

## WHO IS THE MOST AUTHORIZED TO ERADICATE ILLEGAL FINANCIAL INSTITUTION?

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## ABSTRACT

Illegal financial institutions have repeatedly appeared and disappeared in the community. Illegal banks or savings institutions disguise their businesses as travel agents or public fund savings institutions called arisan. At the moment, there have been emerging illegal online loan institutions (Pinjol). In 2021, illegal online loans (Pinjol) become a trending topic in Indonesia. Illegal lending has become a long-standing issue in society. The authorities have carried out the eradication of illegal lending. However, illegal borrowing is never completely eradicated and is always present in the community. Illegal borrowing has also caused a lot of community problems. This research aims to examine the illegal borrowing in the midst of society. This research uses a normative juridical method. This research concludes that eradicating illegal lending is the responsibility of the police, not the responsibility of the Indonesian Financial Services Authority (OJK). Even though illegal lenders operate in the financial industry, the Indonesian Financial Services Authority has no authority over the illegal financial industry. The authority of the Indonesian Financial Services Authority has been confirmed in Law of the Republic of Indonesia Number 21 of 2011. The illegal financial industry does not only exist in the financial technology industry, but has also emerged repeatedly in the conventional financial industry, such as illegal banks, fraudulent investments, and credit unions.

**Keywords:** Illegal, Indonesian Financial Services Authority, Online Loan

## ABSTRAK

Lembaga keuangan ilegal telah berulang kali muncul tenggelam di tengah masyarakat. Adanya bank gelap atau lembaga simpanan dengan mempergunakan bentuk *travel agent* atau lembaga simpanan dana masyarakat dalam bentuk arisan. Pada saat ini, telah bermunculan lembaga pinjaman online (Pinjol). Pinjaman online (Pinjol) ilegal menjadi isu hangat dalam masyarakat Indonesia selama tahun 2021. Pinjol ilegal telah menjadi isu lama di tengah masyarakat. Otoritas telah melakukan pemberantasan pinjol ilegal. Namun, pinjol ilegal tidak pernah habis diberantas dan selalu ada di tengah masyarakat. Pinjol ilegal juga telah menimbulkan banyak masalah masyarakat. Penelitian ini bertujuan untuk meneliti mengenai pinjol ilegal di tengah-tengah masyarakat. Penelitian ini mempergunakan metode yuridis normatif. Penelitian ini menyimpulkan bahwa pemberantasan pinjol

ilegal merupakan tanggungjawab kepolisian, bukan tanggungjawab Otoritas Jasa Keuangan (OJK). Walaupun pinjol ilegal bergerak di industri keuangan, tetapi OJK tidak memiliki wewenang terhadap pelaku industri keuangan ilegal. Wewenang OJK telah ditegaskan dalam Undang Undang No. 21 Tahun 2011. Industri keuangan ilegal tidak hanya terjadi di industri teknologi keuangan, tetapi hal yang sama juga telah berulang terjadi pada industri keuangan konvensional seperti bank gelap, investasi bodong maupun koperasi simpan pinjam.

**Kata Kunci:** Ilegal, Otoritas Jasa Keuangan, Pinjaman Online

## I. INTRODUCTION

Illegal financial institutions have emerged in the community. There are companies that collect public funds with an arisan scheme. There are companies that collect public funds by disguising their status as travel agent companies. Various cases of illegal financial institutions have been arrested and given sanctions. Cipaganti owners will be penalized for committing a criminal act of collecting funds from the public in the form of deposits without permission from the relevant authorities.<sup>1</sup> The Depok District Court has given guilty verdicts to the first three leaders in the case of Umrah pilgrims fraud.<sup>2</sup> The online arisan has deceived hundreds of Solo residents. Each arisan member deposits funds in the range of 1 million IDR to 10 million IDR.<sup>3</sup>

Financial technology companies have grown rapidly. One of the financial technology

sectors is the online loan sector (pinjol). Conventional financial institutions are transforming into financial technology companies. Competition between conventional financial institutions and financial technology companies is getting tougher. In addition, many conventional financial institutions cooperate with online loan companies in conducting business activities.<sup>4</sup>

The development of financial technology companies has resulted in positive and negative effects on people's lives.<sup>5</sup> Financial technology companies consist of payment gateways, online loans, online product offerings, and financial literacy.<sup>6</sup> Online loan financial institutions have also developed legal and illegal online loan financial institutions. Online loans are loan facilities by financial service providers that operate online.<sup>7</sup> Illegal online loans have had

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<sup>1</sup> Tempo.co. (2015). *bos-cipaganti-divonis-18-tahun-penjara*.

<sup>2</sup> Mantalean, Vitorio. (2020). *first-travel-akan-ajukan-pk-minta-aset-yang-dirampas-negara-dikembalikan*.

<sup>3</sup> CNN Indonesia. (2021). *ciri-ciri-arian-online-bodong-awas-penipuan*.

<sup>4</sup> Johan, Suwinto. (2020). Users' acceptance of financial technology in an emerging market (An empirical study in Indonesia). *Jurnal Ekonomi Dan Bisnis*, 23(1), 173–188.

<sup>5</sup> Widiarti, Arti., Insani, Nursolihi., & Tuanaya, H. Humayra. (2020). Penyuluhan Dampak Positif dan Negatif Dari Layanan Pinjaman Online Dalam Ranah Hukum Pidana dan Hukum Perdata di Desa Jagabaya, Kabupaten Lebak-Banten. *Jurnal Pengabdian Kepada Masyarakat*, 2(3), 425–430.

<sup>6</sup> Johan, Suwinto. (2020). Users' acceptance of financial technology in an emerging market (An empirical study in Indonesia). *Jurnal Ekonomi Dan Bisnis*, 23(1), 173–188.

<sup>7</sup> Iin Indriani, Nurhayati, & Utaminingsih, Sri. (2021). *Analisis Dampak Dan Resiko Hukum Terhadap*

a negative impact on people's lives.<sup>8</sup> One of the causes for illegal online loans to become an issue is the way debt collectors collect.<sup>9</sup> One of the illegal online loan customers wanted to commit suicide because of the debt collector's collection method. The customer was a mother who lives in Wonogiri.<sup>10</sup> Many customers experience stress due to loan collection procedures by online loan companies. In addition, online loans also contact parties who have no relationship with this loan with access to loan borrower's data. This data access has violated the privacy of the data owner. In addition to telephone number data, the loan company also accesses other personal data, such as personal photos. If the customer does not pay, the debt collection will distribute the borrower's pictures.<sup>11</sup>

This has attracted the attention of the President of the Republic of Indonesia and the relevant ministers. President Jokowi has ordered a follow up on illegal online loans.<sup>12</sup> Coordinating Minister for Political, Legal, and Security Prof. Mahfud MD has also stated that illegal online loans can be subject to criminal sanctions.<sup>13</sup> The problem of illegal online loans has repeatedly occurred in the community. Online loan providers can easily

register their applications with application operating system providers, both the App Store and Play Store.<sup>14</sup> After registration and uploading the application, the operating system providers will verify the registrant data and provide confirmation via email if the application is approved. Once approved, the application will be publicly accessible.

This research aims to discuss the eradication of illegal online loans that have not been completed and who should be responsible for eradicating illegal online loans based on the laws and regulations in Indonesia. There have been many discussions about the effects of illegal online loans. However, studies on complete eradication of online loans with the framework of eradicating conventional illegal financial institutions are still rare. This research will discuss why eradication of illegal financial institutions is difficult, especially illegal online loans.

The Financial Services Authority (OJK) has the authority to supervise fintech-based companies in Indonesia. This is regulated in Article 4 of Law of the Republic of Indonesia Number 21 of 2011 on Financial Services Authority (OJK Law). This is also mandated in Law of the Republic of Indonesia

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Praktik Pinjaman Online Di Masa Pandemi. *Rechtsregel*, 4(1), 95–107.

<sup>8</sup> Sugangga, Rayyan., & Sentoso, E. Hari. (2020). Perlindungan Hukum Terhadap Pengguna Pinjaman Online (Pinjol) Ilegal. *PAJOU (Pakuan Justice Journal of Law)*, 01(01), 47–61.

<sup>9</sup> Roy. (2021). Diteror Debt Collector Pinjol Ilegal, Ini Saran Bareskrim. *CNBC Indonesia*.

<sup>10</sup> Widyastuti, R. Ariyani. Yakti. (2021). Ibu Asal Wonogiri Ini Bunuh Diri Tak Kuat Ditagih Pinjol Ilegal, Respons OJK? *Tempo.Co*.

<sup>11</sup> CNBC Indonesia. (2021). *sebar-foto-kontak-begini-jahatnya-pinjol-ilegal*.

<sup>12</sup> Asmara, C. Gian. (2021). Jokowi Punya Rencana Jitu Untuk Musnahkan Pinjol Ilegal. *CNBC Indonesia*.

<sup>13</sup> CNBC Indonesia. (2021). *Mahfud MD: Kita Serius Tindak Pinjol Ilegal, Bisa Dipidana!*

<sup>14</sup> Woiden. (2018). *Cara Mendaftarkan Aplikasi iOS Ke Apple App Store*.

Number 8 of 1999 on Consumer Protection (UU PK). In addition, there is Regulation of the Indonesian Financial Services Authority Number 77/POJK.01/2016 which regulates Information Technology-Based Lending and Borrowing Services.<sup>15</sup> The loan agreement must be based on Article 1320 of the Indonesian Civil Code.<sup>16</sup> Indonesian Financial Services Authority supervision can be carried out in three ways, namely direct, indirect, and market conduct supervision. Indonesian Financial Services Authority can impose administrative sanctions and fines up to license revocation.<sup>17</sup> Indonesian Financial Services Authority supervision is only carried out on registered companies, not all companies. This is the same with illegal miners, counterfeit drug sellers, and counterfeit money dealers. Bank Indonesia is the authority that regulates the circulation of money. However, distribution of counterfeit money is a criminal offense and this has exceeded the authority of Bank Indonesia. Criminal offenses are under the authority of the Indonesian National Police.

All existing regulations regulate and

supervise registered Fintech P2P Lending. While illegal lending is not yet registered with the Indonesian Financial Services Authority, specifically for illegal lending that requires higher regulations than the Regulation of Indonesian Financial Services Authority.<sup>18</sup> Thus, eradicating illegal lending requires cooperation between the Ministry of Communications and Informatics, Indonesian Financial Services Authority, and Indonesian National Police. Eradication of illegal borrowing requires special regulations.<sup>19</sup> The form of supervision carried out by the Indonesian Financial Services Authority (OJK) on the online credit loan business is an integrated and coordinated supervision system between legal structures, such as the Indonesian National Police, Bank Indonesia, Indonesian Financial Services Authority, and Investment Alert Task Force.<sup>20</sup>

The police have difficulties in eradicating online loans because of difficulties in proving ITE crimes, difficulties in bringing in witnesses and experts, the lack of police human resources who understand ITE evidence, and the public who have not been

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<sup>15</sup> Nugroho, Hendro. (2020). Perlindungan Hukum bagi Para Pihak dalam Transaksi Pinjaman Online. *Justitia: Jurnal Ilmu Hukum Dan Humaniora*, 7(2), 328–334. <https://doi.org/10.35706/positum.v5i1.3482>

<sup>16</sup> Awanda, I. Tria. (2019). Analisis Pinjaman Online oleh Fintech Dalam Kajian Hukum Perdata. *Jurisprudentie*, 6(2), 291–306. <https://doi.org/10.31227/osf.io/nufce>

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<sup>18</sup> Sitompul, M. Gerarita. (2018). Urgensi Legalitas Financial Technology (Fintech): Peer To Peer (P2P) Lending Di Indonesia. *Jurnal Yuridis Unaja*, 1(2), 68–79. <https://doi.org/10.35141/jyu.v1i2.428>

<sup>19</sup> Budiyantri, Eka. (2019). Upaya Mengatasi Layanan Pinjaman Online Ilegal. *Info Singkat, Kajian Singkat Terhadap Isu Aktual Dan Strategis Bidang Ekonomi Dan Kebijakan Publik*, 11(4), 19–24.

<sup>20</sup> Hakim BF, Ari. Rahmad., Wisudawan, I. Gusti. Agung., & Setiawan, Yudi. (2020). Pengaturan Bisnis Pinjaman Secara Online Atau Fintech Menurut Hukum Positif Di Indonesia. *Ganec Swara*, 14(1), 464–475. <https://doi.org/10.35327/gara.v14i1.122>

cooperative.<sup>21</sup> In addition, law enforcers have not provided strict sanctions against illegal online loan providers.<sup>22</sup>

Illegal lending companies trigger criminal acts, such as fraud, money laundering, and misuse of consumer data.<sup>23</sup> For loans granted, creditors are entitled to debt payments in accordance with Article 1338 of the Indonesian Civil Code.<sup>24</sup> Loans of money are transactions that generally occur in the community. Borrowing money must be accompanied by an obligation to pay by the borrower. Matters related to lending and borrowing are classified as civil disputes. If a borrower is unable to repay the loan in accordance with the agreed time and amount, then the borrower has defaulted.

The country has provided consumer protection as regulated in the Law of the Republic of Indonesia Number 8 of 1999 on Consumer Protection (UU PK) and Regulation of the Financial Services Authority Number 1/POJK.07/2013 on Consumer Protection in the Financial Services Sector, Ministerial

Regulation Number 20 of 2016 on Protection of Personal Data in Electronic Transactions are considered inadequate in providing personal data protection.<sup>25</sup> Personal data protection regulations are still being prepared as the Personal Data Protection Law. The PDP Law is targeted for completion in 2021.

Regulators need to provide knowledge and information to the public regarding legal requirements and principles that must be met regarding electronic agreements.<sup>26</sup> Regulators need to regularly announce financial technology companies registered with regulators. Increasing public trust is very necessary for the development of technology companies (Johan, 2021). Regulators need to be aware of borrowers' ethical perceptions. Ethical perceptions can reduce intentions to borrow online.<sup>27</sup>

Various incidents of illegal lending have shown that consumer protection is still very weak, especially in the financial sector. Regulators need to issue consumer protection

<sup>21</sup> Nurwahridya, M. Meingga, & Hartiwiningsih. (2020). Peranan Polri Dalam Penanggulangan Tindak Pidana Siber Oleh Desk Collector Pinjaman Online. *Jurnal Recidive*, 9(1), 43–49.

<sup>22</sup> Disemadi, hari Sutra., & Regent. (2021). Urgensi Suatu Regulasi yang Komprehensif Tentang Fintech Berbasis Pinjaman Online Sebagai Upaya Perlindungan Konsumen di Indonesia. *Jurnal Komunikasi Hukum*, 7(2), 605–618. Retrieved from <https://ejournal.undiksha.ac.id/index.php/jkh>

<sup>23</sup> Wahyuni, R. Ani. Eko., & Turisno, B. E. (2019). Praktik Finansial Teknologi Ilegal Dalam Bentuk Pinjaman Online Ditinjau Dari Etika Bisnis. *Jurnal Pembangunan Hukum Indonesia*, 1(3), 379–391. <https://doi.org/10.14710/jphi.v1i3.379-391>

<sup>24</sup> Dei, M. Fina. (2020). Transaksi Pinjaman Online Ditinjau Dari Undang- Undang Tentang Informasi Dan Transaksi Elektronik. *Proceeding: Call*

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<sup>25</sup> Prilliasari, Erna. (2019). Pentingnya perlindungan data pribadi dalam transaksi pinjaman. *Majalah Hukum Nasional*, 2, 1–27.

<sup>26</sup> Widiarti, Arti., Insani, Nursolih., & Tuanaya, H. Humayra. (2020). Penyuluhan Dampak Positif dan Negatif Dari Layanan Pinjaman Online Dalam Ranah Hukum Pidana dan Hukum Perdata di Desa Jagabaya, Kabupaten Lebak-Banten. *Jurnal Pengabdian Kepada Masyarakat*, 2(3), 425–430.

<sup>27</sup> Wardani, D. Kusuma., Nugroho, S. Pulung., & Prabowo, A. Adi. (2021). Pengaruh Persepsi Etis Dan Religiusitas Terhadap Niat Umkm Melakukan Pinjaman Online Pada Masa Covid-19. *Kajian Bisnis Sekolah Tinggi Ilmu Ekonomi Widya Wiwaha*, 29(2), 81–92.

regulations in the financial industry.<sup>28</sup> Protection of personal data in electronic transactions has been regulated in Regulation of the Indonesian Financial Services Authority Number 77/2016.<sup>29</sup> Higher regulations governing the protection of personal data are not yet available. The Personal Data Protection Law (UU PDP) has become a trending topic of discussion in the community. The PDP Law will be able to limit the use of personal data for things that are currently done by online loan businesses.

The research questions are as follows: why is the eradication of illegal online loans not finished? Who should be responsible for eradicating illegal online loans under Indonesian laws and regulations? How to limit the creation of new illegal online loans?

## II. RESEARCH METHOD

Constructed on the contextual, problem construction, and previous studies, the research method used is normative legal exploration technique or literature-based legal study, involving secondary resources. This research explores legal philosophies and rules, legal systematics, and the level of harmonization among statutory rules, relative rules, and legal description, especially those

connected to financial technology companies. In normative regulation, this research uses a statutory method (statute method), leading a review of all connected rules and policies. The statutory regulation method is a method using rules and regulation. With this method, research examined regulations, adjusted, and identified them with related rules.

Normative legal research resources involve primary legal resources, secondary legal resources, and supporting legal resources. The primary legal resources used in this research included the 1945 Constitution of the Republic of Indonesia, rules, and other connected regulations. Secondary legal resources included literature in the form of legal papers, legal theories, scientific publications related to study subjects, conference outcomes, and scientific articles. Tertiary legal resources explain primary and secondary legal resources.<sup>30</sup>

## III. DISCUSSION

### 3.1 Eradication of Illegal Financial Institutions

The Indonesian Financial Services Authority has the authority to supervise financial institutions based on the Indonesian Financial Services Authority Law. The

<sup>28</sup> Johan, Suwinto., & Ariawan, Ariawan. (2021). Consumer protection in financial institutions. *Legality : Jurnal Ilmiah Hukum*, 29(2), 173–183. <https://doi.org/10.22219/ljih.v29i2.16382>

<sup>29</sup> Nurmantari, N. N. Ari. Diah, & Martana, Nyoman. A. (2019). Perlindungan Hukum Terhadap Data Pribadi Peminjam Dalam Layanan Aplikasi Pinjaman Online. *Kertha Wicara*, 8, 1–14.

<sup>30</sup> Johan, Suwinto., & Ariawan, Ariawan. (2021). Keterbukaan Informasi Uu Pasar Modal Menciptakan Asymmetric Information Dan Semi Strong Form. *Masalah-Masalah Hukum*, 50(1), 106–118. <https://doi.org/10.14710/mmh.50.1.2021.106-118>

Indonesian Financial Services Authority oversees the operations of financial institutions registered within the Indonesian Financial Services Authority. As a registered financial institution, it will include the words "Permitted or Registered and Supervised by the Indonesian Financial Services Authority ". This sentence provides knowledge to customers that this financial institution is an official institution supervised by the Indonesian Financial Services Authority.

A financial institution that does not include this sentence "Licensed and Supervised by the Indonesian Financial Services Authority" means that it does not obtain a permit and is not supervised by the Indonesian Financial Services Authority. If there is such an institution and violates the law, the Indonesian Financial Services Authority does not give the authority to impose sanctions. Sanctions can be imposed by the relevant authorities based on the violations committed. The Indonesian Financial Services Authority can report or customers can report, if they are harmed. However, the Indonesian Financial Services Authority does not have the authority to impose sanctions. The Indonesian Financial Services Authority can only impose sanctions on registered financial companies or financial institutions. The Indonesian Financial Services Authority sanctions take the form of fines, administrative sanctions, and revocation of permits. Illegal companies do not have permits, so administrative sanctions and sanctions for revocation of permits cannot be

carried out. Fines also cannot be carried out, because illegal financial technology companies are not subject to the authority of the Indonesian Financial Services Authority.

Illegal financial institutions have sprung up frequently. Illegal financial technology company in the field of stock and cryptocurrency investment offerings has caused many victims. Financial technology companies in the investment field offer investments with an app. After some time, the app disappears. Customer money is lost.

Cryptocurrency investment offerings have also occurred several times. The promise of getting a large return has attracted customers. However, after some time, the company disappeared. Customer money is lost too.

If an illegal financial institution carries out illicit banking practices, then this financial institution violates the regulations for collecting public funds without a license as a bank. If certain companies collect funds from the public, which are not in the form of a bank, then the company has violated the Banking Law. The public will report to the relevant authorities, including the police, if a loss occurs.

Thus, the eradication of illegal financial institutions can be carried out by the Police based on the violations committed. The Indonesian Financial Services Authority has no authority over this violation. The Indonesian Financial Services Authority carries out the authority as outlined in the

Indonesian Financial Services Authority Law. The Indonesian Financial Services Authority also has no obligation to compensate consumers for losses caused by illegal financial institutions.

Illegal financial institutions have repeatedly emerged in different forms. There are illegal financial institutions in the form of raising funds through travel companies, collecting funds in the form of credit unions and using the funds for company investments, raising funds with promises of large returns on investment, and selling insurance in the form of crowdfunding.

### **3.2 Eradication of Illegal Online Loans**

Online loans are a form of financial institution that has been supervised by the Indonesian Financial Services Authority. However, the Indonesian Financial Services Authority supervision is only for online loans that are registered and will be given permission if they meet certain requirements. This online loan is a part of a financial technology company.

An online loan business runs a business by making an application. The application will be displayed on Playstore (Android) or App Store (iOS Apple). After that, the public can download the application. People who want to borrow money can apply for a loan through the downloaded application. Loan application can be done by following the procedures in the application.

The application process to be displayed on the Playstore or App Store does

not require the approval of certain authorities such as the Ministry of Communication and Informatics. The authority can ask the service provider to downgrade or remove the application that is considered to violate the laws and regulations. Applications that are downgraded or removed can easily change their name and then re-register to the Playstore or App Store again.

Eradication of this illegal application is not easy to carry out. The number of applications in the Playstore and App Store is very large. Community reporting is essential. Eradication of illegal loans requires the cooperation of all parties. Authority alone will have difficulty if it has to act alone.

### **3.3 Those who are responsible for eradicating illegal online loans**

Eradication of illegal online loans is the responsibility of all parties. Authorities require coordination between government institutions, including the Indonesian Financial Services Authority, the Indonesian National Police, the Ministry of Communication and Informatics, and other related institutions. Authorities can take action against this illegal loan, if there is a report from the public. Authorities will have limited capabilities against illegal loan information.

If there is an online loan provider that is reported by the public, the Indonesian Financial Services Authority will review the loan status based on the loan list at the Indonesian Financial Services Authority and the Regulation of the Indonesian Financial Services Authority. If the Indonesian Financial Services Authority confirms

that the loan is illegal, then the related party can take action, including deleting the application from the Playstore or App Store.

Eradication of illegal borrowing requires cooperation between agencies and the community. The eradication of online loan providers cannot be carried out by the authorities alone. This happens to almost all illegal activities. For example, illegal mining, illegal fishing, and selling counterfeit products in e-commerce. Reports from the community and coordination with the relevant task force are very much needed.

### **3.4. Preventive Measures against the Creation of New Illegal Online Loans**

The Indonesian Financial Services Authority has taken many initiatives as a preventive measure against the creation of illegal financial institutions, especially illegal online loans. The actions taken by the Indonesian Financial Services Authority include:

1. Publications of financial technology institutions that have registered or have obtained OJK permits, including online loans.
2. The Indonesian Financial Services Authority reviewed the licenses of financial institutions deemed to have violated the regulations on the implementation of financial technology companies, including online loans.
3. The Indonesian Financial Services Authority requires the inclusion of information for every financial institution that has been officially registered and has obtained a license by including "Permitted, Registered, and Supervised by OJK". The

information will distinguish legal and illegal financial institutions.

4. The Indonesian Financial Services Authority organizes financial literacy to the public regarding illegal online loans through social media.

Socialization must be continuously improved through an appropriate literacy process to customer segments who are the target of online loans.

Other things can increase access to finance broadly for the whole community. People need online loans because of the need for funding. Communities need affordable sources of funding with easy requirements.

## **IV. CONCLUSIONS**

Eradication of illegal financial institutions requires the active participation of the public and the relevant authorities. Eradication of illegal financial institutions, especially online loans, does not only depend on a single authority, but coordination between agencies. The Financial Services Authority needs to continue to take preventive actions, such as promoting financial literacy to the community. Illegal financial institutions continue to emerge in various forms. Financial institutions have emerged in various forms, such as travel agents, credit unions, and social gatherings.

The limitation of this research is in reviewing the process of deleting applications by the Ministry of Communication and Informatics and the process of submitting application registration by companies. This analysis is very important,

considering this is the initial process of the emergence of illegal online loan applications. Other research can be developed by studying the actual needs of the community for online loans. By knowing the background, the relevant authorities can find solutions to meet the public's funding needs.

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