

A Study of *Thetkayit Sar-choke* from Kyaukpadaung Township (1852-1958)

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Abstract

As most of the people from the villages of Kyaukpadaung Township were cultivators, their major belongings were land and herds. Therefore, when they encountered difficulties for their earning as their cultivated lands were destroyed because of the natural disasters, the pests, and any other reasons, they had to mortgage their belongings to solve their current problems. This paper presents about the people in the villages of Kyaukpadaung Township who mortgaged the land and the person who through the study of 195 *Thetkayit Sar-choke* (contracts). The *Thetkayit Sar-choke*s are classified according to their age, and also the number of contracts is indicated. Again the facts and information which are included in the contracts are shown in detail. In writing this paper, the primary sources and the secondary sources are used with analytical method based on empirical focus. Based on available sources this paper examines the socio-economic situations of Kyaukpadaung Township (1852 -1958).

Keywords: Kyaukpadaung, *Thetkayit Sar-choke*, Mortgage

Aim

The aim of this paper is to understand the nature of the *Thetkayit Sar-choke* and to know the socio-economic situations of Kyaukpadaung (1852-1958).

Introduction

This paper explains completely about the classification of the *Thetkayit Sar-choke* (Kyaukpadaung), counting the numbers of contracts according to the age, indicating the facts included in the contracts. The village names of the people who mortgaged the land and borrowed money and the names of lender are studied. Some vocabularies included in the contracts are studied and the differences in indicating the width of land are explained in detail. Moreover, this paper also studies the payment and the brokerage when lands and cows and mortgaged.

Materials and Method

In writing this paper “A Study of *Thetkayit Sar-choke* from Kyaukpadaung (1852-1958)” the primary sources and the secondary sources were used. *Parabaiks* which are the primary sources are available at the library of Meikhtila University. In this study, the analytical method is used based on empirical focus.

Research Questions

This study tries to answer the questions: How did people solve when they faced with social-economic difficulties? Why is the *Thetkayit Sar-choke* important for those who study socio-economic history?

Literature Review

Such scholars as Dr Toe Hla (Professor(retired), Department of History, University of Mandalay), Daw Ohn Kyi(Professor(retired), Department of History, University of Yangon), and Dr Thu Nandar (Professor(Head) Department of History, Myingyan Degree College), have done some research works based on *Thetkayit* contracts; Dr Toe Hla's works of *Konbaung-khit Kye-let Lu-hmu Si-pwa Ba-wa* (Rural Socio-economic Life in Konbaung

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Period(1752-1885), *Lè-yar-myay Thetkayit-twe-htè-ka Tha-maing*(History from the Farmland Mortgage) and “Money-Lending and Contractual *Thet-kayit*” are used to study the contracts from the whole Myanmar with discussion of the social-economic life of people during Konbaung Period; Daw Ohn Kyi examined the social-economic life of people during Konbaung Period in *Slin Thugaung Thamaing Akyin* (Abridged history of Salin Thugaung) and Dr Thu Nandar analyzed the characteristics of contracts from Meiktila in her work “Characteristics of Land- mortgage Contracts in the 18th- 19th- Century Myanmar Society: An analysis based on *Thet-kayits* manuscript”. However, none of them have done detailed work based on the contracts in Kyaukpadaung.

Findings and Discussion

By studying the *Thetkayit Sar-chokes*, the economic condition of the cultivators from the villages of Kyaukpadaung Township(1852-1958)can be seen clearly. It can be observed that being mortgaged and lending money was done as the business. As the facts mentioned in the era contracts reflect the culture of Myanmar society, they are the most valuable evidences from the historical point of view. They are also the useful evidences for the socio-economic history.

The term “*Thetkayit*” derived from Pali language. It means Year (or) Date. In the ancient time, recording which case was done in which year, which month, which day was called dating the year. The *Thetkayit Sar-chokes* were made and written in palm leaves and *Parabaik*(writing tablet made of paper, cloth or metal in the form of accordion folds). The draft of contract was firstly written in *Parabaik* and then it was written in the palm leaves. That era contract was made legally by the lender and borrower. Kyaukpadaung is situated in Nyaung-Oo District in the middle of Myanmar and it was the headquarters of *Myo-Oak* in the Colonial Period. According to the Gazetteer issued in the Colonial Period (1983), it was observed that there were 195 villages, 17774 settlement and 89681 persons in Kyaukpadaung Township.²Most people earn their living by farming. When the *Thetkayit Sar-choke* got from Kyaukpadaung were classified according to the kinds and era, *Thetkayit Sar-choke* of land mortgage, palm mortgage, contract of selling land, contract of getting land back and contract of lending money were found. *Thetkayit Sar-choke* of land mortgage and additional contract (meaning that taking money again and again from the lender on previous mortgage) were mostly found in the Colonial Period. One *Thetkayit Sar-choke* of palm mortgage and one *Loak-phet-cha* (it means that as the farmer mortgaged his land, he did farming in the land of other farmer and they shared the profits) were found.

Sr No	Variety	Yadanapon Period (1852-1885)		Colonial Period (1886-1948)	Hpa-sa-pa-la Period (1948-1958)	Total
		Mindon	Thibaw			
1	Land mortgage	23	5	79	11	118
2	Palm mortgage	-	-	1	-	1
3	Selling land	-	-	3	-	3
4	Getting land back	2	2	2	-	6

²*Burma Gazetteer, Myingyan District*, Volume B, Rangoon, Office of the Superintendent Government Printing, Burma, 1913, pp. 28-31 (Henceforth: *Burma Gazetteer*, 1913)

5	Additional money	21	10	34	-	65
6	<i>Loak-phet-cha</i>	-	-	1	-	1
7	Lending money	1	-	-	-	1
	Total	47	17	120	11	195

The facts included in the contracts will be presented in detail. In the contract, the name of person who mortgaged the land, town or village, the reason to mortgage the land, the width of the mortgaged land, the needed amount of money, the name of lender, sometimes the reasons of other promises, the names of witnesses, and brokerage are indicated.

This paper will present the towns and villages the persons who mortgaged the lands are from³. Ta-gun-taing Village, Sa-ton Village, Wun-chi Village, Thone-aing Village, Sin-gaung Village, Tha-yet-pin Village, Shwe-nyaung-pin Village, Aing-ma-gyi Village, Kyauk-tan Village, Phya-ut-seit-kone Village, Kyin-te-kone Village, Alan-taw-kone Village, Kan-thit Village, Hnaw-kone Village, Man-gyi-cho Village, A-tar Village, A-le Village, Hna-be-kan Village, Ban-kone Village, Ta-lin-kone Village, Tharsi Village, Bo-kone Village, Pay-taw Village, Kan-thar Village, O-boe-su Village, Sar-par-chon Village, Pan-chan Village, Kha-paung-kone Village, Pan-kyaing Village, Phet-than-taung Village, Sa-yan-aing Village, Let-ba-pyar Village, Pa-lon Village, Magyi-kone Village, Tha-yet-su Village and Magyi-kyo Village.

According to the evidences mentioned in the contracts, it was observed that those who mortgaged the lands and borrowed the money were from 38 villages. The people who mortgaged the lands were the *Phaya Dagar* (Donor of Pagoda)⁴, *Kyaung Dagar* (Donor of Monastery)⁵, *Ywa Gaung*⁶, *Thugyi*⁷ and second-in-command of military unit⁸.

The names of lender studied from the contract⁹ are:

- (1) U Htaw, (younger brother) U Mhaw, (son) Pho Chun, Ko Phaun from Talinkone Village
- (2) A couple of Ko Thar Aye from Sartone Village

³*Parabaik* No-058-10 to 11, 051-07, 058-03 to 04, 059-05 to 07, 059-17, 065-07, 066-14, 066-40, 050-01, 060-08, 060-11, 050-15, Meikhtila Library's Collections

⁴15 April 1857, *Phaya Dagar* U Waing 's contract of land mortgage, *Parabaik* No-058-03, Meikhtila Library's Collections

⁵1 May 1860, *Kyaung Dagar* U Hmwe 's contract of land mortgage, *Parabaik* No-066-14, Meikhtila Library's Collections

⁶29 April 1857, Takhuntaing *Ywa Gaung* U Phar's contract of land mortgage, *Parabaik* No-059-14, Meikhtila Library's Collections

⁷September 1867, Thone-aing *Thugyi* U È Pu's additional contract, *Parabaik* No-059-08, Meikhtila Library's Collections

⁸24 June 1880, *Sitkètawmin* U Hmon's contract of land mortgage, *Parabaik* No-050-13, Meikhtila Library's Collections

⁹*Parabaik* No-051-07, 053-04, 053-10, 054-01, 055-26, 058-11, 056-01, 056-10, 056-14, 056-15, 057-01, 058-07, 059-05 to 07, 060-08, 062-04, 062-15, 065-04, to 05, 065-08, 065-09, to 11, 066-14, 066-82, Meikhtila Library's Collections

- (3) A couple of U Ke
- (4) *Phaya Dagar*, U Aye's couple from Thingan Village
- (5) *Phaya Dagar*, U Taloak, Koyin Ba, U Po Gyi, U Thein
- (6) Head of Sin Gaung
- (7) Maung Pho Thar, son of Ma Ami
- (8) Daughter of Ko San Hla,
- (9) Ma Ma Myaing
- (10) Mg Thu Tha's couple from Talinkone Village
- (11) The monk, U Ku Tha La and younger sister, Ngwe Hla(KyaungAma)
- (12) Ko Gyan, KoNyinge from Napekan
- (13) U Tun Kyaw
- (14) The couple of Ko Sein
- (15) The couple of U Po Shan
- (16) Ko Seik, Ma Sein Mya
- (17) Ko Thar Aye &Ma Sein Mya from Sar Tone
- (18) U HlaTun from Sar Tone
- (19) Ko Shwe Mhon, brother of Mae Ami

According to the evidences mentioned in the contract, it was observed that there were 19 lenders. Among 19 lenders, the person who was mostly mortgaged and who mostly lent money in Yadanapon Period was the family members of U Htaw. Again, in the Colonial Period, those who were mostly pawned and mostly lent money were the family members of the monk, Kuthala and the second mostly lent were U Tun Kyaw and U Sein. In Hpa-Sa-Pa-La Period, the mostly lent person was U Thar Aye. In indicating the measurement of the mortgaged land in the contract, it was indicated with the number of the female paddy trans-planters, meaning that there were the farms transplanted by two persons, the farms transplanted by five persons and so on. It was observed that concerning acre, an acre was transplanted by six persons.¹⁰ Also in six districts of Minbu, the measurements was shown with the number of paddy trans-planters and in other places, it was shown with the amount of seeds and the yields of paddy¹¹. Similarly, the number of paddy plot was also indicated by the paddy field, meaning that there were two paddy fields, three paddy fields and so on. If the mortgaged lands could not be got back and more money was needed, the lenders lent more money again and sometimes they used to lend more money only if the other belongings (e.g. cows) were mortgaged. The contract to mortgage the cows was found particularly. In pawning the cows, the colours of cows were mentioned. With regard to being mortgaged of the cows,

Nwar-Chit-Wah1, the price 30 *kyats*¹²

Nwar-Pyar-Nyo 1, the price 30 *kyats*¹³

Nwar-Ni 1 & Nwarni-gyar 2, the price, 100 *kyats*¹⁴(the total-3cows)

¹⁰Dr Toe Hla, *Shay Myanmar-min toh Ti-sauk-khe-thaw Se-myaung-mya*(Canals and dams constructed during the reign of Myanmar Kings), , Part.II, Salin (Minbu) *Chauk Khayaing Se-myaung Thamaing*,Yangon, Sein-yaung-so Sarpay,2016, p.246 (Henceforth: Toe Hla, 2016)

¹¹Dr Toe Hla, *Konbaung-khit Kye-let Lu-hmu Si-bwa-bawa (1752-1885)*(Rural Socio Economic Life in Konbaung Period), Yangon, Universities Press,2004, p.101 (Henceforth: Toe Hla, 2004)

¹²13 March 1867, Ko Aung Pu's contract of land mortgage ,*Parabaik* No-059-01 to 02, Meikhtila Library's Collections

¹³9 February 1871, U Chin's additional contract,*Parabaik*No-065-04, Meikhtila Library's Collections

Nwa-Pyar 1, the price, 35 *kyats*¹⁵

The money paid in pawning the cow, as it was found as mentioned above and the price of cows in Yadanapon Period can be guessed. It was sure to reduce the price in pawning the things. Therefore, the price of a cow could be guessed as forty *kyats* and fifty *kyats*. The price of cow can be different depending on the place and varieties. It can be calculated that the price of a cow was equal to two *kyat-thar* of gold because the price of gold in that period was twenty *kyats* per one *kyat* tickle of gold. It is observed that the price of the smallest cow in the present period is about ten lakhs. It was generally mentioned in the contract that as they needed money, they mortgaged the land and lent money. Although the agreement was made that one person had to mortgage the land for three years according to, they could not get the mortgaged lands back in the three years. Those who mortgaged the lands had to take money for several times from the lenders as they needed more money and so the additional era contracts were found. Significantly, although the period from three year to twelve years was found in the era contracts of six districts from Minbu Township, only three year was found in the era contracts of Kyaukpadaung. Giving promises like that may be for the borrowers to take the needed money easily and trustfully.

In some contracts, those who mortgaged their lands included that if their mortgaged lands were destroyed by the inheritance, they would have to compensate another land. The contract of lending corns was found. This contract was not particularly made. If the money gained from the mortgaged lands was not enough, more money was not taken and the needed corn was lent. The price of corn was one *kyat* per two *tins* and fifty *tins* of corn were lent. Although it was said in the contract that the lent corn was given back in four months, it could not be back. Moreover, more corns were lent, and so the lenders lent them again, regarding fifty *kyats* per fifty *tins* of corns.¹⁶ The price of corns was raised to two times for the first time. That was because whether the price of corn was raised or whether the previously lent corn was not given back within the limited period, the lenders would get more benefits without getting lost.

It cannot be confirmed whether the needed money of those who mortgaged the lands was regarded by the owner of land, depending on the width of the mortgaged lands or whether the lenders lent money as the person who mortgaged needed. In studying the width of land and the money the lender paid, included in the contract, the paid money was 100 *kyats* per a land for three paddy transplanters¹⁷

35 *kyats* per a land for two paddy transplanters,¹⁸

12 *kyats* per a land for two paddy transplanters,¹⁹

18.5 *kyats* per a land for a paddy planter,²⁰

¹⁴18 October 1867, Thone-aing *Thugyi U È Bu* contract of land mortgage, *ParabaikNo-059-09 to 10*, Meikhtila Library's Collections

¹⁵3 December 1876, U Thaw's additional contract, *ParabaikNo-059-11*, Meikhtila Library's Collections

¹⁶16 November 1872, Ko Khar O's contract of lending corns, *ParabaikNo-066-17*, Meikhtila Library's Collections

¹⁷23 April 1943, Ko Phyu's contract of land mortgage *ParabaikNo-056-17*, Meikhtila Library's Collections

¹⁸30 April 1918, U Paw's contract of land mortgage, *ParabaikNo-062-11*, Meikhtila Library's Collections

¹⁹14 May 1919, Ko Kan's contract of land mortgage, *ParabaikNo-055-04*, Meikhtila Library's Collections

²⁰2 July 1922, Ko Sein's contract of land mortgage, *ParabaikNo-056-11*, Meikhtila Library's Collections

82 *kyats* per a land for a paddy transplanter,²¹

Based on the facts on the mentioned above, it was observed that although the width of the mortgage lands was same, the paid money was different and although the width of land was different, much more money was got from the small land. As mentioned above, it is assumed that the amount of money which the lender wanted was given.

In studying the contracts, it was observed that there was a habit of paying brokerage in that period just like today in being pawned and taking next more money. Some of the brokerage found in the contracts are shown as follows:

50 <i>kyats</i> paid for land	2 <i>mu</i> 1 <i>pè</i> of brokerage ²²
90 <i>kyats</i> paid for land	2 <i>mu</i> 1 <i>pè</i> of brokerage ²³
25 <i>kyats</i> paid for land	2 <i>mu</i> 1 <i>pè</i> of brokerage ²⁴
16 <i>kyats</i> paid for land.....	2 <i>mu</i> 2 <i>pè</i> of brokerage ²⁵
650 <i>kyats</i> paid for land	6 <i>mu</i> 1 <i>pè</i> of brokerage ²⁶
300 <i>kyats</i> paid for land	3 <i>mu</i> of brokerage ²⁷
60 <i>kyats</i> paid for land	1 <i>kyat</i> of brokerage ²⁸
150 <i>kyats</i> paid for land	1 <i>kyat</i> of brokerage ²⁹
170 <i>kyats</i> 5 <i>mu</i> paid for land--	1 <i>kyat</i> of brokerage ³⁰

In observing the mentioned loan and brokerage, it is observed that there was no fixed price like today. Having varieties of paying the prices of brokerage, it can be assumed that it would be concerned with the relationship between the lender and the one who would get brokerage. The brokerage had to be given by the lender. It was found in the contract that the brokerage was given by fifty viss of jaggery not by the cash.³¹ It is assumed that there were no more brokers like today. The term “broker” was not found in the contracts. However, it can be assumed that the brokerage was given to the person of witness as the witness is included in the contract. In the contracts, one or two witness was included. Surprisingly, twelve witnesses were included in a particular contract. It can be assumed that about fifty viss of Jaggery was given for the brokage.

²¹18 May 1941, U Pho Myaing’s contract of land mortgage *Parabaik*No-054-10, Meikhtila Library’s Collections

²²17 July 1871, Ko San Phyu’s contract of land mortgage, *Parabaik*No-050-01, Meikhtila Library’s Collections

²³5 May 1881, Maung Khar O’s additional contract, *Parabaik*No-060-10, Meikhtila Library’s Collections

²⁴15 January 1880, Maung Khar O’s additional contract, *Parabaik*No-064-08-09 Meikhtila Library’s Collections

²⁵3 November 1879, U Kywe’s additional contract, *Parabaik*No-050-15, Meikhtila Library’s Collections

²⁶31 December 1868, Maung Khar O’s contract of land mortgage, *Parabaik*No-066-40, Meikhtila Library’s Collections

²⁷*Parabaik* No-064-08-09 Meikhtila Library’s Collections

²⁸9 May 1957, Ko Tint’s contract of land mortgage, *Parabaik*No-069-02, Meikhtila Library’s Collections

²⁹6 May 1920, Saya Sin’s contract of land mortgage, *Parabaik*No-056-01, Meikhtila Library’s Collections

³⁰7 March 1878, Maung Khar O’s additional contract, *Parabaik*No-060-12, Meikhtila Library’s Collections

³¹2 April 1877, U Kauk’s additional contract, *Parabaik*No-059-16, Meikhtila Library’s Collections

In the contracts, only one contract of lending money was found. In studying this contract of lending money, the loan was five *kyats* and the interest was to pay three *tins* of paddy. The borrower had to promise the lender that the capital and interest of the loan had to be paid back within seven months. It was found in the contract that if the borrower did not pay the loan back within the limited time, the lender could take two cows which belonged to the borrower.³² It was found that the pledges were included in the contracts so that the lender would not suffer. It was not indicated whether the borrowers followed the pledge or not. In a contract of mortgaging land, the land owner had mortgaged his three plots of lands (one plot, one transplanter (0.17 acre)) to Monk Kuthala with forty five *kyats* and he cultivated his mortgaged lands, and he promised to pay fifteen *tins* of paddy per a year to the monk. As there was only half of acre in three plots of paddy, the land owner would get it only if the yield was more than fifteen *tins* of paddy. The two contracts which were done on 22nd March 1933 and on 28th March 1933 were also similar ones. However, four *tins* of paddy were paid to the lender for one transplanted plot (0.17 acre). In studying the contracts, it was observed that the amount of paddy paid for the mortgaged lands, brokerage and *Loak-hpet-cha* was not recorded. It is assumed that it might be the friendliness of the lender and the person who mortgaged. Although the contracts from the other regions were made according to the kinds of the contract to land the farm and the contract of *Loak-hpet-cha*, it was found that some of the contracts from Kyaukpadaung Township were made as *Loak-hpet-cha* though they were one of mortgaging lands.

Research Findings

This research paper assessed 195 *Thetkayit Sar-choke* from Kyaukpadaung Township within 1852-1958. Most of the contracts were land mortgaged ones and they were mortgaged during the Colonial Period (1886-1948). It was found that money was taken from the mortgaged lands more than once due to economic difficulty. In mortgaging lands, it was also found that not only the farmers but also the administrative officers, *Phaya Dagar* and *Kyaung Dagar* were included.

Conclusion

To sum up from the study of *Thetkayit Sar-choke* from Kyaukpadaung Township (1852-1958), it can be concluded that when the people from the villages of Kyaukpadaung Township encountered economic difficulties for many reasons, their belongings, especially lands, were mortgaged. As the money got for the mortgaged land was not sufficient, they took additional loan for many times. Although some cultivators were in the landless life, they worked on their lands they mortgaged as tenants. One of the noteworthy facts can be found in the *Thetkayit Sar-choke* is that not only the poor people but also the *Phaya Dagar*, *Kyaung Dagar* and the officials were included as the lenders and borrowers. Notwithstanding, it can be concluded that just as the current problems of the borrowers would be solved, the lenders who did being mortgaged and lending money a business would also get the benefits. By studying *Thetkayit Sar-choke* from Kyaukpadaung Township, the economic crisis, being mortgaged, lenders who lent money as a business of the people from Kyaukpadaung Township within 1852-1958 were observed. Therefore, these *Thetkayit Sar-chok* are valuable sources for researchers who work on socio-economic History.

³²22 June 1878, Ko Kyaw Zan's contract of lend money, *Parabaik* No-060-11, Meikhtila Library's Collections

Acknowledgements

I would like to express my special thanks to Rector, Pro-rectors from Mandalay University for their permission to submit this research paper. I wish to express my thanks to Daw Ohn Kyi, Professor (Retired) and Dr Toe Hla Professor (Retired) for their encouragement. And thanks also go to Professor (Head) Dr. Yee Yee Win and Professor Dr. Ko Ko Naing and Professor Dr Tin Naing Win from Department of History, University of Mandalay. The author gratefully thanks Professor Dr Thu Nandar, Department of History, Myingyan Degree College, for her helps throughout the research work.

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