

Village Headman and Their Financial Role in Managing Credit Institutions during Colonial Times

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Abstract

This study examines the role of the village headman in overseeing village credit institutions (Village Banks) during the colonial era in Indonesia. Using a historical approach, it investigates the financial duties of the headman and the advantages he derived from these institutions. Village Banks, established by the colonial government, were community-based credit systems designed to meet specific economic needs in rural areas. The paper focuses on the headman's administrative role within the Village Bank framework, analyzing his interactions with the institution and his significant influence over village finances. It argues that the involvement of local elites, particularly the headman, was crucial to the establishment, operation, and success of Village Banks. The patron-client relationships inherent in rural society also played a key role in facilitating the functioning of these credit institutions. However, this system had its drawbacks, as the headman and other elites often exploited it for personal gain, hindering the full development of Village Banks. In this context, effective bureaucratic oversight became essential to ensure the progress and proper functioning of the Village Banks.

Keywords: Village Banks; Credit Institutions; Village Headman; Financial Role; Colonial Indonesia.

Introduction

At the end of the nineteenth century, Indonesia's economic history is often referred to as the liberal era. However, some scholars have labeled this period as one of economic stagnation in Indonesia (van der Eng 2002, 426). This situation prompted efforts to overcome the economic crisis. One indication of this crisis was the per capita calorie intake of Indonesians, which in 1880 was significantly lower than in 1815-1,562 calories compared to 1,830 calories, assuming that crops were directly converted into calories (Boomgaard 1989, 97). In addition, the average annual working hours per family increased compared to previous periods, from 592 hours to 669 hours per family. Ironically, despite the increased workload, per capita production rose.

As a result, consumption decreased, even though the workload increased. Another indicator of deteriorating living standards was the income per unit of labor, which in 1880 was lower than in 1815. The socio-economic conditions of the

indigenous population attracted the attention of some elites in the colonial government. These elites emphasized the need to improve the economic situation of the natives. Colonial ministers such as Baron van Dedem in 1891 and Van Kol in 1897 discussed compensation for the natives in the parliament (Furnivall 1939, 230–231). A more assertive stance emerged from C. Th. Van Deventer, who, in an article published in *De Gids* in 1899, argued that the Netherlands had a moral debt to the natives in its colonies. This led to a shift in colonial political policy, with the central idea being the moral obligation of the Dutch toward the natives, later known as ethical politics (Gongrijp 1928, 185–186).

One of the key objectives of ethical politics was the introduction of agricultural credit, proposed by the General Governor W. Rooseboom to Colonial Minister A.W.F. Idenburg (Fasseur 2000, 210; Creutzberg 1972, 186). This policy led to the establishment of the *Volkscredietwezen*, an institution responsible for providing credit to the natives (Jan T. van Laanen

1988, 353). The *Volkscredietwezen* oversaw several credit institutions, including the Village Barns, Village Banks, and the *afdelingbank* (Booth 1998, 303). Through these credit institutions, the indigenous population had access to low-interest loans for business and employment (Stibbe 1921, 605). In this way, the credit institutions helped the villagers navigate and incorporate money into their economic lives.

Among these institutions, the Village Banks specifically provided savings and loan services to villagers. The Village Banks experienced rapid growth in Java after the Second World War. Between 1920 and 1940, the Village Banks gradually replaced the role of the Village Barns as the primary rural credit institution. Despite the economic pressures of the Great Depression in the 1930s, the amount of collected and borrowed funds continued to increase. Therefore, the main issue addressed in this article is the functional relationship between the development of the Village Banks and the role of local elites in managing these credit institutions.

This leads to the central research questions of the article: How did the Village Banks develop during the colonial period? Specifically, how many institutions were established, how much money was loaned to debtors, and how was the management of the Village Banks organized? Additionally, the article examines the roles of the local elites, particularly the village headman, in managing the credit institutions.

There are two important studies that have previously been done regarding village credit institution. Van Zanden (2009) Java appears to be trapped in a situation marked by limited and fragmented capital markets, where interest rates are high and there may be significant monopoly power controlling rural financial markets. This condition is indicative of the region's underdevelopment. Both examples demonstrate that these structural issues are shaped by strong path dependencies. In contrast, interest rates in Java were notably high during the seventeenth, eighteenth, and nineteenth centuries, and they increased once more in the post-World War II period.

Rinardi et al (2017) examined the existence of the credit institution called *Lumbung Desa* to

facilitate loan schemes and savings, which could be provided in the form of either cash or rice. This system aimed to assist farmers by offering an alternative to middlemen and moneylenders, who were often seen as exploitative. *Lumbung Desa* operated in numerous villages across Java during the colonial period, relying on rural communities with unique socio-economic ties, which contributed both to its strengths and its challenges. Despite some limitations, *Lumbung Desa* had several advantages: first, it offered loans in cash and/or rice, both of which were crucial and immediate needs for the villagers; second, its presence in rural areas helped farmers become customers and gain easier access to markets; and third, its adaptability allowed it to respond flexibly to the changing needs of rural communities (Rinardi et al 2017).

Method

As a historical study, this research employs a historical method divided into four steps. The first step, heuristic, involves the gathering of sources, which are classified into two types. The first category consists of primary sources from contemporaneous witnesses to the events under study, including autobiographies, newspapers, official archives, and government documents. This section emphasizes two key sources, particularly those from the official government archives: MVO Residen Banten van Riensum (1913) and MVO Residen Banten W.C.H. van Thime (1920), both from the Indonesian National Archives. Additional primary sources include the *Verslag van Volkscredietwesen* reports from 1920 and 1925, which are housed in the Indonesian National Library in Jakarta. These annual *Volkscredietwesen* reports provide insight into the amount of credit issued by the Village Banks and the growth in the number of these institutions. Other important primary sources are the *Indische Verslag* reports from 1931 and 1934, part of the Sonobudoyo Museum Library's collection in Yogyakarta.

In addition to primary sources, secondary sources were also used. These include works that were not contemporaneous with the events, such as books, research articles, and other scholarly

writings. Alongside the heuristic method of source gathering, source criticism was employed. There are two types of source criticism: internal and external. This study focused on internal criticism, which examines the credibility of the sources. This process helps establish historical facts, such as the development of the Village Banks in Java between 1910 and 1940, and the growth in capital and funds collected by these institutions from third parties.

The Village Bank Management

One of the official credit institutions belonging to the colonial government incorporated in *Volkscredietwesen* was the Village Banks. This institution emerged because the villagers no longer demanded loans or credits as the crops, but in cash. This is due to the development of socio-economic condition for the villagers who no longer relied on their income from the agricultural sector, especially as traditional farmers. However, their incomes also earned from working as plantation workers, traders, craftsmen, handymen, transportation services, etc. Therefore, the necessity of cash significantly increased in the native society. At the same time, the Village Banks initially developed by the government in the rural society were unable to meet the credits in form of cash among their members. Under those circumstances, the Village Banks previously developed by the colonial government started to widely spread in the native society in Indonesia (van Laanen, 1988: 352-354). Indeed, this institution only lent cash in a small amount and in a short space of time. However, their role became more important together with the necessity of cash in the native society.

The Village Banks as the saving-loan institution basically were established for the necessity of people in hamlets, villages, a country or their communities. Therefore, this institution precisely was similar in a cooperative which only their members, who had paid their monthly dues, applied for loans. The Village Banks were established through the village meetings, so the institution used the village's savings as one of their initial capitals. As a result of this, the villagers might be considered as the owner of the Village Banks. Nevertheless, only the villagers who paid the principal dues or participated in their initial capitals

could borrow money from these banks. The village's savings as an initial capital for the Village Bank led this institution could not be separate from the bond with the village government bureaucrat. This could be seen from the institution which managed the Village Bank, namely the commission or the supervisory boards and the administrator. All could not be separated from the existence of the village bureaucrat, especially the headman and the clerk.

The first administrator in the Village Bank was commissions or supervisory boards. This administrator was established to supervise and as a place for the Village Bank management to be responsible for their works. The members of this administrator were the headman, the clerk, and two or three famous people in the rural society, either due to their reputation or appointed by the chief (Suharto 1988, 74). Comprehending from their memberships, the supervisory board was run by the village bureaucrats, namely the headman and the clerk. Moreover, people who wanted to be their members should be appointed by the chief first. Thus, the village bureaucrat influence was very strong in the Village Bank management.

In order to observe the influence of the village bureaucrats in the Village Bank management, this could be identified from the Village Bank managers. This management administrators were administrated by the members from the riches and the local officials, and led by the headman (Obdam 1922, 40). The designation of the headman as the chairman in managing the Village Bank was caused by the patron-clients characteristic (Scott 1993, 1-62). In the solid Javanese society, the headman in Java was usually the rich in his village. Due to his position and wealth, his commands and requests were definitely obeyed by his people (Obdam 1922, 40). This condition put the headman as a chairman of the Village Bank management, so this would provide its own advantages for the bank. The villagers who became the Village Bank customers obeyed their duties. As the Village Bank costumers, they had to comply and to obey the chairman of Village Bank or the headman. The similar role was also performed by the other administrators, namely the riches in that village. Furthermore, due to the riches' wealth, the villagers were forced to consider

other administrators if they were not corresponded with their headman. Thus, the emergence of the bad credits or arrears could be minimized. In other words, this was because of the role of the Village Bank administrators and the headman who became the most influenced people there.

The Village Bank management did not earn salary for their works. In other words, they were volunteers for the Village Bank concerns. Nevertheless, the administrators had a great authority to manage the Village Banks. They reserved a right to decide whoever got loans from the Village Banks. During their daily works, they were assisted by a trusted bookkeeper. The bookkeeper was assisted by two writers and an assistant writer who was responsible to the Village Bank savings. They were appointed by the supervisory boards or commissions (Kern 1904, 668).

Unlike the voluntary administrators, the supervisory boards reserved a right to earn salary for their position in the Village Bank. The salary came from the attendance of the supervisory boards' meeting and the profits of the Village Banks. This profit derived from the percentage of the paid interests by the borrowers and debtors of the Village Banks. For the headman who would automatically become the supervisory board, his income from the Village Banks was a very profitable (Verslag van Het Volkscredietwesen 1920, 10). The supervisory boards might convene a general meeting to discuss various problems faced by the Village Banks. In addition, the supervisory boards might dismiss the positions of the Village Bank administrators if they committed an offense or a misappropriation. They also had a great authority to supervise the administrators' actions. Additionally, they specifically had an authority act under special conditions. In addition, they also had a considerable authority in the Village Bank management. Meanwhile, they were not allowed to obtain loans from the Village Banks (Kern 1904, 668).

The government initially paid less attention to the Village Banks, but due to the increase of cash necessity in the rural society, the government tried to develop the Village Banks. This was in contrast to the Village Banks which developed significantly in early twentieth century (Rinardi et al. 2017,

238), so the Village Banks was developed cautiously. The government realized that the Village Banks were only thrived if they were established for the rural society necessity. Based on the government's perspective, the Village Banks could establish and work properly if the surrounding people required their existence (*MVO Residen Banten van Riensum* 1913, Reel 1 Jo. 1a MVO Collection of Indonesian National Archives).

The credit procurement initially showed positive development until 1918, then credits provided by the Village Banks decreased due to the economic depression. This period called as an apparent prosperity increased economy. In addition, this condition caused the increase of credit necessity and credit procurement, so the Village Bank credits grew rapidly approaching 1930. After that, the economic depression era and the prolonged dry season, caused the decrease of the villagers' income in 1930 (Indische Verslag 1931, 234). Consequently, this condition caused the Village Bank administrators being more careful to take out loans for their customers. They took out loans with the smaller amounts from the shorter payback (Indische Verslag 1931, 235). This condition continued until 1933. The amount of money lent by all Village Banks in Java and Madura at that time was 36,6% from the amount of loans in 1929 (the year which the Village Banks took out much loans) due to the decline of credit nominal taken out by the Village Banks to their debtors. The average loans in 1929 were only 43% compared with the average loans in 1929 (Indische Verslag 1934, 178).

After the economic depression, especially in 1936, the number of the Village Bank customer in Java and Madura started to increase from 0,85 million in 1935 to 0,86 million in 1936 (van Laanen 1980, 108-111). In fact, this condition was not balanced with the rise of the amounts of credits by the Village Banks. Consequently, although the number of Village Bank debtors in Java and Madura increased, but because the normal average loans taken out by the Village Banks after the depression period were low, this caused the total loans after that era could not approach the golden age of the Village Banks approaching the economic depression era in 1930.

The credits borrowed by the Village Banks showed an increase in 1937. All Village Banks took out loans f.16,7 million compared with the previous year f. 14,06 million. The amount of loans continued to rise to f. 21,74 million in 1940. Thus, the effect of the economic depression era in village credit sector started to disappear in 1937. Nevertheless, the rural economic activities, especially credit sector were not able to restore their energy as their peak in the years before the economic depression era. This could be seen from the amounts of credits lent by the Village banks, but it had not reached the golden age of the Village Banks yet, that was before the depression era.

Village Headman in the Village Banks

The headman had an important role to manage the village credit institution during the colonial era, especially the Village Banks. This was due to the fact that the Village Banks never separated from the influence of village bureaucrats from the beginning. Their establishment, capitals and managements involved the village bureaucrats. Additionally, their involvement in the Village Banks became clearer when the colonial government assigned a duty to the local officials to establish the Village Banks. The task of the village bureaucrat was reinforced by the government circular on 11 October 1922 No. 2829/III. In the circular, the government would pay attention to the Village Banks. The undeveloped Village Banks would be liquidated, on the contrary, the the developed ones would be expanded. The General Governor encouraged the local rulers to collaborate establishing the Village Banks. The establishment not only carried out by liquidating the existing Village Barns, but also reducing *afdelingsbank* business in the small credit sector (Margono 1924)

The government circular dated 11 October 1922 No. 2829/III clearly supported the Village Banks as the official government policy. This meant that the colonial government made the Village Banks as a benchmark for government success in the region. In other words, the economic growth of a region based on the government perspective, somewhat depended on the successful management of the Village Banks. Thus, the headman and the village officials assumed that the

Village Banks had a necessary meaning for their superiors, so the headman placed the Village Bank management into his main priority in the village administration. The success of the village administrations from the economic side could be seen from the Village Bank management.

Furthermore, the most important thing was that the government circular led the headman officially assigned a new duty to assist establishing the Village Banks. This had occurred in *Afdeling Kerawang*. The native officials were burdened by a request to establish the Village Banks. The government policy encouraged the villagers to submit complains about the headman if he did not assist establishing the Village Banks (Verslag van Volkscredietwesen 1920, 11). All conditions above placed the headman having both a duty and an important role in the Village Bank development. He assigned a duty from the government to establish the Village Banks, and the important thing was people could report him to his superior if the positive action was not taken.

The headman had a strong position in the establishment of the Village Banks and their management. Consequently, the headman was someone who had an enormous authority and responsibility in the Village Bank management. In addition, this condition was also supported by the psychological side from the villagers, so he became a patron for them. A headman was a figure who was respected and obeyed by all villagers. Thus, he was required by the Village Banks, so their costumers complied their obligations. His position in the Village Bank management might the villagers to obey all obligations related to the Village Banks. In other words, the headman role was required to handle the loan repayment and credits. Therefore, his role was important in the Village Bank management (Le Roy 1927, 97).

Because of his enormous role in the Village Bank management, this led the headman having several advantages from the institution. Even the Village banks had developed into one of the necessary incomes for the headman and the other village bureaucrat officials (Verslag van Volkscredietwesen 1920, 11). Thus, the Village Banks became more important for the headman not only due to the instruction from the government, but also as a source of their incomes.

Similarly, this was also applied to the Village Bank administrators. They consisted of the village bureaucrats and the riches in the village. They were not entitled to earn salary from their positions in the Village Banks. However, they reserved a right to decide whoever got loans from the Village Banks. In this case, they were entitled to take out loans for themselves from the Village Banks.

In reality, the Village Bank administrators often placed the Village Banks as their own institution to receive cash, although from loans. This could be seen from the amount of loans took out by the administrators (the general administrators or the writers). For example, in 1919, overall, the Village Bank administrators took out loans of f964.700. meanwhile, the overall loans and payment for the writers at the similar year were f.422.300 (Verslag van Volkscredietwesen 1925, 11).

According to the information above, it could be seen that the Village Banks became an important source of income for the headman and the other village officials. They received a substantial perquisite from the Village Banks. The income derived from their official payment as a member of supervisory boards and also the loans from the Village Banks. The loans derived from his position as a daily village administrator. Thus, they received two sources of income from the Village Banks. In addition, the Village Banks became important for the village bureaucrat's life. This was not due to the colonial officials' pressure, but their advantages in their economic life.

The enormous role of the headman in the Village Banks had caused a vulnerability in their management. In fact, the unoptimized work of the village credit institution due to the headman role including the Village Banks was found. This condition was caused if the headman as the village credit institution manager was a poor person, so he would be under capitalism influence which was usually performed as loan sharks. Consequently, the headman might disregard the credit institution's interest, including the Village Banks because this was against the loan sharks' interest who had supported him to be a headman (Mesman 1908, 91).

Conversely, if the headman was rich, the village credit institution, in this case the Village

Banks, also would be disregarded due to his own interest. The emergence of the village credit institution led the villagers to have another alternative if they required cash in a shorter time. However, this was in contrast with the usual role of the riches in the village who always became a loan support for the villagers. Thus, the Village Banks were corresponded with the rich headman and he also have a particular interest to them. Correspondingly, the headman role traditionally obliged to provide loans for his people who had money difficulties. Based on the farmers' perspectives, the lenders were a helper in the crisis time, they were not harmful loan sharks. Thus, the headman had a moral obligation to assist the poor in his village who required cash (Scott 1993, 9). If he did not have sufficient funds, he would connect the people with a person who could take out loans. However, the mutual help relationship became debts, and this burdened the debtors (Lobato 1936, 129). While the headman intercession was misused for the debtors' interest (Burger 1970, 122). In this case, the debtors were always in a weak position. They were willing to accept the burdensome money loan agreement due to the urgent need of cash. The headman often insisted the debtors (his people) to return their loans based on the initial agreement regardless their economic condition (Rinardi et al 2019).

Besides the interest conflict with the village bureaucrats, the existence of the credit institution precisely was used by the village bureaucrats for their own interest. This also occurred in the Village Banks, so this institution had become an important source of income for the headman and the village bureaucrats. Even though they did not receive salary from the Village Banks, they were entitled to decide the prospective debtors who took out the loans, so they could place themselves and their family as a primary priority to receive loans. This could be seen from the amount of loans took out by the Village Bank administrators. In 1919, their overall loans were f.964.700,-. The amount of payment and loans took out by the writers was f. 422.300, at the same year (Verslag van het Volkscredietwezen 1920, 11).

As a result of this, the Village Banks could not develop properly, as occurred in Banten. There occurred a misappropriation in the Village Bank

management because of the enormous power of the Village Bank administrators, so their actions were less control. Moreover, the misappropriation occurred due to the weak supervision from their superiors, especially from Europe leaders (MVO Residen Banten W.C.H. van Thime 1920, MVO I E No Reel 1 Collection). Thus, the success of the Village Banks depended on their management, especially the headman. Therefore, the Village Bank administrators always had a hard duty to develop this institution. In other words, the Village Banks could work well and reached their progress if established for the rural society purposes. (MVO Residen Banten C.W.A van Riensum 1913, MVO IE No Reel 1 Collection).

The headman role for the development of the Village Banks was very necessary. He might lead this institution to develop and to provide many advantages for their people. However, he also caused the Village Banks not to completely develop because his actions meant for his own interest. In this case, the bureaucrat's supervision became important for the Village Bank progress.

Conclusion

The development of Village Banks in Java during the colonial era can be attributed to several factors. First, the Dutch Colonial Government actively promoted the establishment of these institutions by requiring native officials to assist in their development. Second, there was an increasing demand for cash within society, particularly among rural communities. This factor was crucial because the success of credit institutions relied heavily on local demand. The greater the need for credit, the more likely the institution was to thrive. Conversely, if the community did not require such services, the institution had little chance of surviving, let alone expanding. Finally, the involvement of village elites played a significant role in the establishment and growth of the Village Banks.

The presence of village elites was essential for the functioning of the Village Banks. Their support was vital for ensuring that villagers adhered to repayment schedules. The patron-client relationships in rural society also facilitated the success of these credit institutions. However, this

arrangement could have a downside: the elites, particularly the headman, were often able to exploit the system for personal gain. Despite this, the headman, as the highest authority in the village, always had a vested interest in the success of the Village Banks. In conclusion, the development of Village Banks as rural credit institutions was largely shaped by the headman's influence and involvement in their management.

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