

Index

“debt trap”, 9
“pawnshop”, 4
“temple property” (*miaochan*), 133

A

access to cash, 109
access to capital, 8, 13, 161
access to credit, 12, 24, 30, 97, 106, 168
advance payments, 126–27
Amanna Gappa, 24–25, 84–85, 88, 90–91, 93–94, 96, 99–100
arisan, 130

B

bad debt, 110–12, 157
Badan Kredit Kecamatan (BKK), 18
Bali, 48–49, 52–53, 55, 57–58, 64, 66, 181–90
Bank Dagang Bali (BDB), 18
banking system, 20
bankrupt, 28, 148, 151, 156–57
bankruptcy, 149, 151–55
banks, 105
Bapak Loperasi (“Father of Cooperatives”) Mohammad Hatta, 15
Batavia, 122, 124–25, 127–28, 130–33, 135, 138, 152, 157
bondsmen/bondswoman, 68
Boné, 80–81
borrow, 32, 84, 91, 104, 169, 182
borrower, 7–11, 17–18, 24–25, 27, 63, 85–87, 91–92, 96, 107, 110–11, 117, 132, 147, 171

borrowing, 2, 32–33, 73–74, 80, 84, 117, 182–83, 185
burgers, or European private traders, 130

C

capital, 19, 103–06, 108–09, 112–14, 117, 124, 127, 146–47, 161, 170
capital formation, 7
capital market, 9, 30–31, 160–77
cash, 14, 106, 109, 112, 164, 172
Chinese Mercantile Operations, 124–42
Chinese merchants, 124
collateral, 17, 23–24, 31, 64, 67, 86, 173
collectivism, 14
colonial credit service, 15
colonial debt crisis, 143–59
colonial state, 160–77
colonialism, 27–30
commerce, 24–27
compensation, 68–72, 77
competition, 147–49, 155, 166
compulsion, 4
cooperation, 25, 148, 154, 164
cooperatives, 15, 17, 163–65, 174–75
corrupt, 162
corruption, 17, 164, 174
Council of Justice or Raad van Justitie, 104, 113–16, 151
credit, 1–142, 144–51, 155–57, 160–77
credit banks, 14, 31, 83
credit contracts, 5, 17, 23, 86, 136

credit facilities, 152
 credit fund, 25
 credit line, 9
 credit market, 7, 9, 16, 23, 29, 31,
 117, 173
 credit practice, 126, 154
 credit providers, 18, 23, 25–27, 124,
 132, 135
 credit provision, 168
 credit relations, 127
 credit risk, 152
 credit services, 172, 174
 credit supply, 162, 169
 credit system, 97, 162–68
 creditor, 1, 4, 8–9, 13, 20–22, 24–27,
 32, 47, 53–54, 56, 61, 63, 66,
 73, 75–76, 85, 87, 92, 96, 104,
 111, 114, 130, 144–45, 147–51,
 153–54, 156–57, 182–83,
 185–87, 190
 creditworthiness, 11, 32, 104, 106,
 111, 113, 135, 163
 culture, 6–9

D

de Wolff, 163, 167
 debt, 1–79, 84–88, 91–94, 96,
 102–23, 127, 131, 145, 150–51,
 153–54, 178–90
 debt bondage, 2–4, 6, 20–22, 31,
 41, 48–51, 57, 61, 71, 76–77,
 178–90
 debt clearance, 46, 56, 178–80
 debt collection, 116
 debt crisis, 28
 debt letter, 72
 debt peonage, 61, 64, 67, 78
 debt recovery, 149
 debt repayment, 20, 31
 debt settlements, 3
 debt slave, 9, 87, 100, 105
 debt slavery, 4, 21, 30, 33, 87
 debt transfer, 73
 debt-clearance documents, 43–46, 50

debtors, 1, 20–21, 24–26, 28, 49–54,
 56–57, 61, 63–65, 73–75, 85–87,
 96, 104, 106, 108–13, 148–49,
 181–83, 188, 190
 default, 17, 32, 53, 151–52
 defaulters, 113, 145
 dependency, 3–6
dessabank, 164, 169, 172
diakonij or deaconate (or college of
 deacons), 104, 107–11, 116, 118
 Dutch East India Company, 125, 130,
 133

E

Early Island Southeast Asia, 41–60,
 178–90
 Ethnical Policy, 16, 161–62, 164,
 171, 174
 ethnicity, 9–13, 24–27
 excessive borrowing, 19

F

fees levied on debt repayment, 52–54
 finance, 134, 154
 fines, 68–72, 75, 77, 84, 185, 190
 fixed-interest loans, 25

G

ganhui or “dry *hui*”, 130
 gifts, 4–5
 glebe slave, 61
 glebe slavery, 62
 good debt, 110–12
 goods, 85, 89, 145–47, 151, 174
 gratitude, 4
 guarantors (*borgen*), 108–10, 113,
 115–16
 guild, 138, 145–47, 156, 166–67,
 171, 175

H

hereditary slaves, 4
hui (*hwee*), 127, 129–30, 134
huoqian, 127

I

ideology, 13–16
 income, 104, 131, 133, 135, 154,
 171–72
 indebtedness, 9, 13, 15, 21–22, 29,
 31, 41, 48, 61, 63, 68, 76
 Indonesian People's Bank (BRI),
 16–20, 32
 inflation, 17
 inherited debt, 43, 45–46, 56
 insolvency, 9, 57
 insurance, 7–8, 25, 29, 32
 interest, 3, 21, 44, 53–54, 56, 63–67,
 84–85, 93–94, 96, 104, 107,
 109–10, 112, 122, 131–32, 187
 interest charge, 7, 9, 94
 interest on loans, 52–54
 interest rates, 5–10, 12, 14, 16–17,
 20, 22–23, 30–31, 62–67, 75–77,
 87, 110–13, 117, 131, 135, 147,
 160–61, 163, 166–74
 interest-free loans, 7, 12, 94
 interest payments, 72–73, 189–90

J

Java, 48–49, 52–53, 55, 57–58, 64,
 66, 103–04, 124, 126–27, 131,
 160–90

K

kangchu or “river-port chief”, 129
kepeng, 126
 Kong Koan (Chinese Council), 124,
 127, 130–33, 135–36, 138
kongsi (gongsi), 127–30, 134, 136, 151

L

labour, 161, 189
 landlords, 7
 law codes, 55, 57, 63–64, 66, 68, 76,
 84–85, 90–91, 93, 99–100
 legal codes, 20–23, 55–57, 65–66, 77,
 82, 99
 legal traditions, 62–63

Lembaga Perkreditan Desa (LPD), 17
 lenders, 8, 10, 23, 25, 52, 54, 63,
 85–87, 96
 lending, 2, 8, 76, 80, 84–85, 108,
 111–12, 116, 146, 168, 175
 lending capital, 31
 lending money, 110–13
 letters of credit, 12
 liability, 46, 151, 154, 163
 Lie Tjong Hwat, 150
 liquidity, 19
 loan capital, 97
 loan contracts, 21, 42, 54, 74, 85
 loanable funds, 8
 loans, 1, 7–9, 14, 16–18, 21, 23–24,
 27–28, 30, 46–47, 49, 52, 56–
 57, 63–66, 73, 80, 83, 85–95,
 108–13, 116–17, 126–27, 129,
 131, 147, 155, 165, 167–73
 local monopoly or monopsony rights,
 125
 losses, 84–85, 171
lumbung, 164–65, 169, 171

M

macrofinance crisis, 16–20
 Makassar, 80–82, 84–85, 87–88, 90,
 93–97, 100–23, 157
 microbanking, 8–9, 19
 microcredit, 9, 32
 microentrepreneurs, 17
 microfinance, 16–19, 32
 microfinance institutions, 8, 18–19, 32
 microfinance providers, 17
 microfinance revolution, 16–20, 32
 microsavings, 18
 money, 15, 24, 43–44, 46, 50, 56,
 58, 72–73, 76, 84–86, 90–91,
 97, 100, 102–43, 148–49, 154,
 162–63, 174, 185 money loans,
 21, 103
 moneylenders, 7–9, 14, 18, 64, 93,
 105, 110–11, 117, 130, 135, 163,
 167, 173

moneylending, 26, 76, 108, 116, 154,
167, 175
monopoly, 8

N

nationalism, 13–16
newcomers (*sinkheh*), 138

O

obligation, 4
Oen Tik Kang, 153, 157
orphan chamber or *weeskamer*, 104,
107–12, 116, 118
outstanding debts, 5
overindebtedness, 33

P

paceklik, 164
pagoda slave, 61
pawn, 63
pawn contracts, 56
pawning, 46–47, 56, 63, 77, 105, 111
pawnshop credit, 169
pawnshops, 105, 165–72, 174–75
payments, 68, 94, 114, 145, 150, 152
peons, 22
People's Banks, 30
pici, 126
Popular Credit Service, 17, 30
poverty, 6–9, 19, 22, 29, 33, 61
power, 3–6, 104
precolonial inscriptions, 20–23
principal, 45, 53, 56, 65–67, 83,
93–94, 131, 151, 181–87, 189
priyayi banks, 164
profit, 15, 27, 52, 83–85, 88–90, 93,
95–97, 103–04, 118, 127, 161,
163, 167, 171
Raiffeisen, 162–65, 174

R

recovering debts, 5
registration of debts, 72–74, 77

regulated repayment of debt, 51–52
regulation of debt, 48–49, 86
religious personages, 43–44
repay, 17, 184, 186, 190
repayment, 44, 46, 48–49, 52, 56–57,
63–64, 72–73, 90, 116, 147–48,
155, 179, 181, 183–84, 188
repayment rates, 17
repayment schedules, 52, 55, 57
revenue farming, 125
rijksdaalders, 128
risk, 85
rural credit, 9, 162
rural credit programmes, 16
rural credit system, 17
rural loans, 9
rural markets, 162
rural savings, 9

S

sanctions, 68, 106, 113, 136
sanctuary, 49–54, 185–86, 190
save, 32
savers, 7, 18
savings, 7, 9, 11, 14–15, 18–19, 30,
32, 127, 130, 161, 165, 171–74
security, 46, 65, 86, 97, 108, 110,
127, 147
Semarang, 124, 130, 132–35, 138,
148–49
serfs, 61
servitude, 49–51, 57, 185, 190
shareholding, 127
shihui or “wet *hui*”, 130
slavery, 4–5, 21–22, 33, 61–63,
71–72, 78
slaves, 22, 61, 70–72, 76, 85, 88–89,
96, 108–10, 116
social security, 83
social security institution, 83
sources of credit, 108, 110
spending, 19
Surabaya, 143–59

T

Tan Eng Goan, 138
 tax farm, 128
 tax farmer, 131
 taxation, 6, 24, 83
 taxes, 48, 125, 164, 189–90
 Tjie Lam Tjay Association (“House of Aid and Direction”), 124, 130, 132–33, 138
 Tjioe Toan Lok, 154–55
 To Wajoq, 80–101
towkay, 125, 127–29, 132, 136–37
 trade, 9–13, 42, 83, 86, 91–92, 96, 108, 117, 143, 145–47
 traders, 7, 9, 82, 85, 89–90, 92–93, 97, 103–05, 110, 113, 115–16, 121, 125–27, 144–50, 152–57
 transaction costs, 10–11
 transportation, 92
 transporter, 85

trust, 10, 25–26, 28, 46, 74, 77, 105, 113, 135, 148, 160, 163, 174

U

United States Agency for International Development (USAID), 16
 unpaid interest, 45
 usufruct, 110
 usurers, 18
 usury, 13, 25, 91, 94

V

VOC (or Dutch East India Company), 103–04, 107–18, 122, 131
volksbanken, 164–65, 168–71, 173

W

Wajorese (To Wajoq), 24–25
 Wajorese, 80–88, 90–98, 100