

Title	A Study on the Contracts of Borrowing Paddy and Money from Shwebo in the Later Konbaung Period
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A Study on the Contracts of Borrowing Paddy and Money from Shwebo in the Later Konbaung Period

Wai Wai Hein¹

Abstract

This current study presents the lender and borrowers of paddy, the class of people who lend and borrow money, to some extent of money was lent by paddy lender and creditor, the periods of borrowing and repaying money, the interest of paddy that was lent and the interest on the loan. Again, it is also presented completely with the evidence that which king lent mostly. Therefore, this paper highlights that in social-economic life of Shwebo in the late Konbaung Period, some of the administrative officers and the wealthy people lent the money and paddy by taking the interest to survive their lives and on the other hand, how to solve the earning problems of the poor people.

Keywords: Konbaung, Shwebo, paddy, money

Introduction

By studying the contracts of borrowing paddy and money from Shwebo in the Later Konbaung Period, this paper is presented, dividing into two parts. The first part presents the evidences got from the contracts of borrowing paddy and the second part presents the evidences got from the contracts of borrowing money. They are extracted from 194 contracts of borrowing paddy and 121 contracts of loan which the researcher collected.

Materials

The *Parabaik* handwritings which is the original evidence are used in the current paper. This *Parabaik* is got from Dr. Thu Nandar (Professor, Head of Department, Department of History, Myingyan Degree College).

Discussion

A lot of rice was produced in Upper Myanmar and Shwebo was also included in the places which were known as granary. Most of the public became to do the business based on the agriculture. As lower Myanmar do not get sufficient rain, cultivation has been done by brining water through dams, canal and lakes. They had to solve their living problems by pawning their own farms because of bad situation of their time and natural disasters. If they did not get back within the limited time, they lost their farms and they had to abandon their lands. If they had no farms and lands to be pawned, they lent the money, the persons were pawned and they lent what were needed. In such kind of borrowing, the contracts were made between both sides. The contracts found in Shwebo at Kongbaung Period are many era contracts such as the contracts of pawned lands, contracts of borrowing money, contract of borrowing salt, contract of pawned gold, contracts of selling cows, contract of pawned persons and contracts of borrowing paddy. Among these contracts, the evidences got from the contracts of borrowing paddy and contracts of borrowing money will be presented.

In the paper of studying contracts of borrowing paddy and contracts of borrowing money in Shwebo at Kongbaung Period, the findings based on 194 contracts and 121 contracts of borrowing money are going to be presented.

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Evidences included in the contracts of borrowing paddy

It was observed that among 194 contracts of borrowing paddy, 97 contracts were the ones from the reign of King Mindon. It was also observed that there were 21 contracts that were made again with the new promise as the paddy was not returned back within the limited time. It was also found in the two contracts that there were arguments concerned with the lent paddy. Moreover, it was found that there were four contracts that the lent paddy was repaid. There may have been the contracts which have not found yet by the researcher.

In the contracts of lent paddy in the Later Konbaung Period, the lender and borrower of paddy had to make the contract by the two sides and in this contracts, the name of the paddy borrower, the name of paddy lender, the amount of the paddy that was lent and the interest rate of paddy were indicated. There was no reason why paddy was lent. It was found that not only the normal poor people but also the administrative officers and the rich people were included in the level of paddy borrowers. They were

Lè-gaung Maung Hmon ²
Thu-gyi U Inn³
Sima Dagar (Donor of a rest-house) U Ro⁴
Pya-that Dagar (Donor of a *Pya-that*) U Nyein⁵
Sar-taik Dagar(Donor of a *Sar-taik*) Maung Pe⁶
Sar-taik Dagar (Donor of a *Sar-taik*), Shin Ngwe Pwint⁷
Ywa-thu-gyi (Head of Village) U Yan⁸
Phaya Dagar (Donor of a Pagoda) U Oak⁹
Phaya Ama (Donor of a Pagoda) Mei Waing & son¹⁰
Phaya Ama (Donor of a Pagoda) Ma Ye & Ma Pyay¹¹

It was found that donor of a rest-house, donor of *Sar-taik*, donor of pagoda were included in the level of people class of paddy borrowers. It is difficult to say that the people were in bad economic situation as they were found to borrow paddy for only one time.

In indicating the names of towns (or) villages of those who borrow paddy, it was found that they were Kawt Village (20), Minpay Village (9), Min Kyaung (6), Chi-par Myaunk

² “15 October 1827, borrowing-paddy contract by *Le-gaung* Maung Hmon of Kyo-kyar Village”, the catalogue of materials on Myanmar History in Microfilms, edited by Thu Nandar, Vol.I, Japan,2004,p.67(Henceforth: The catalogue of materials,2004)

³ 28 August 1874, borrowing-paddy contract by *Thugyi* U Inn, The catalogue of materials,2004, 130

⁴ 28 August 1874, borrowing-paddy contract by *Sima Dagar* U Ro, The catalogue of materials,2004,130

⁵ 2 September 1858, borrowing-paddy contract by *Pya-that Dagar* Ko Nyein , The catalogue of materials,2004,149

⁶ 2 October 1858, borrowing-paddy contract by *Sar-taik-Dagar* Maung Pe, The catalogue of materials,2004,142

⁷ 1868, borrowing-paddy contract by *Sar-taik Dagar* Shin Ngwe Pwint, The catalogue of materials, 2004,150

⁸ 5 August 1867, borrowing-paddy contract by *Yaw-ok* U Yan, The catalogue of materials,2004,156

⁹ 16 August 1852, borrowing-paddy contract by *Phaya Dagar* U Oak, The catalogue of materials,2004,161

¹⁰ 15 September 1868, borrowing-paddy contract by *Phaya Ama* Mei Waing & son, The catalogue of materials,2004,156

¹¹ 31 October 1851, borrowing-paddy contract by *Phaya-ama* Ma Ye, Ma Pyay, The catalogue of materials,2004,161

Village (6), East of Sinn Kwet Village (4), Ywa thit Village (3), Myaik Village (3), Pauk-kan Village (3), Ywa Thar Village, Pein Taw Village (2), Kokku Kone Village (2), Wet Myouk Village (2), Si-taw Village (2), Nyaung Pin Kone, Pauk-Kan Village, Pone-Nyunt Village, Sin Kwut Anauk, Minkone Village, Let-pan-pin Village, Shwe Yin Mar, Kyee-gya Village, Nyaung Kone Village, Gyo Gyar Village, Tha-khwet taw Village, Kon-gyee Village, Myaik Village, Oakshit-kan Village, Thalone Village, Yin-ma-kan Village, Suu-tet Village. It was known according to the contract that paddy was borrowed mostly in Kawt Village. There was no address in some contracts.

The class of people who lent paddy was the wealthy persons including administrative officers. Those who lent paddy found in the contracts were

Min Zeya Mahabo¹²

Phaya Ama & son¹³

Maung Kyaw & wife¹⁴

Ah Mei Po & son¹⁵

Maung Thaw & daughter¹⁶

Sin Kut *Ywa-thu-gyi's* daughter¹⁷

Maung Shwe Zin¹⁸

Kan Taing Min & wife¹⁹

Maung Shwe Ba & wife²⁰

Thu-gyi Nay Myo Thamanda²¹

Min Shwe –taung Si-thu & wife²²

They had done borrowing paddy as their business. It was found that there were 73 contracts which donor pagoda mother and daughter had lent paddy. Again it will present how much interest was taken on the lent paddy as the following,

5 *tins* (baskets) interest per 10 *tins*²³ (*Ta-khu-lat* interest)

6 *tins* interest per 10 *tins*²⁴

7 *tins* interest per 10 *tins*²⁵

¹² 31 July 1834, borrowing-paddy contract by Shin Pu, The catalogue of materials,2004,133

¹³ 28 October 1859, borrowing-paddy contract by Maung Yin Ba, The catalogue of materials,2004,98

¹⁴ 4 November 1858, borrowing-paddy contract by U Mar, The catalogue of materials, 2004,100

¹⁵ 30 July 1883, borrowing-paddy contract by Maung Toke, The catalogue of materials,2004,100

¹⁶ 18 July 1884, borrowing-paddy contract by Maung Eik, The catalogue of materials,2004

¹⁷30 August 1858, borrowing-paddy contract by Maung Boe, The catalogue of materials,2004,113

¹⁸ 23 November 1875, borrowing-paddy contract by Ma Phaung, The catalogue of materials,2004,130

¹⁹ 28 August 1874, borrowing-paddy contract by *Thu-gyi* U Inn, The catalogue of materials,2004,130

²⁰ 15 September 1843, borrowing-paddy contract by Shin Aye, The catalogue of materials,2004

²¹ 16 July 1851, borrowing-paddy contract by *Phaya-daga* U Oak, The catalogue of materials,2004,161

²² 13 September 1874, borrowing-paddy contract by Shin Aye, The catalogue of materials,2004,130

²³ 1 June 1849, borrowing-paddy contract by U Shwe & daughter, The catalogue of materials,2004,113

²⁴ 30 August 1858, borrowing-paddy contract by Maung Boe, The catalogue of materials,2004,113

8 *tins* interest per 10 *tins*²⁶

15 *tins* interest per 15 *tins*²⁷ (*Htan Boe* interest)

In the interests mentioned above, there were *Ta-khu-lat* interest²⁸ and *Htan Boe* interest. *Ta-khu-lat* interest means to repay 15 *tins* if 10 *tins* are borrowed. Similarly, *Htan Boe* interest means to repay 20 *tin* of paddy if 10 *tins* are borrowed. Taking the interest is different from each other in studying the interests. Like it was not the amount of lent paddy, it was not the promise of repaying after for a long time (or) repaying within a short time. It was found that most of the contracts were *Htan Boe* interest: mostly lent paddy was 225 *tins*, 130 *tins* and 100 *tins* and the least was 4 *tin* and 5 *tins*. My opinion is that it depends on the friendliness between lender and borrower.

It was observed that the interest of lent paddy was paid back by paddy and also by money. The price of paddy can be known from the contract of paddy price. In the reign of King Mindon which were 1858, 1859, 1867, different prices of paddy was found in Shwebo and 50 *kyats*, 80 *kyats* and 100 *kyats* per 100 *tin* of paddy were observed and the highest price which was 13 *kyats* per 100 *tins* was found once in 1867. It was observed that in comparing with the other areas, the price of paddy was cheaper in Shwebo. It was also found in the contracts from Wunpyae that the price of paddy was 12.5 *kyats* per 10 *tin* in 1859 and 1860.²⁹

In studying the contract of paddy price, borrowing period of paddy was Waso (July) and the repaying period was Tabotwe (February) and it was the time of harvesting paddy. Like the contracts of repaying the lent paddy was found, there were also the contracts that the paddy was not repaid although the target date arrived. At that time, both sides had to sign again with the new promise. As only 21 promised contracts was found, it was observed that there was only 10 %. It cannot be said exactly whether the contracts of repaying paddy were not kept or they were lost as only two contracts of repaying were found.

Evidences in the contracts of borrowing money

In the contracts of borrowing money, lender and borrower had to make the contract including their promises. In that contract, the name of borrower, address, the name of lender, the amount of money that was lent and the interest were included. Sometimes, the reason of borrowing money was indicated. Only two contracts were found. In studying the contract of borrowing money, it was assumed that the people who lent money were normally poor person and they had to face difficulty in earning money and had to struggle their lives. However, it was observed that the headman of village, governor of village, headman of town, donor of a monastery, donor of a pagoda, donor of a *Sar-taik* which were administrative officers were included in the borrowers of money. Although it was indicated that borrowing money by the

²⁵ 13 September 1874, borrowing-paddy contract by Shin Aye, The catalogue of materials,2004,130

²⁶ 23 November 1875, borrowing-paddy contract by Ma Phaung, The catalogue of materials,2004,130

²⁷ 21 September 1868, borrowing-paddy contract by Maung Saing & Maung Kywet, The catalogue of materials,2004,152

²⁸ Thein Hlaing, U,*Khit-haung Myanma Thamaing, Thu-tay-tha-na Abidhan*(Ancient Myanmar Historical Term), Yangon, Tekkathomya Press, 2002, p. 55 (Henceforth: Thein Hlaing, 2002)

²⁹ Toe Hla, *Wan Pyae (or) Taik-kyan Se-ywa ei Si-bwa-ye Son-chek Nauk-khan Thamaing*(Wan Pyae (or) Taik-kyan Se-ywa's Background History of Economic Pivot), Shasha Phwe Phwe Myanma Thamaing, Published in honour of the 75th anniversary birthday of Dr Than Tun, Vol.2, Yangon, Thein Hteik Yadana Press, 1996, p.189(Henceforth: Toe Hla, 1996)

headman of village was to do the village affairs, the others were not indicated. Those who donated pagodas and monasteries were given the title as “Donor of a monastery and donor of a pagoda” once their business became flourished. It can be assumed that they lent money because their business was destroyed and their crops were destroyed by natural disasters due to the political situation of the country.

The names of lenders included in the contract of borrowing money are going to be indicated. The names of 29 lenders were found in 121 contracts of borrowing money. They were

Minzeyabo
 Shwetaung Nawyahta
 Yadarnatheinga Mingaung and wife
 Min Shwe Taung Sithu
 Naymyo Thamada Yehtinkyaw and wife
 Minkone *Ywa-thu-gyi* U Yon Pin
 Sin Kut *Ywa-thu-gyi*
Wun Kadaw, Mei Ke
 Thugyi Kan Tai Min and wife
Phaya-ama & son
Phaya Dagar Maung Bo
Kyaung Dagar U Win and wife
Kyaung Dagar Maung Kyaw
Kyaung Dagar U Bay
Sar-taik Dagar U Ywe and wife
 Maung Man and wife
 Mae Hnin & son
 Maung Htoke & wife
 Maung Bin and wife
 Maung O Zar
 Ko Aung Zan and wife
 Maung Pe (Hta-naung Village)
 Maung Shwe Hmun
 U Thar Dwe
 Maung Myeik & wife
 Ma Shwe Mè
 Mg Shwe Zin and wife
 Mg Shwe Ba and wife³⁰ etc:

9 administrative officers, donor of a pagoda, 2 of female donor of pagoda, 3 donors of monastery, one donor of *Sar-taik* and 14 other wealthy people were included in 29 lenders. Ma Shwe Hmet and Mg Shwe Zin were the grandsons of female donor of pagoda. Among 121 contracts of borrowing money, there were 61 contracts which sons and grandsons of donor of pagoda lent money. It was observed according to the evidences in the contracts that sons and

³⁰ (a) 6 March 1828, borrowing-money contract by Maung Yone, The catalogue of materials,2004,87
 (b) 19 October 1868, borrowing-money contract by Saya Maung Kat, The catalogue of materials,2004, 120
 (c) 29 April 1845, borrowing-money contract by Mi Toe, The catalogue of materials,2004
 (d) 7 January 1884, borrowing-money contract by Maung Shwe Po, The catalogue of materials,2004,154
 (e) 2 March 1868, borrowing-money contract by Maung Pe, The catalogue of materials,2004

grandsons of donor of pagoda had influenced 50 % on the task of borrowing money in Shwebo at the late Konbaung era. It can be seen clearly that as the lenders of money, they had done the task of borrowing as a business. If money was not repaid within the limited period, they had to make the contract again with the new promise. As there was only one contract made with the new promise, it can be known that the borrowers had repaid within the target time.

It will be presented from the extracts of the contracts that to what extent of money was lent. Most of borrowing money (the loan) was 200 *kyats* and the least was 5 *kyats*. Sometimes, it was observed that the loan had to be repaid within a week. There were 12 contracts of evidences that the loan was repaid.

It will be extracted from the contracts that how much interest was taken on the loan. The rate of interest was not mentioned in every contract. It was found that various rates were 3 *mu*, 4 *mu*, 5 *mu* per 10 *kyats* in a month and it was mentioned in the contracts that the interest was 5 *mu*. Some contracts indicated that money was lent without taking any interest. Such kinds of contracts were found only in two. It can be assumed that the interest was not taken because of being relatives and being friends. It was found in one contract that the loan was 14 *kyats* and one *mat* and the interest was to look after 50 cows.³¹ 14 *kyats* was balanced with 3 *mat* of gold in that period. Therefore, it is observed that it is equal to about 9 lakh Myanmar *kyats*, regarding with the current price of gold. There was only one such kind of contract. It was included in some contracts of borrowing money to pay the paddy together when the loan and interest were repaid.³² A few such kinds of contracts were found. For example,

The governor of Minpay Village U Po and a group of people lent 72 *kyats* of silver coins from the husband of Thugyi Kantai Princess with the interest 72 tins (baskets) of paddy.³³

The headman of Nyaung Pin Kone Village, Maung Shwe Bè, Maung San, Maung Paw Ei lent 36 *kyats* of silver coins from the headman by the interest 36 tin of paddy³⁴

According to the contract mentioned above, it can be seen clearly that as an interest, one basket of paddy was given per one *kyat* of loan. It is assumed that money would be lent how much the interest was because the current problem solving was the most important as mentioned above.

Conclusion

To sum up about the study of the contract of borrowing paddy and the contract of borrowing money of Shwebo in the late Konbaung Period, the creditor (rich person or lender) had done borrowing paddy and money as their business and the borrowers had to borrow them for different reasons. Although the borrowers knew that the rate of interest was sometimes high, they had to borrow to solve their current earning problems and the difficulties they had encountered. However, it was certain that their current problems would be solved. It can be

³¹ 26 July 1840, borrowing-money contract by Maung Lake, The catalogue of materials,2004,127

³² 2 March 1868, borrowing-money contract by Maung Pe, The catalogue of materials,2004,95

³³ 9 August 1867, borrowing-money contract by Minpay *Ywa-ok* U Po & others, The catalogue of materials,2004,135

³⁴ 9 August 1867, borrowing-paddy contract by Ma Phaung, The catalogue of materials,2004, 130

studied clearly that there were lender and borrowers, and different classes of people were included in the borrowers.

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