similarly, we can observe that there is no female assayer or weigher has been found in 72 *thet-kayits* from upper Myanmar. It can be considered that this task might be regarded for man.

### **Writers and Draftsmen**

When analyzing the *thet-kayits*, it is worth to note the custom of explicitly mentioning the names of draftsmen and writers of *thet-kayits*. From the collection of Meiktila, 225 contracts contain the names of writers while 185 contracts contain the name of draftsmen (within the text of the *thet-kayits*). In the 364 *thet-kayits* from Meiktila analyzed for this study, 62 percent of contracts mention people who worked as writers, and 51 percent draftsmen. From 72 contracts of upper Myanmar, we can see the names of writers in 69 contracts while 42 contracts mention the names of draftsmen. Therefore, 96 percent of contracts mention people who worked as writers, and 69 percent draftsmen.

When compared to the number of cases that include assayers and weighers in the contracts, it can be noted that writers and draftsmen appeared more frequently in *thet-kayits* (assayer 5 percent and weigher 4 percent in 364 contracts, and assayer 30 percent and weigher 50 percent in 72 contracts). As the name of the draftsmen and writers differ contracts by contracts, we can assume that the literacy rate of people at that time in the rural area was considerably high. A noticeable fact that has been found in the *thet-kayits* from Meiktila as well as in the 72 *thet-kayits* is that there were neither female writers or draft persons nor assayers or weighers. Not only in Meiktila but also in some other regions (Mandalay, Shwebo and Salin in the microfilm collection from Kagoshima

Research Centre) no female writer or assayer has been found in *thet-kayits* so far. (Thu Nandar, 2004, 2005)

King Badon noticed the fact that money had become a crucial element of everyday life, hence he attempted to consolidate the monetary system by issuing a number of orders concerning currencies on 20<sup>th</sup> February 1782, 16<sup>th</sup> October 1783, 6<sup>th</sup> March 1784, 23<sup>rd</sup> July 1784, 13<sup>th</sup> March 1788 and 28<sup>th</sup> January 1795. (Than Tun IV, 1985: 5, 26, 32, 69, 220, 286, 314, 369, 400) Knowing the increasing demand of money, in 1797, King Badon put new coinage system into circulation in order to promote both internal and external trade. (Robinson and Shaw, 1980:68.) Even though his attempt resulted in failure, he was the first to introduce a systematic coinage to Myanmar. The King Mindon built the Mint and it started operating on 23<sup>rd</sup> October 1867. (Robinson and Shaw, 1980:88.)

With the advent of systematized money, no assayers or weighers were needed anymore and hence no more references to them were made in the contracts written after 1868. The coinage system reform introduced by King Mindon succeeded as the standard currency received widespread support throughout the country.

## Brokers

Another type of people that appeared in the *thet-kayits* from Meiktila and 72 *thet-kayits* from upper Myanmar was brokers or agents of the creditors although very few such documents have been found. There were some cases where people asked to broker instead of asking directly to the creditor to borrow the money they needed. The creditors were in charge of paying the brokerages in all these *thet-kayits*. It is difficult to calculate the percentage paid for brokerage for the loans since the evidence in all the cases shows that the rate did not depend on the amount of money lent.

In Meiktila *thet-kayits* 59 *thet-kayits* contain brokerage, of which 53 *thet-kayits* show that creditors paid the brokerage. Except in two cases, none of these *thet-kayits* explicitly mentions the name of the brokers. There is another type of money in some *thet-kayits* in which the creditor had to pay money to the witnesses, writer and draftsman and the others.

Even though we do not know what kind of responsibilities brokers had to take for contracts, it was written that the creditors also had to pay money to witnesses, writers, draftsmen and the others, and Maung Kun (broker or agent) gave some borrowers money from U Tha Kyaw (creditor). Therefore, it can be considered that if any dispute or problem happened, they (brokers) also had to witness to the case.

## Money-lenders and Borrowers

We can count 178 money-lenders<sup>2</sup> in my collection of -330 money or crop loan- *thet-kayits* found from Meiktila. The *thet-kayits* do not mention the background of money-lenders or borrowers, but

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<sup>2</sup> There are 107 *thet-kayits* from Meiktila and 35 *thet-kayit* from Upper Myanmar in which money-lenders

they only record those people's names and the villages where they lived. Therefore, it is very difficult to know what kind of people acted as money-lenders during the Kon-baung period.

The only clue that offers some information is the title attached to the name of a person or used in place of the personal name. They were crown servicemen, administrative officials, *dagas*, monks' parents and others. These money-lenders can be classified according to the titles as follows:

**Classification of Money-lenders from Meiktila according to the Status**

Status	Number	Nos. of <i>thet-kayits</i>	Percentage
<i>Dagas</i>	18	65	10
Monk's parents	4	17	2
People related to the administration ( <i>thu-gyi</i> (village headman, <i>ywa-ok</i> village administrative officer)	3	8	2
Crown service men	4	15	2
Holders of <i>bwe</i>	2	14	2
Others (people without any title)	147	211	82

By studying this table 11 percent of money-lenders were *dagas* and monks' parents, while 6 percent were people related to the administration. *Dagas* and monks' parents appear as money-lenders in 25 percent of the contracts. Compared to them, people related to the administration lent money in 11 percent of contracts. Concerning 72 *thet-kayits*, *dagas* appear as money-lenders in 25 contracts (34.7%) while people related to the administration can be seen in 13 contracts (18 %). Therefore it is a noticeable fact that people who hold the religious titles such as *dagas* or monk's parents acted as money-lenders more often than holders of *bwe* and administrative officials in these areas. Among them, those who lent larger amounts of money are 22 persons in Meiktila. Of these 22 money-lenders, 10 money-lenders have titles attached to their names; 3 are related to crown or administration and 7 are related to people who hold religious title.

Among these big money-lenders, *paya-daga* U Pan Tu from the Kandaing-bauk village lent money seven times in 12 years from 1857 to 1869. Money-lending activities of U Pan Tu were not limited within the boundary of Kandaing-bauk village where he lived. Although there is no mention where the debtors were from in 5 *thet-kayits*, in two *thet-kayits* the borrowers were from other villages. We have found that U Pan Tu worked as an arbitrator or judge in some lawsuits and as a witness of some *thet-kayits*. He also gave advices to people of the area regarding where to go in order to solve their problems/disputes, and helped them according to the judgments. From this example we can speculate that people sought for *dagas'* advice because of their moral authority and also for economic help when they were in need of money. From these facts, we can assume that U Pan Tu was an influential person of the region who performed several tasks such as money-lender, witness and adviser of people in need. Though he was not a village headman, it is quite possible that people trusted him and depended on him.

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are mentioned as husband and wife, however for this study they are counted these as one single person.

Although only three money-lenders possessed *bwe* title in the collection from Meiktila *thet-kayits*, in all three cases they lent large sums of money. From which it is legitimate to speculate that the holders of *bwe* were wealthy people at that time.

We have also found a female big money-lender named Me Le Yit, who was a monk's mother and *kyaung-ama* (female monastery donor). According to the texts of *thet-kayits*, she lent either money or crops 14 times during the period 1858 to 1885. Although the total amount of money she lent is not big compared to the above mentioned cases, she lent about 102 *kyats* and 100 baskets of paddy in these 14 contracts. Another woman who lent a fairly large amount of money was *zayat-ama* (female rest house donor) Ma Min Pu who lent money twice: 75 *kyats* in 1859 and an unknown amount in 1874 the sum is unreadable due to the bad condition of document. Even though only the names of four female money-lenders were identified- Me Min Pu (*Zayat-ama*), Me Le Yit (monk's mother and *Kyaung-ama*), Me Zek (*Paya-ama*) and Me Thay-, 105 *thet-kayits* mention moneylenders as husband and wife.<sup>3</sup>

Although it is said that money lending professions were not hereditary at that time and thus it did not necessarily follow that a child of money-lender would continue his father's footsteps (Keith, 2011:16), in some *thet-kayits* son or daughter inherit their parents' money-lending business. People also inherited *thet-kayits* because it was considered that ancestral lands were proportionally divided and inherited by heirs according to *Dhammathat*, the customary law. These two facts explain the fact that in some *thet-kayits* multiple moneylenders as well as borrowers -who were not husband and wife - have been found.

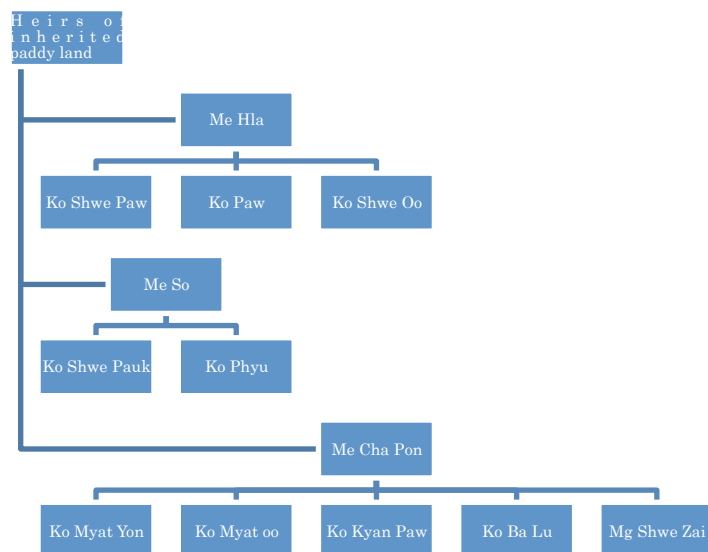
For example in an order of 4<sup>th</sup> March 1859, we find that over twenty heirs had the right to use some inherited lands in Zidaw dam irrigated area. (Than Tun IX, 1989: 579.) Similarly, in Meiktila a number of cultivated lands were undivided; which means that some inherited lands were possessed by a number of heirs.

The following is an example where 10 heirs of three women borrowed money by mortgaging their inherited paddy field. (*thet-kayit*, 74)

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<sup>3</sup> In some contracts the names of the moneylenders are mentioned as husband and wife (oD@cifyGef;). E.g. U Chek and wife (OD;csufoD@cifyGef;)-----said, "We -----lend us money-----." According to their request, U Chin Ko and wife (OD;csif;udk oD@cifyGef;)---- lent ----.

### List of the heirs from a paddy field mortgage *thet-kayit* made on 4 July 1859



This genealogic tree shows the heirs of three women (probably sisters) who borrowed money by mortgaging their inherited four plots of paddy field. Obviously the land was still undivided and all heirs had a right on these inherited paddy fields. So they borrowed 60 *kyats* together and put the land to the mortgage.

Within the same logic if we classify the 268 land mortgage *thet-kayits* analyzed from Meiktila, 8% of them contain multiple creditors.<sup>4</sup> In many cases creditors include people that are not related as husband and wife or parents and children. Yet, in many cases it is impossible to determine the exact relationships among the people mentioned in the documents, they were probably relatives of heirs or heirs themselves.

This shows that not only ancestral lands but also *thet-kayits* and the rights created by them were inherited by heirs; which explains that some *thet-kayits*, contained more than one creditor, that in many cases were not husband and wife. Multiple people used their right of possession of the land in the mortgage, which serves as evidence of the plurality in the number of money-lenders and borrowers.

The biggest number of money-lenders in was 6 people in one *thet-kayit* made in 1878. The money-lenders were the co-heirs of a *thet-kayit*. These 6 people lent money together in 3 *thet-kayits* respectively in 1878, 1879 and 1883.

#### Borrowers found in Meiktila *thet-kayits*

Status	Number of Contract
Daga	8
Monk's parents	1
Thudaw	1

<sup>4</sup> There are 128 *thet-kayits* in which we found more than one person name is written as creditor, of which 107 are husband and wife. However, I count here the number of creditors for husband and wife as one.



People related to administration	12
Crown serviceman	3
Others (people without any title)	301

Compared to money-lenders, we find smaller numbers of *dagas* appeared as borrowers. As the above table shows, there were only 10 *thet-kayits* related to indebted persons who hold religious title (*Dagas*, monk's parents and *thudaw*) in Meiktila. In terms of the percentage of indebtedness they can be classified as follows:

Person who holds religious title	3.0%
Administrative person	4.5%
Others	92.5%

As seen in above list, it shows that in most cases, borrowers were ordinary villagers however some village headmen have also been identified as debtors in some *thet-kayits*. There are 8 *thet-kayits* in which *dagas* went indebted. From these 8 *thet-kayits* in which *dagas* were indebted, in 7 cases the lender was a female donor. In general, *dagas* can be pictured as rich people since they usually appear as money-lenders during the Kon-baung period. However, *thet-kayits* from Meiktila show that like in the case of *thu-gyis*, sometimes also *dagas* went into debt.

## Witnesses

In 72 *thet-kayits* from Upper Myanmar stand for money-crop loans, there are 63 *thet-kayits* with witnesses while 9 do not mention any witnesses but 7 out of 9 including the names of people who work as draftsmen, writers, weighers and assayers. In collection of 364 *thet-kayits* from Meiktila, 330 are related to money-crop loans and 34 are related to lawsuits and others. In the 330 *thet-kayits* for money-crop loans, there are 235 *thet-kayits* with witnesses while 100 do not mention any witnesses. Among these 100 *thet-kayits* with no witnesses, 40 were for lending additional money on the same mortgage between the same creditor and same borrower, so presumably there was no need for new witnesses. In 48 of the *thet-kayits* that have no witnesses, there is explicit mention of people working as draftsmen, writers, weighers and assayers who may also appear as witnesses in the case of a lawsuit. In contractual *thet-kayits*, the Myanmar words that stand for witness refer to a person who is present, hears and understands<sup>5</sup> what is happening.

Although it is unknown what method was used in order to select the witnesses to the *thet-kayits*, there are some features about the types of people that filled this role. *Dagas*, monks, *sayas* (Practitioner of indigenous medicine), *thu-gyi* (village headman) and relatives of the people often appeared as witnesses in making *thet-kayit*. From this fact we can assume that the witnesses were normally highly respected individuals that were also trusted by the local people. Witnesses in *thet-kayits* from Meiktila can be classified as follows:

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### Witnesses to Money- or Crop-Loan *Thet-kayits*

People	Number of <i>Thet-kayits</i> (from 364)	Number of <i>Thet-kayits</i> (from 72)
<i>Dagas</i> or people related to religion	33	13
People related to Administration	10	7
Relatives of mortgager	18	4
<i>Sayas</i>	6	-
Other	168	40

Above table shows how the number of *dagas* serving as witnesses is greater than the number of persons related to administration, i.e., *thu-gyi*, heads of crown servicemen, and *ywa-ok* (village officer). In over six hundred *thet-kayits* from other area, *dagas* played as witnesses or the like in one hundred and twenty-four. (Toe Hla, 1987:177) It can also be noted that the relatives of the mortgagors were very frequently there to serve as witnesses. From the above table, it is possible to assume that people related to religion and the relatives of the mortgagors were accepted as trustworthy for that kind of contracts.

Even though *thet-kayits* were not certified by or presented to any court or official department after completion, they could be submitted to the court as evidence if a lawsuit or dispute occurred. This explains why the presence of a witness was so important at the time of a writing a *thet-kayit*. In the courts, a *thet-kayit* was recognised as the primary evidence of a contract and as a consequence the people whose names appeared in these documents could be called as witnesses.

In Myanmar *thet-kayit* custom, there was no official seal and no need to submit the documents to any court or office, but witnesses and guarantors were requisite in order to complete *thet-kayits*. Land mortgage contracts were almost always made in the presence of people who served as witnesses. (Saito, 1997: 163) Some documents contain more than one witness, as shown in the following *thet-kayit*:

1222 Waso waning 12<sup>th</sup>: Hpo Aung Ge said, "We mortgaged *aung-ze-wa* paddy land to Me Chin Ma with 220 *kyats*. Of which 40 *kyats* were given to U Tha Hla and then 18 *kyats* to him, 15 *kyats* were for the cost and 7 *kyats* were for the vow of *kan-swe*, altogether 40 *kyats*. Please lend us these 40 *kyats* and take *Kan-swe* paddy land as amortgage." According to their request, *bodi-daga* lent them 40 *kyats* and took the mortgage. Heirs U Shwe Pyi, U shwe Min, Maung Htut Gyi and Maung Aung were the witnesses. Maung Shwe Hnyin was the writer. ( *Thet-kayit*. 89)

Through this *thet-kayit*, we can see that there were three witnesses. From the collection of Meiktila *thet-kayits* used for this study, 52 include more than one witness and from 72 *thet-kayits* of upper Myanmar, 39 include more than one witness. The biggest number of witnesses found in a *thet-kayit* corresponds to a case with 7 observers in a contract over a farmland dated 1841.

## Conclusion

In the early years of the Kon-baung Period, assayers and weighers played very important role in order to complete money loan contracts as there were no standardized currencies. Even though several commoners worked as assayers and weighers, no female assayers or weighers have been found yet. Like assayers and weighers, evidence suggests that no female writers or drafts persons existed. However not a few women appeared as money lenders and many as borrowers.

People related to the administrative tasks and people related to Buddhist religion served as money-lenders in several contracts which is a sign of wealth. Almost all of the borrowers were commoners or people without any title, however, in some cases village headmen or *dagas* became indebted. Witnesses played a very important role in making *thet-kayits*. Persons related to religion, such as *dagas* and monks, were often selected as witnesses to *thet-kayits*. *Thet-kayits* reveal evidence that there were one or more *dagas* in every village. The big money-lenders were ruling elites and *dagas*. In 72 *thet-kayits* from Upper Myanmar, *dagas* appear as money-lenders in 35 percent of contracts while people related to the administration can be seen in 18 percent contracts. 178 money-lenders have been identified in Meiktila. Among them 10 percent were *dagas* and they played important role among the rural people of the later Kon-baung period. They received high respect from people and sometime took the power of judge when civil cases occurred in the village.

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