

# Socio-economic Life of People in Myin-mu Township (1852-1885)

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## Abstract

This study is based mainly on the money lending and mortgage deeds of the people living in the Myin-mu Township during the late *Kon-baung* period (1852-1885). It is also concluded some other related documents in this study, like, for example law suits, court decision, partitions of property among family members and other cases like breach of trusts. Such deeds and records so far collected for this study number over hundred. Why these documents appeared in the society are presumably because of economic difficulties and some other emergency cases due to political instabilities and maladministration of the local chiefs. As far as we know all money lending and mortgage deeds were made between poor people and their hereditary chiefs and sometimes between the local chiefs and courtiers including the ministers and some lesser queens. They all can speak the relations between people of the grass-root level and local landowners. Most importantly, they can explain the general situation of the people. Indeed, the money lenders mortgagees were local hereditary chiefs who were accessible to the royal family. The study is to investigate the social changes taking place in accordance with the political and administrative changes. In brief this will highlight the actual situations of the then people.

Key words; *Kon-baung*, *mortgage*, *Myin-mu*, *thet-kayits*,

## Introduction

This paper socio-economic life of people in Myin-mu in *Kon-baung* period (1852-1885) is done by studying the old records of the *thet-kayits*: money loan, land mortgage, and other contractual deeds made in *Kon-baung* period. The money lending records, known as *thet-kayits* are mainly used in this study as the primary source to portray the socio-economic life of people in the area under study. It is doubtful that such scanty information could speak of the life of the whole people. This study is an attempt to investigate later *Kon-baung's* socio-economic through the money lending *thet-kayits*, nearly 450 *thet-kayits* have been collected from Myin-mu region. They provide a great deal of information about the socio-economic of Myin-mu. It refers reflected on the socio-economic life of the people vividly because they bear the relations of the people among themselves or with the outsiders. One can find in these officials in various ranks and social status, crown service. It's livelihood was agricultural which formed the basis of economic situation of the people. As the primary made of production was agriculture, land mortgaging and money lending was the usual practice made in those days. There are quite a number of land deeds and agreements which clearly manifest the social relations and economic situations.

## Early History of Myin-mu

There has been no written history of Myin-mu even though it was an old village. How much old it is, is not known. The region was people since the Paleolithic Age. There are many primitive sites in the region. Nwe-khwe was a Paleolithic site whereas Hti-zaung was a Neolithic site. Alla-kappa was an old *Pyu* settlement. But none of them were excavated yet. However, we can trace

Myin-mu and its satellite villages in Bagan inscriptions. There were many other old villages and towns in Myin-mu Township. Among them were Alla-Kappa , Chaung-u, Khin-mon, Pyu-gan Hti-zaung and so forth. Many villages in the Myin-mu Township belonged to Bagan period.

Many villages of Myin-mu Township were often come across in Bagan and post-Bagan inscriptions. We cannot trace as far back as to early period, because there had been no writing system ever introduce in pre-Bagan period except *pyu* scripts. This study will focus on the later *Kon-baung* period with special reference to Mandalay, 1852-1885. But King Mindon ascended the throne in 1852. So his early reigning years should also be included. Thus the study extends from AD 1852-1885.

### **What is *Thet-kayit*?**

*Thet-kayit* is simply means date and on what date a loan or mortgage is made is called *thet-kayit*. Historians hardly notice the use of *thet-kayits* as primary sources in writing a history. It is Dr.ToeHla who largely used these *thet-kayits* as primary source materials in writing a socio-economic history of the Later *Kon-baung* period, 1819-1885. My thanks are due to Professor Dr.Toe Hla who brought these documents to light.

For this study I also use various *thet-kayits* of money loans, and mortgages of land and other movable and unmovable properties like jewelries, buildings, and living things like humans and cattle as primary source materials. I could have collected over 450 *thet-kayits* from Wun-pyi Village and its environs, all of which belonged to later *Kon-baung* period. They provided a great deal of information about the economic conditions of the Myin-mu .They also reflect on the social life of the then people partially. Through them we can see some big families, their social status, ownership of lands, their business apart from their service to the king, their accessibility to the court, their wealth and their contributions to society by means of their meritorious deeds done there.

### **Socio-economic Life of the People**

Myin-mu is situated at the confluence of the Mu and the Ayeyarwady Rivers. It has been in existence since the Bagan period. By studying the name of village Myin-mu, it might be somehow related with horse. The word, Myin-mu, contains two syllables; Myin means horse and Mu means the name of a river that joins the Ayeyarwady near Myin-mu. So, Myin-mu means horse (bred nearby) Mu River. We can also conclude that Myin-mu is a place where horse breeding had prospered.

Myin-mu was an old village existed in Bagan period. The present day Myin-mu Township is border with Sagaing Township in the east, with Nga-zun Township in the south, with Chaung-u Township in the west and with Aya-daw Township in the north. Myin-mu is thirty- five miles away from Sagaing and thirty-six miles away from Monywa. The town is just beside the Mandalay-Monywa highway. With reference to lithic inscriptions, Myin-mu is found in the inscription “ Myin-mu Kin *Thugyi Kyuk-sa* “, An Inscription of kin Headman in Myin-mu, date AD 1197.<sup>1</sup> In addition, Myin-mu was included in *Hla Htwe Taik* in Bagan period and in *Thunaparanta Ting*<sup>2</sup>(*Sunaparatauin*;) in Ava period. In the post the Bagan period Myin-mu was included in *Wun Pyi Taik*<sup>3</sup>(Wanpyi). Old Myanmar traditional administrative units started from a (*ywa*) village at the bottom and goes upwards through *kharuin* to *taing* (Division) and *pyi* the capital city at the top.

It is told that Myin-mu had 400 *pe* of paddy land in the post-Bagan period. Two ancient pagodas were also existed there but who the donors were are not known. There was a pagoda

known as Shwe Saw Lu Pagoda. It means that the pagoda was built by saw Lu Min (son of King Aniruddha). There were six *Ins* (fisheries) around Myin-mu. The data and information show that the people of Myin-mu were engaged in agriculture and fishing works. 400 *pe* is, land for cultivation or for maintenance. We can calculate the households of Myin-mu based on the grant of 5 percent household. Then we get 80 households in Myin-mu as a village might have that number of household. We can also guess there were fishing households in these *Ins*. These *Ins* are natural lakes. They received water in flood seasons.

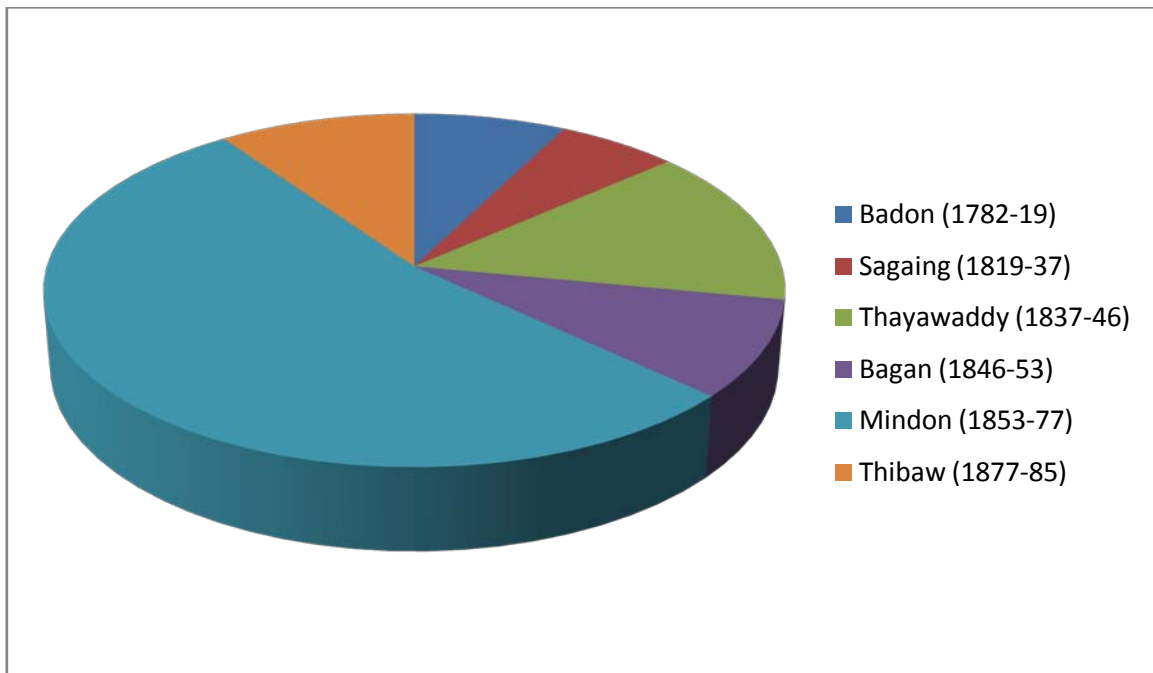
In *Kon-baung* period, Myin-mu was under the charge of the Wun-pyi *Taik Thugyi*. It was just a small village then. Under the British Government, Myin-mu was recognized as a town on 1st April 1923 because it is located on the bank of Ayeyarwady River and communication was easy. The first road in Upper Myanmar was constructed from Myin-mu to the Chindwin River beyond Mon-ywa. It was an 88 miles long road. Since then Myin-mu has gradually been developed as a town.

The *Konb-aung* economy rested mainly on agriculture; people were mostly agriculturists. They grew crops for sufficiency's sake only. Therefore during the *Kon-baung* period economy of Myin-mu Township was totally agriculture. Myin-mu proper is in tropical arid region situated just on the bank of the Ayeyarwady River and it is a port. Therefore there were quite a number of lands under irrigation and there also were paddy lands depended on rain. Myin-mu had three types of cultivation. Paddy was grown in rain-fed areas or nearby rivers and streams. Alluvial cultivation was also prevalent. Dry cultivation overwhelmed the area where millet, sesame and cotton were largely grown. Later on, new crops like wheat, jute and etc were also grown. They were called cash crops or industrial crops.

Under Myanmar Kings land was measured by *pe* which is equal to 1.77 acres. But the people did not use this system. Because of they had their cultivation lands in variety of shapes and sizes. Mostly the land was called as one plot or one field or one portion or one strip which was in so and so baskets of seeds<sup>4</sup> or transplantable so many wisps of seeding which would be worked by so many hand.<sup>5</sup>

Since Myin-mu's economy was primarily agricultural dated land mortgage deeds showed that most of the mortgaging and selling of land was carried out during the period economic hardship and cultivation season. Moreover, the people of Myin-mu in *Kon-baung* period often faced more hard time posed by natural calamities. If the climatic conditions were favorable, they could get crops sufficient for the family, but in some years, because of the time of drought or other natural calamity, crops did not yield well, and consequently, the peasants had to face financial difficulties. Then they had to mortgage their lands. The money-lending *thet-kayits* throw light on the socio-economic conditions of the people. In order to access the economic condition of Myin-mu, land deeds and agreements found in Myin-mu during the *Konbaung* King's reign. Since king Badon are mentioned.

### The Distribution of Agreements under Individual King



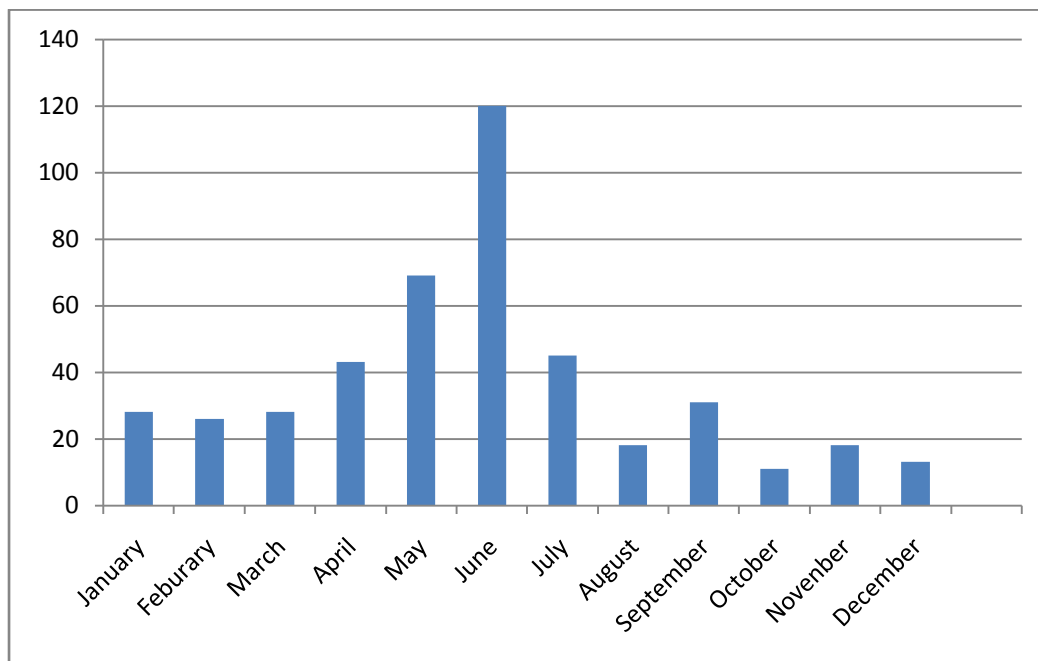
Sources: *Parabaik MSs*, Myinmu & Wun byi collections.

If we looked at the above mentioned the pie chart, there are 450 agreements during the hundred year time most of them were found under Mindon's reign, because after the Second Anglo-Myanmar War, Lower Myanmar was under to rule of the monarchical system. So, as the supply of rice and other products of Lower Myanmar were not very much reliable, King Mindon gave priority to agriculture in Upper Myanmar. So, as the local people in Myin-mu Township encountered financial difficulties. It is assumed that the peasants fall to mortgage their own cultivated lands. With reference to these agreements the economic situation under Mindon was the worse and therefore the people mostly pawned and mortgage their properties. These agreements in Mindon reign can be classified as follow

Land mortgage	97
Bondage	43
Money lending	57
Paddy loan	17
Ya mortgage	15
Gold mortgage	3
Sharing cropping	8

Among the 450 agreements, record or made of mortgaging was mostly made in May and June which are the growing season. It was not an accident. The debtors were mostly peasant farmers. They need money at the beginning of the agricultural season to buy farm implements, seeds, draft cattle and so forth. So the money lending business boomed at the beginning of the growing season.

## Months Show Mortgaging and Selling of Properties with Reference to Agreements.<sup>6</sup>



In that region most of the lands were owned by officials from the capital, headmen and well-to-do people. The poor people had to depend on this rich people and therefore land became the medium of relation between the poor and the rich people. Land was the prime source of livelihood in the *Kon-baung* period. Burmese people valued the land as a sort of permanent property because it could not be taken away by robbers and bandits. For this reason alone, the Burmese people preferred acquiring land or to investing their wealth in trade.

In Myin-mu region there were quite a number people who engaged in mortgaging and borrowing of money since most of the people are farmers. It was mentioned that the people pawned their lands when they were in need of money. There also were various reasons to borrow and mortgage the land. The reasons were

- To give the expenses for law suits<sup>7</sup>
- To give for expenses at loyalty<sup>8</sup>
- To clear the expenses for inherited land case<sup>9</sup>
- To redeem the paddy land<sup>10</sup>
- To spend in alms giving<sup>11</sup>
- To go for selling cotton<sup>12</sup>
- To pay for medicine<sup>13</sup>
- To spend in funeral expenditures<sup>14</sup>
- To purchase cow for ploughing<sup>15</sup>
- To pay back the debt<sup>16</sup>

Needless to say, the indebtedness of the people was related to the poor economy. There were not money loan *thet-kayits* that debtors loan for investment. The amount of loan was usually small. The creditor (money lender) helped to solve the financial difficulties of the debtors who were in need of money in form of their business.

Money loans can be classified into two categories: a loan on security and a loan without security. Money lenders preferred the former to the latter. Loans were made on the security of either jewelry, labor or land. If *kyun* or land was mortgaged the debtor was not obliged to pay interest on the loan, because the creditor could exploit the labor of *kyun* or enjoy a certain portion of the produce from the land until the loan had been repaid. A loan without security was less common even though a high interest rate could be demanded on it. Large loans were never made without security. Whenever they badly needed money, peasant farmers used to mortgage their land offering favorable terms to the money lenders. Their terms were of three kinds: interest rate, redemption time and tenancy rate. Under Myanmar kings, land mortgaging was very common, but the mortgagors never lost his right to redemption even though many years had passed. In these days, the system of mortgaging was "*Ngwe Pay Lay Ya*"<sup>17</sup> which means the land was given only after money was repaid. According to the practice the land could be redeemed at any time. There also was a different practice known as "*Mye-Mhan-Ngwe-Toe*"<sup>18</sup>. According to this practice, the interest was upon "money borrowed" despite the land was mortgaged. The money lender took advantage upon money and not upon kind. In Myin-mu region, the mortgaging of the paddy land was usually made for three years therefore it was mentioned that the land could be redeemed only after three years cultivation.<sup>19</sup> So also there were some instances which were to redeem after ten years cultivation.<sup>20</sup> It was probably due to the aspiration of the money lender. But the mortgagee was bound to agree to redemption at any period after the lapse of three years those who could not redeem their mortgaged lands automatically became landless farmers. However, since labor was scarce, the mortgagors were permitted to work on their mortgaged lands either as tenants or as share croppers.

Regarding the produce of the land the owner of the land had to give various grantees. Among them one of the grantees was the system of "*tayaktahhnasa*"<sup>21</sup> sometimes fixed quota<sup>22</sup> and sometimes an agreement was reached to give one third of the produce.<sup>23</sup> In Myin-mu Township not only *le-myei* but also *ya-myei* were mortgaged for money loan. But the former type of money loan was the maximum, and *ya-myei* was only a few. The trade in land was usually made once whereas in the case of mortgaging the land, money was to be claimed again and again.<sup>24</sup> As recorded in the land mortgage deeds discovered in Myin-mu Township the land owners first borrowed only the amount of money he or she needed in the time of mortgage, thinking that the mortgaged property could be retrieved with no difficulty if the amount of loan was a few. But things had changed and he or she needed more money. So a second loan was borrowed in addition by mortgaging the already mortgaged property. The money needed was borrowed, and at the same time the term of working on the mortgaged land was also added.<sup>25</sup> The mortgagor could demand additional loans from money lender if the mortgaged land was below the current value. If their demand could not be fulfilled they could also shift the mortgaged land to another money lender.

The majority of the people in Myin-mu were cultivators. The ownership of cultivated lands played a very important role for their economy. So it can be assumed that while the majority of the land owners who mortgaged their land with the additional saving. When they were in need of money, they transformed the mortgage to another person.

In Myin-mu region, loans were made on the security of either jewelry, labor (*kyun*) or kind. In 1864, the Ex-chief of royal tailors Min Htin Min Kyaw pawned his house to *Kyunyetaw* Maung Maung Pu (Bearer of royal betel box and water jug).<sup>26</sup> On 19 May 1871, Maung Maung Toke, *Lay wun Saye*- clerk overseer of the royal lands pawned his gold to the wife of treasury officer.<sup>27</sup>

The land mortgage and money loan were done only the commoners but also by the servicemen. The *thet-kayits* concerning the royal do not say why the borrowers needed money, although the other concerning common people do. But since they were indebted like the commoners their life was not as pleasant and easy going as the common people thought. They also had hard times and financial crisis. Some officials seemed to suffer from economic distress when they retired from service because the *thet-kayits* tell of ex- officials who were indebted. Some junior officers and provincial chiefs had to take loans to meet their emergency needs. For search loans, the borrowers were required to pledge either jewelry or land. Usually the loan period was short, no longer than two or three months.

In Myin-mu, there was the practice of money lending usually interest rate was five *mu*<sup>28</sup> per month for ten *kyat* (5% a month). Sometimes the interest rate was two *mu*<sup>29</sup> and three *mu*<sup>30</sup> per month for ten *kyat*. Interest rate varied according to the nature of loans, local customs and the time and conditions: sometimes, money was lent without interest.<sup>31</sup> It was probably due to the aspiration of the money lenders. Like money loans, paddy loans were also very common in Myin-mu region. A poor peasant could take such a loan from his landlord or from a local chief with an agreement to pay it back at the harvest time together with surplus amount either in cash or in kind. The interest was usually paid in the form of paddy. Sometimes, when the paddy loan was not settled in the form of paddy, the value of paddy was specified in terms of cash and the loan was borrowed<sup>32</sup>. The month to return the paddy loan was usually in January or February. So it was a short term loan. So, paddy for consumption may have been borrowed either locally or in barter with other goods for other regions. In some instances in order to overcome domestic difficulties the people borrow paddy, with the interest rate of five tin of paddy for ten tin of paddy.<sup>33</sup>

In Myin-mu region, verities of crops were used as a medium of exchange. As a matter of fact, a paddy loan was regarded as a sort of money loan. The borrower was charged interest on it. The common interest rate was half amount of the paddy loan to be paid at the next harvest. The interest rate of paddy loan varied according to the locality and the nature of money lenders.

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The economic condition of Myin-mu region is also seen in the period due to other social factors. Many peasant proprietors became tenants, then, landless farmers and lastly *kyun*. The lowest stage of a man in economic decline was *kyunship*, and those who possessed no economic means but their labor used to sell either themselves or their family member whenever they were face with economic crisis.

In Myin-mu, during the *Kon-baung* period, the people became slaves when parents sold their children as slaves or the people sold themselves as slaves. During the *Kon-baung* period, parents had to right to mortgage the children, sell them have themselves or concert marriage to them<sup>34</sup>. In the bondage contracts, the price of slaves was not fixed and it was regarded by the wish of the money lenders. In the bondage contracts, women were put to slaves more than men. Money lenders seemed to prefer young male *kyuns* because they were more suitable for farm work. On the contrary, young and unmarried female *kyuns* were more numerous in the records. Moreover, though men slaves were the slaves, their prices of mortgage might differ. Probably it depended on the fitness and contribution of labor of the man who had been mortgaged as a slave. It was also the

right of *kyun*(slave) to ask for additional loan.<sup>35</sup> If his master did not pay the additional loan he asked for, the *kyun* also had the right to transfer to another good-natured master. We often come across that the whole family became slaves of a certain better-off family.<sup>36</sup> When a slave was not happy working under his creditor, he could transfer to another one who he thought was kind enough to his *kyuns*. *Kyuns* could redeem themselves whenever they had enough money. Moreover, they might be free from bondage if a new king granted them freedom either by redemption or by law on abolition of slavery<sup>37</sup>. Myanmar law regarding the slaves were not severe and cruel.<sup>38</sup>

Evidences show that most of the money lenders were officials and hereditary chiefs. Some well-to-do people who were Myin-mu natives, were also included in money lending business. These family members and their relatives conducted money lending business. One can estimate their richness by studying their meritorious deeds done in the region. The people who were reputed as builder of pagodas or monasteries were money lenders. Money in hand was insecure. Early man who could amass some amount of money in hand used to buy land or accept the land mortgage. The local economy depended upon these money lenders. So money-lenders became richer and richer in course of time. The mortgagers were not only in Myin-mu but in other surrounding villages. The *thet-kayits* mention many names of villages entangled in the web of land mortgages. (See appendix II). But great money lenders were the natives of Myin-mu and Wun-byi Villages.

Myin-mu was important in the area socially and economically. It was a trading port on the Ayeyarwady River. Wun-byi, on the other hand, had no landing stage even though it was larger and politically more powerful than Myin-mu. In order to know more about the economic network of Myin-mu with other villages found in *thet-kayits* are listed in appendix.<sup>39</sup>

Land sale *thet-kayits* were found in Myin-mu records. It is supposed to be considered that the value of the land varies according to the extent of land, fertility of land and the available of water for cultivations. The prices of land in Myin-mu area during (1845-1885) was mentioned as follows:

#### **The Value of Land for 100 Wisps Transplanting**

Year	Rate
1845	22.4 kyat
1847	33.3 kyat
1867	23.9 kyat
1868	20.0 kyat
1869	33.3 kyat

Sources: *Parabaik MSs*, Wun-byi, Myin-mu collection.

Paddy rice has long been the staple crop of Myanmar. In Myin-mu, the crops, grown in *ya* are sesame, millet, cotton and variety of beans, chili, onions, peas, tobacco, tomatoes were grown on *kaing-kyun* -alluvial land.

In the *Thet-kayits*, the prices of paddy, oil, gold and silver were often mentioned in payments of land rents, paddy loans, taxes, and in many other occasions. Based on locality, rareness, current demand of the crops, prices could change in course of time. After, all the prices revealed the facial situation of the region in those days.



Agriculture and animal husbandry, especially cattle breeding were inseparable. Without draught animals cultivation could not be done. For this reason Myanmar kings forbid killing cattle and eating beef. In Myin-mu animal husbandry was not separate business. Some cultivation used to breed cattle or cow. Cattle breeding were conducted together with major work of agriculture. Draft cattle were kept for tilling soil and carting. As draught cattle were not meant for major economy, cultivators who did not own a yoke of draft cattle were compelled either to buy or hire these animals. There are *thet-kayits* that refer to such people who took loan or mortgaged lands in order to buy draft cattle.

In the rural areas, some well to do people did livestock farming. The poor people were hired and set to tending a herd of cattle on pastures. There was a kind of money loan termed *mwe-bet – pay* meaning share breeding. A person could take such a loan from the owner of a herd. He could enjoy half of new born calves during his work. During the *Kon-baung* period, there were variety of occupations despite its primary livelihood was agricultural. Therefore, there were people who made edible products: there were people whose occupation was carpentry: there were people who produced domestic product: there were people who earned by waving and there were people who engaged in other occupation.

### Pagoda Festivals

In the study of socio-economic history, pagoda festivals played an important role. They were worthy of note because festivals represent both social and economic factors. Without development in economy, no festival could be held. Pagoda festivals were held for variety of reasons. It had at least three reasons, to wit: to pay homage to the pagoda as a meritorious deed, to buy and sell inter-regional products; and to enjoy entertainments, like plays, puppet shows, and music and dancing troupes. Indeed, pagoda festivals are country fairs. How they were held will be shown in the following table.

#### Annual Pagoda Festivals Held in Myin-mu Township

Place	Pagoda	Festival Time
Myin-mu	Shin-bin Saw-lu	Full Moon Day of <i>Wa-khaung</i>
	Taing-ma-note	3 Waning day of <i>Ta -ku</i>
	Shwe-paung-laung	Full Moon Day of <i>Na-yon</i>
	Baung-daw-gya	Full Moon Day of <i>Pya-tho</i>
	Ta-daing-ya	10 Waxing Day of <i>Pya-tho</i>
Mu-wa Ywa-htaung	Man-aung Shwe-gu	Waxing Day of <i>Wa-so</i>
Alla- Kappa	Shwe-gu-gyi	Full Moon Day of <i>Da-zaung-mon</i>
	Le-gyun-hman	8 Waning Day of <i>Da-zaung-mon</i>
	Shwe-gu-dote	Full Moon Day of <i>Tha-din-gyut</i>
Wun-byi	Shwe-ze-di	Full Moon Day of <i>Taw-tha-lin</i>
	Shwe-gu	Full Moon Day of <i>Wa-gaung</i>
	That-bin-nu Dhattaw-gyi	Full Moon Day of <i>Wa-zo</i>
	Su-taung-bye	Full Moon Day of <i>Tha-din-gyut</i>

Thirteen Pagoda festivals are annually held in Muin-mu Township. They usually held after harvest of one crop. Those who offer new rice or crops to the pagoda were somehow related with the pagoda. They might be either pagoda slaves or tenants. But, later on, all the people in the region

offer rice and flowers to the pagoda in the festival days in order to gain merit. When we study the festival times, we see that almost every month of a calendar has a festival. Months in which festivals were held are shown below:

*Ta-ku* (1<sup>st</sup> month)  
*Na-yon* ( 3<sup>rd</sup> month)  
*Wa-so* (4<sup>th</sup> month)  
*Wa-khaung* (5<sup>th</sup> month)  
*Taw-tha-lin* (6<sup>th</sup> month)  
*Tha-din-gyut* (7<sup>th</sup> month)  
*Da-zaung-mon* (8<sup>th</sup> month)  
*Pyatho* (10<sup>th</sup> month)

There was also a spirit festival always held in *Ta-baung* (last month of Myanmar calendar). Generally speaking, pagoda festivals reveal the economic development of the region. When pagoda festivals could not be held annually, it meant that that year was a bad year of the people. When the festival was held with huge crowds in pomp and gay it meant that that year was very successful year of harvest in the region.

Pagoda festival was of course a country fair. Buying and selling were carried out in the festival. Local products and regional products were sold in the festival. Stalls were set up for this purpose. In the stalls were full of commodities bought and sold. Commodities in shops were vale or roll of clothes, earthenware, farm implements, toys, food stuffs. Such festivals could be seen socially, economically and religiously. People could pay homage to Buddha images; enjoy entertainments, and could buy or sell their goods in the festivals.

To conduct trade and money lending business there were two monetary systems for use as medium of exchange. Metal including gold, silver, copper and lead, were used in lumps or bits and bars. They were cut off and weighed to get required amount for payments in economic transactions. Later on, it was in the reign of King Mindon(1852-1877) who introduced coinage that coins were used in buying and selling. King Badon also introduced coinage. As coins had been in use in Rakhine throughout its history, King Badon adopted the Rakhine coinage culture in Amarapura, but it was no avail. People did not accept his coin money system. Thus old system of *ywet-ni* (red leafed silver) money became prevalent as before. *Ywet-ni* was a standardized silver lump; it was ten percent alloyed. People used debased silver lumps. In order not to get cheated in business transactions, brokers or assayers were invited to be present in buying and selling occasions.

In sum, most of money lenders were royal servants but some were natives. Their family members and their relatives also conducted money lending business. The local economy depended upon these money lenders. Because of there was no trade, money lending on interest or on the security of either land or labor continue. So money lenders became richer and richer.

## Conclusion

The people of later *Kon-baung* period often faced shortage of food and money and thus some people fell in destitution. Major causes of them were because of natural disasters like-drought, fire, flood and the like that ruined their subsistence economy of agriculture. Whenever they badly need peasant farmers used to mortgage their lands. Money loan can be classified into two categories: a loan on security and a loan without security. Like money loan, paddy loan were also very common in Myin-mu region. Because of high interest rate and the subsistence agriculture that usually did not yield good crops, debtors sometimes could not pay back either loans or rents or both. If they wanted another loan they went to another moneyed man and took a new loan in order to settle the old one. Thus the debt increased in course of time. Finally money lenders farmers became debtors-*kyun*.

After Upper Myanmar was annexed by British in 1886, there were some changes in writing all contractual deeds. Since then all forms of *thet-kayits* written on toddy palm leaf (or in *parabaik* as draft) died out; instead of *sa-gyok* has become known. Moreover the British stamp paper were substituted for *parabaik*, *palmleaf*. Since the establishment of British colonial administration in Myanmar in 1886, money lending practices also changed. Thus these documents have become historical relics.



## Appendix I

Agreements and <i>Palm-leaf Manuscripts</i>	Number of Time
January	28
February	26
March	28
April	43
May	69
June	120
July	45
August	18
September	31
October	11
November	18
December	13

## **Appendix II**

### **Towns and Villages mentioned in Myin-mu Record**

Chaung Oo Ywa (Chaung Oo Ywa)  
Chay Ya Taw (Myinmu)  
Htone Bo Ywa (Sagaing)  
Kandaw Ywa (Myinmu)  
Lak Ka Pin Ywa (Myinmu)  
Lak Pan YwaMyinmu (Myinmu)  
Ma Yone Kon Ywa (Monywa)  
Maung Htaung Ywa (Sagaing)  
Min Ywa (Monywa)  
Myint Pauk Ywa (Myinmu)  
Sa Kyin Ywa (Sagaing)  
Shwe Yin Mar Ywa(Myinmu)  
Royal capital of Amarapura  
Ratanapon (Royal capital)  
Wun Byi Ywa (Myinmu)  
Ywa Pu Ywa (Myinmu)  
Ywa Taw Ywa (Myinmu)  
Ywa Thit Ywa (Nga Zun)

### Appendix III

#### Price of Paddy in 100 Tin

Year	Price
1822	125.0 kyat
1828	66.6 kyat
1833	33.0 kyat
1844	60.0 kyat
1847	36.6 kyat
1850	66.6 kyat
1859	125.0 kyat
1879	66.6 kyat

## Appendix IV

### Value of Gold and Silver (1866)

Items	Weight (kyat)	Value (kyat)
Pair of tube made of gold & silver	2.5	50
A pair of pearls studded gold tube	3.6	150
A pair of gold earning	1.0	20
A piece of gold	5.0	100
Gold earning	0.3	16
Twelve seasons gold bowl	11.5	230
A pair of bronze ear tube	1.5	15
Silver bowl	-	15
Silver ring	-	5
Large silver tray	-	50
Large silver bowl	-	50
Twelve season silver bowl	-	20
Silver <i>lak say</i> pearl	-	3
Silver spittoon	-	30



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- *Parabaik MSS, Oak Kyaung Collection No.2-8.*
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- *Parabaik MSS, Dr. Toe Hla Collection.*
- *Parabaik MSS, U Win Collection No.1-5.*
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- 2 Than Tun, Ancient Myanmar History, p.110
- 3 Toe Hla, *Chin Twin Myint Tha Mu Ayar*, p.2
- 4 Land-Mortgage *Thet-kayit* dated 12 Waning *Wa khang*, 1230 (15 July 1868), *Parabaik MS*, Myinmu, U Zaya Collection.
- 5 Land Mortgage *Thet-kayit* dated 7 Waning *Tabaung*, 1207 (26 February 1863), *Parabaik MS*, Dr. Toe Hla Collection.
- 6 See Appendix.1
- 7 Land-Mortgage *Thet-kayit* dated 6 Waxing *Tha Tin Kywat* 1176, (19 September 1814), *Palm-leaf MS*, Myinmu, U Zay Ya Collection.
- 8 Land-Mortgage *Thet-kayit* dated 7 Waxing *Ta Ku*, 1221 (9 April 1859), *Parabaik MS*, Dr. Toe Hla Collection.
- 9 Land-Mortgage *Thet-kayit* dated 12 Waning *Waso* 1244 (15 August 1887), *Parabaik MS*, Myinmu, U Ze Ya Collection.
- 10 Additional Loan *Thet-kayit* dated 12 Waning *Waso* 1223 (22 June 1861), *Parabaik MS*, Dr. Toe Hla Collection.
- 11 Land-Mortgage *Thet-kayit* dated 7 Waxing *Ta Ku* 1221 (9 April 1859), *Parabaik MS*, Dr. Toe Hla Collection.
- 12 Money-Loan *Thet-kayit* dated 12 Waxing *Waso* 1223 (22 June 1861), *Parabaik MS*, Wunbyi, Lay Ywa Kyaung Collection.
- 13 Land-Mortgage *Thet-kayit* dated 10 Waning *Waso* 1249 (13 August 1887), *Palmleaf MS*, Wunbyi, Oak Kyaung Collection.
- 14 Land Mortgage *Thet-kayit* dated 10 Waxing *Taw Tha Lin* 1228 (18 September 1866), *Parabaik MS*, Wunbyi, Lay Ywa Kyaung Collection.
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- 19 Land-Mortgage *Thet-kayit* dated 5 Waxing *Tabaung* 1207 (31 August 1866), *Parabaik MS*, Wunbyi, Lay Ywa Kyaung Collection.
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- 21 Land-mortgage *Thet-kayit* dated 5 Waxing *Taku* 1227 (7 April 1859), *Parabaik MS*, Myinmu, U Win Collection.
- 22 Land-mortgage *Thet-kayit* dated 1223 (1861), *Parabaik MS*, Wunbyi, Lay Ywa Kyaung Collection.
- 23 Land-mortgage *Thet-kayit* dated 6 Waning *Tapo Twe* 1220 (23 February 1846), *Parabaik MS*, Wunbyi, Lay Ywa Kyaung Collection.
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- <sup>34</sup> Ba Thaung, *Konbaung Khit Taya U Pade* (Law in *Konbaung* Period, 1750-1885), p.14-15.
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- <sup>37</sup> U Maung Maung Tin, *Kon-baung Dynasty*, Vol.iii, Yangon, Yabye Saok taik, 2004, p.400
- <sup>38</sup> Crawford, John, *Journal of an Embassy from the Governor-general of India to the Court of Ava in the year 1827*, London, Henry Colburn, 1829, pp.134-135.
- <sup>39</sup> See Appendix II.