

INTISARI

Penelitian pengelolaan keuangan di pedesaan Buleleng Bali, tahun 1873-1934, berkaitan dengan sistem transaksi dan pengelolaan keuangan yang diselenggarakan oleh lembaga desa, *banjar*, *sekeha* maupun antar perorangan. Pengelolaan keuangan di pedesaan menjadi tema penelitian karena berdasarkan atas kepercayaan bahwa lembaga keuangan desa diyakini akan dapat mendukung proposisi tentang ketahanan lokal pedesaan terhadap pengaruh modern yang dibawa oleh pemerintah Hindia Belanda.

Tingkat kemampuan pedesaan Buleleng dalam pengelolaan keuangan, di tengah-tengah kekuasaan kolonial dan modernisasi lembaga ekonomi yang dilaksanakan oleh pemerintah Hindia Belanda, dilihat dari sudut pandang sejarah ekonomi sosiologis. Menulis sejarah ekonomi tanpa mengabaikan latar belakang masyarakatnya. Metode penelitian menggunakan metode sejarah, untuk menemukan sumber primer dan sumber sekunder. Sumber primer kolonial ditemukan dalam bentuk arsip dan sumber lokal dalam bentuk *pipil*, yang ditemukan di perpustakaan. Sumber lisan diperoleh dari hasil wawancara dengan beberapa narasumber, untuk memperkuat kebenaran dan otentisitas sumber-sumber tertulis yang telah ditemukan. Metode penulisan memahami pembagian berdasarkan tema-tema, namun tetap kronologis.

Sumber lokal berupa *pipil* menunjukkan bukti historis, bahwa masyarakat desa di Buleleng pada masa itu, telah memiliki kesadaran taat hukum dengan mengadministrasikan transaksi keuangan secara otentik. Mengelola uang bagi masyarakat pedesaan Buleleng, selain mencerminkan kegiatan ekonomi, juga merupakan satu kegiatan implementasi kesatuan antara tradisi, budaya dan agama. Dengan adanya bank modern, masyarakat pedesaan telah dilibatkan dalam sistem ekonomi uang. Masyarakat pedesaan memiliki kemampuan dalam menerima keputusan nilai tukar yang ditetapkan oleh pasar dan perbandingan dengan nilai tukar pemerintah Hindia Belanda, antara uang kepeng dengan uang kartal milik pemerintah Hindia Belanda. Pada masa itu dapat dianggap telah terjadi tanda-tanda aktivitas tukar menukar mata uang, sejenis *money changer* pada masa kini.

Kata Kunci: transaksi dan pengelolaan keuangan, sistem administrasi, kesadaran hukum, bertahan secara selektif.

ABSTRACT

A study of financial management in the Buleleng Village, Bali, from 1873 to 1934 has been related to the transaction system and the financial management that the village institution, the *banjar*, the *sekeha* and even the individuals perform among one another. The researcher selected financial management in the village as the topic of the study because the researcher believed that the village financial institution would be able to support the proposition of local village resilience toward the modern influence that had been brought by the government of Dutch Indies.

The capacity level of Buleleng village in terms of financial management, in the middle of colonialism and modernization toward financial institutions that had been implemented by the government of Dutch Indies, was viewed from the economy sociology historical perspective. As a result, the writings of economy history should not abandon the history of the villagers. For the research method, the researcher selected the historical method in order to find the primary and the secondary sources. The primary source from the era of colonialism was found in the form of archives and the local source of colonialism was found in the form of *pipil*, which was found in the library. In addition, the oral source was found from the interview with several sources and the interview was conducted in order to support the truth and the authenticity of the written sources that had been found. Through the writing method, the researcher strived to under to the theme division chronologically.

The local source in the form *pipil* showed historical evidence that the Buleleng villages at that time had already possessed of legal compliance by administrating the financial transaction authentically. In addition to reflecting economical activity, managing the finance for the Buleleng villagers had also been an implementation of unity among the tradition, the culture and the religion. The existence of modern bank had involved the villagers in the economy system of currency. The villagers had the capacity of accepting the exchange rate that had been stipulated by the market the comparison of exchange rate that had been stipulated by the government of Dutch Indies and one of the cases was the comparison between the *kepeng* coins and the banknotes that had been issued by the government of Dutch Indies. At that time, the researcher might consider that there had been the activities of exchanging currency like the ones in the recent money changers.

Keyword : financial transaction and management, administration system, legal awareness, selective resilience.