

Legal Aspects in Religious Financial Management Case Study on the Surabaya City Government Budget



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ABSTRACT: Economic development aims to enhance capabilities and freedom of choice, relying significantly on government spending. The local government's financial administration, as shown by the Regional Budget (APBD), reflects its capacity to fund governance, development, and social services. Financial ratios analysis is employed to assess the local government's performance. Regional autonomy laws empower regional authorities to provide transparent, participatory, and accountable services to the community. This study evaluates the efficiency of regional revenue realization using a descriptive juridical approach, focusing on the legal aspects of financial management in Surabaya City's local government budget.

KEYWORDS: Religious Financial Arrangements, Local Government

I. INTRODUCTION

Regional autonomy is the granting of authority to regions to control and manage local interests communities in accordance using their aspirations and due to laws and regulations. The granting of autonomy is based on a the new rule on local government, On October 5, 2004, laws No. 32/2004 and No. 33/2004 on the financial balance between the federal government and local municipalities were passed. Passed on October 15, 2004, which replaced Law No. 22/1999 and Law No. 25/1999. As a result of the granting of broad autonomy, district governments are empowered to manage the potential of their own regions. Law No. 32/2004 gives district government's broad authority to organize every government matter, including except for some areas like foreign policy, military and security, financial justice, fiscal, religion, and other authorities specified by government rules, plan, implementation, supervision, control, and evaluation. In order to fulfill the obligations of this broad regional autonomy, local governments are responsible for improving services and community welfare democratically, justly, equitably, and sustainably. Local governments must do a better job of managing the potential of their areas, including natural resources, human resources, and prospective financial resources.

(Kema, Ihwan: 2013) Article 4 of Regional financial management must be organized, compliant according to Government Regulation No. 58/2008 regulating regional financial management and accountability. The ideals of fairness, compliance, and providing advantages to the society must also be considered by the financial management. The creation of regional revenue and expenditure budgets, which demonstrate the ability of local governments to raise funds for social services, development, and governance both directly and indirectly, is a key indicator of their financial management skills. As the entity in charge of coordinating community development, government, and other services, local governments have an obligation to submit their local financial accountability reports. The report is used to assess the extent to which the local government performs its duties well. Assessment of the success of various development programs implemented by local governments can be done through the auditing process by the accounting profession. This aims to determine the extent to which government accounting standards have been appropriately applied and whether The financial statements comply with the requirements for fairness standards applicable to the operations of a local government. In addition, assessingBy comparing financial ratios to the previously set and put into place Regional Revenue and Expenditure Budget (APBD), it is possible to assess how well local governments are performing in managing local finances. In this way, it can be assessed how the effectiveness via means of public funds by municipal authorities in achieving development goals and services to the community. In Chapter VIII on Financial Matters in the 1945 Constitution, it is stated that the APBN (Specified by legislation each year, the governmental Revenue and Expenditure Budget is a type of governmental financial management. The APBN must be conducted in an open and accountable manner with the goal of ensuring the maximum

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prosperity for the populace. Additionally, Article 23A states that things pertaining to state finances in compliance with Article 23C's directive are likewise governed by law, as are taxes and other coercive levies for state objectives.

(Renyowijoyo: 2013) In the process, A bill on state finances voted by the House of Representatives (DPR) has become Law No. 17/2003 on state finances. This law regulates various fundamental matters regarding state finances, including the definition and scope of the state, the fundamental rules of state financial management, the president's status as the custodian of those rules, and the delegation of the President's authority to the Minister of Finance and Ministers / Heads of Institutions, the composition of APBN and APBD, as well as provisions regarding the preparation and stipulation of APBN and APBD, as well as the deadline for submitting accountability reports on the implementation of APBN and APBD. Previously, on April 5, 2003, the implementation of state financial management still referred to Dutch East Indies colonial regulations, such as the Reglement voor het Administratief Beheer (RAB), Indische Comptabiliteitswet (ICW), and Indische Bedrijvenwet (IBW), which were in effect based on the transitional rules of the 1945 Constitution. Although these colonial regulations are still formally applicable, some of these provisions are no longer materially applied because they cannot accommodate the development of the state institutional system and state financial management. (Asshidiqie, Jimly: 2004) Law No. 17/2003 is a reformist product in the field of state finance, which combines two financial management systems, namely the state financial management system and the regional financial management system. However, the purpose of such unification is not clearly found in the law. Although the term "regional finance" is included in this law, harmonization with Audit of State Financial Management and Accountability Law No. 15/2004 is not found, leading to several different interpretations of the definition of state finance. Since the enactment of Law No. 33/2004 on Fiscal Balance between the Central Government and Regional Governments and Law No. 32/2004 on Regional Governance, there have been various regional financial management adjustments. With these laws, local governments have gained broad new authority in managing finances, including the freedom to determine the direction, objectives, and targets of budget expenditures and the ability to mobilize financial resources.

II. DISCUSION

(Subaedah, Syarifin Pipin Dedah: 2005) After being delegated financial authority by the central government, the sub-district functions as one of the regional organs that has the resources needed to be realized in accordance with the predetermined budget, so that Financial planning and management must be done. carefully. The importance of measuring Evaluation of regional financial performance for degree of attainment of various indicators, one of which is through value for money analysis. In this way, the extent of successful regional financial management and asset utilization can be determined. Surabaya, as the second-largest city in terms of population in Indonesia after Jakarta, serves as the provincial capital of East Java. The city, nicknamed the 'city of heroes', has a high population density and serves as the center of economy, education, and socio-cultural activities that attract people to work, do business, and seek entertainment. The impact is that there are many transactions in Surabaya City, which affect regional income and expenditure. Surabaya's source of local revenue comes from high taxes and retrubutions, while the cost of local expenditure and direct expenditure for the construction of complete and adequate public facilities continues to increase. To assess Surabaya's financial performance from the financial sector, research is needed on the Surabaya City Government's financial standing. According to the provisions of Permendagri Regional finances are all regional obligations pertaining to the administration of regional government, including all forms of wealth connected to these obligations and rights, valuable in money, according to Article 1 of number 13 of 2006, clause (6). Furthermore, paragraph 8 of article 1 emphasizes that all actions related to planning, carrying out, controlling, reporting, accounting for, and observing regional finances are included in regional financial management.

(Andayani: 2007) In general, finance reports are prepared to assist the finance department in forecasting the resources needed to carry out operational activities on an ongoing basis. More specifically, government financial reports aim to present useful information in the making of decisions, as well as show the reporting entity's responsibility for the resources reported to the local government. With the intention of presenting accurate and pertinent information about the financial situation and all transactions that took place during a reporting period, the Surabaya City Local Government Financial Report was created. The regional financial statements are also used to examine the efficacy and efficiency of regional financial management by comparing the realization of revenues, expenses, transfers, and financing to the established budget. In addition, the report helps determine the level of obeying the law and the rules. The preparation process Surabaya City Government financial reports is a form of accountability from the Mayor of Surabaya for financial management and regional performance in one calendar year. Considering the description above, the author wants to know the description of the legal aspects financial management in the regional budget of the Surabaya City Government.

III. INSERT

3.1. Overview of Surabaya City

As the capital of East Java Province and the center of development for Development Area Unit I (Gerbang Kertosusila), Surabaya City has a very important role for the surrounding area. The growth and development that occurs in Surabaya City is expected to be able to directly or indirectly encourage and trigger the development of surrounding areas. Conversely, the surrounding area is also expected to be a support for Surabaya City, so that both support each other and benefit from the development between them. This mutually beneficial development process will create a multiplier effect for Surabaya City and its surrounding areas. (Halim, A: 2012) Surabaya City is one of the centers of economic growth in East Java. Therefore, it is important for Surabaya City to pay attention to the development of the surrounding economy, including the wider regional area, namely the Eastern Indonesia Region (WTI). Surabaya City is not only the center of development for the Main Development Area Unit (SWPU) C which includes not only the heart of East Java, Bali, West Nusa Tenggara, Central Kalimantan, South Kalimantan, and East Kalimantan Provinces development for the Development Area Unit (SWP) I which covers Gresik Regency, Bangkalan, Mojokerto, Sidoarjo, Lamongan, and Surabaya City itself. Therefore, economic development in the region will have an impact on the economic development of Surabaya City. (Mahsun: 2013) To see the economic development of East Java, the An annual growth indicator for The gross regional product (GRDP) is employed. the total cost of all products and services generated by the country is known as GRDP. East Java economy in one year. GRDP is calculated on the basis of current prices, but as an indicator of economic growth, it needs to be made into constant prices according to a certain base year to remove the element of inflation. The base years used in Indonesia are usually 1973, 1983 and 1993. For almost two decades, the growth of East Java's GRDP during 1983-1996 was quite high, except in 1987 and 1996 when it was relatively low. The highest growth occurred in 1990, 1994, and 1995 with an average of over 8%. However, in 1998, there was a drastic decline in GRDP to minus 16.22% as a result of various factors, including the long lean season and the Rupiah's value has dropped compared to the US dollar. Which resulted in rising prices and declining purchasing power as well as layoffs and high unemployment.

3.3. Surabaya City at the Center of East Java's Economy

It is important to note that Surabaya City, as one of the centers of economic growth in East Java, needs to monitor economic developments around East Java Province, including the wider regional area of Eastern Indonesia (WTI). This is because Surabaya City is not only the center of the Main Development Unit (SWPU) C which includes the East Kalimantan, East Java, Bali, West Nusa Tenggara, Central Kalimantan, and South Kalimantan provinces are included, as well as Gresik, Bangkalan, Mojokerto, Sidoarjo, Lamongan, and Surabaya City itself, which is the heart of the Development Unit (SWP) I. As a result, the region's economic growth will have an effect on Surabaya City's economy both directly and indirectly. The Gross Regional Domestic Product (GRDP) growth/increase indicator, which is typically reported as a percentage, is used each year to track the economic progress of East Java. The gross domestic product (GRDP) of the East Javan economy in a given year, which includes products and services produced by the government and the private sector, both domestic and foreign. GRDP is usually calculated at current prices. However, as an indicator of economic growth, GRDP at current prices is less accurate because it contains elements of inflation or price increases. In order to be used as an indicator of economic growth, GRDP at current prices must be made into constant prices by setting a certain base year to eliminate the element of inflation. In Indonesia, the base year used to calculate GRDP at constant prices is the base year, which is the year in which the economy is in a relatively stable condition. Over a period of almost two decades, from the early eighties until the economic crisis of mid-1997 and 1998, the growth of East Java's GRDP during 1983-1996 was quite high, with figures in the range of 6-7% except in 1987 and 1996 which recorded relatively low growth, which was around 4.73% and 5.09%, respectively. Meanwhile, the highest growth occurred in 1990, 1994, and 1995 with an average of over 8%. However, in 1998, GRDP reached its lowest point at minus 16.22% as a result of various factors, including a long lean season and the Rupiah's value has dropped compared to the US dollar.. These conditions led to fantastic price increases and a 75% decline in people's purchasing power. On the other hand, many businesses could no longer afford to produce due to the significant increase in the price of imported raw materials. This phenomenon eventually resulted in layoffs and an unavoidably high unemployment rate.

3.3. Surabaya City's Contribution to East Java Economy

(Permendagri No. 16 of 2013) It is evident that the role of Surabaya City's economic development in the center of the Gerbang-kertosusila region and the wider region of East Java Province is very dominant. This can be seen from the proportion of Gross Regional Domestic Product (GRDP) contribution of Surabaya City to Development Area Unit I and the total GRDP of East Java. In 1993, Surabaya City's GRDP contribution to the East Java economy was 21.86%, and continued to increase until it reached 22.47%; 22.95%; 23.39%; and 23.53% in the following years. However, starting in 1998, the contribution of GRDP experienced a drastic decline until it reached a contraction of 18.01%. This decline was understandable as both the regional and national economies were experiencing an economic crisis at the time. However, in 1999, the economy began to recover and Surabaya City's GRDP

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contribution increased again to reach 21.83%. For the SWP I or Gerbang-kertosusila region itself, Surabaya City's GRDP contribution in 1993 was 53.04%, and continued to increase in the following years, from 53.58% to 54.68%. In other words, more than half of the economic activity centers in the Gerbang-kertosusila region depend on Surabaya City. The contribution of SWP I or Gerbang-kertosusila to the formation of East Java Provincial GRDP during this period moved in the range of 40% to 43%, except in 1998 when regional and national macroeconomic conditions experienced an economic recession.

IV. ANALYSIS

4.1. Legal Basis for Regional Financial Management

In order to manage local finances/budgets, legislation has been issued as a guide and reference for local governments. Permendagri No. 16 of 2013 replaces Government Regulation No. 58 of 2005 pertaining to Regional Financial Management. The Minister of Home Affairs also released Permendagri No. 13 of 2006 regarding Regional Financial Management Guidelines, which was later updated by Permendagri No. 59 of 2007 regarding changes to Permendagri No. 13 of 2006 regarding Regional Financial Management Guidelines. According to Permendagri No. 16 of 2013, regional financial management entails a number of tasks including planning, implementation, administration, reporting, and accountability, as well as regional monitoring. The planning and creation of the Regional Budget (APBD), which must be in compliance with the requirements of governance and the capacity of regional revenues, is the first step in the entire process. The APBD serves as a policy tool to enhance regional public services and social welfare, and it must reflect the community's actual needs while also taking into account the region's potential and unique characteristics, as well as the requirements for the development of regional budgets that are focused on local interests and public accountability. In budgeting, regional revenue is an important aspect. Regional revenue includes three components, namely Other Legal Revenues, Balancing Funds, and Regional Original Revenue (PAD). The regional government has a right known as regional revenue, which is defined as an increase in net value over the course of a year. For the benefit and welfare of the society, a well-planned budgeting procedure that is carried out in a systematic and disciplined manner would produce more ideal results.

4.2. Surabaya City Government Financial Report Fiscal Year 2022

(Regulation 12 of 2019 of the Government pertaining to Regional Financial Management) The Surabaya City Local Government Financial Statements are prepared with the aim of providing reliable and information that is pertinent to the financial situation and all transactions that occurred at the time of the report. These financial statements are also used to examine financial situation, review the efficacy and efficiency of financial management, and assist in determining compliance with laws and regulations. They are used to compare the realization of revenue, spending, transfers, and financing with the established budget. The preparation of the Surabaya City Local Government The Mayor is held accountable through the financial report. of Surabaya for financial management and regional performance in one fiscal year. Putting regional financial management in place recorded in the Surabaya City Local Government Financial Statements (LKPD) is carried out by the Regional Revenue and Financial Management Office. The Surabaya City financial report consists of several components, namely:

- 1) Budget Realization Report 2022, which presents information about the implementation of budgeted activities during one fiscal year, including revenues, expenditures, and financing. Revenues are classified based on own-source revenues, transfer revenues, and other legal revenues. Meanwhile, expenditures are classified into operating expenditures, capital expenditures, unexpected expenditures, and transfers. This report also records the previous year's budget realization for comparison with the current year.
- 2) The 2022 Balance Sheet, which shows the financial position of equity in the fund, assets, and liabilities as on a particular date. Short-term and long-term obligations are separated from assets, which are further broken down into current assets, fixed assets, and other assets. The balance sheet also includes information on fund equity, which consists of current fund equity and investment fund equity.
- 3) The 2022 Statement of Cash Flows, which describes cash receipts and disbursements during a given period divided into operations, non-financial asset investments, finance, and extrabudgetary activities. This report is helpful as both a predictor of future cash flow volume and a way to hold people accountable for cash inflows and outflows throughout the reporting period.
- 4) Notes to the 2022 Financial Statements, which consists of seven chapters. The first chapter contains an introduction to the aims and objectives the legal foundation for the creation of the financial accounts and the methodical note-writing. The following chapters present information on macroeconomics, financial policies, achievement of APBD performance targets, overview of realization of achievement of financial performance targets, regional financial reporting entities, basis of accounting, details and explanations of each financial item, and matters that have not been informed in the report. The last chapter contains concluding notes to the financial statements. The realization budget management of Surabaya City in 2022

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covers various aspects including revenue, expenditure, and financing. The following is an overview of the realization budget management in Surabaya City in 2022:

- a) Revenue:
 - Local Own Revenue (PAD): The management of local own-source revenues includes various sources of revenue such as the outcomes of the management of segregated local assets, local taxes, local levies, and other legal PAD. In the management of PAD, related parties make efforts to increase PAD revenue by optimizing existing potentials and enforcing laws against payment obligations from parties who owe the region.
 - Transfer Revenue: Transfer revenue management involves the receipt of balancing funding from the federal government and other organizations, such as the Revenue Sharing Fund, the Special Allocation Fund, and the General Allocation Fund (DBH). The terms of the relevant laws and regulations are followed in regulating the receipt of these transfer monies.
 - Other Legitimate Revenues: In addition to PAD and transfer revenues, Surabaya City can also obtain revenues from other legal sources and have been determined in laws and regulations.
- b) Expenditure:
 - Operational Expenditure: The management of operational expenditures includes personnel expenditures (salaries, allowances, etc.), goods expenditures (operational goods and other needs), and other services expenditures required to support the operational activities of local government.
 - Capital Expenditure: Capital expenditure management involves the use of budget for the construction, procurement, and repair of local fixed assets, such as infrastructure and other public facilities.
 - Unexpected Expenditure: The management of unforeseen expenditures involves budgeting to address emergencies or matters that cannot be predicted in advance.
 - Transfers: The management of transfers involves the provision of funds to other parties, such as financial assistance and revenue sharing funds, in accordance with applicable regulations.
- c) Financing:
 - Local Revenue: The management of regional revenue includes the acceptance of loans and the issuance of regional bonds to obtain external sources of financing.
 - Regional Expenditure: Regional expenditures include debt payments that must be paid by the region. Residual Budget Financing (SILPA): SILPA management involves using the remaining budget after all revenues and expenditures have been realized. SILPA can be used for various purposes that have been determined in laws and regulations.
 - The management of the realization budget of Surabaya City in 2022 is carried out by complying with all applicable laws and regulations efforts to achieve effectiveness and efficiency in the use of regional financial resources. This aims to support the implementation of local government programs and activities and improve the welfare of the community.

4.3. Analysis of Local Government Oversight of the Local Revenue Budget

Regional financial management, according per Permendagri No. 16 of 2013 regarding regional financial management, entails all regionally-based planning, implementation, administration, reporting, and accountability activities. The Regional Budget (APBD)'s preparation and creation marks the start of the management process. The APBD serves as a tool for policy improvement in the region's public services and social welfare. The APBD must reflect the real needs the potential and needs of the community in accordance with characteristics of the region, and meet the demands for creating a regional budget that is oriented towards public interest and accountability. With good planning and orderly and disciplined implementation, regional development goals can be achieved more optimally. The APBD also has several operates in accordance with Law Number 33 of 2004 regarding Central and Regional Financial Balance, namely:

- 1) Authorization Function, the APBD is the basis for implementing revenue and expenditure in the year concerned.
- 2) Planning Function, APBD is a management planning guideline for the relevant year's operations.
- 3) Monitoring The APBD serves as a guide to determine whether the actions taken by the government administration are in conformity with established rules.
- 4) Allocation Function, APBD is used to increase economic efficiency and effectiveness while reducing unemployment and resource waste.

(Sidik, Mahfud: 2002) The APBD implementation includes revenue, expenditure and financing budgets. After one semester, the local government prepares a report on the realization of the first semester of the APBD and a prognosis for the following 6 months, which is then discussed with the DPRD. If there are developments or changes in circumstances, APBD adjustments are discussed with the DPRD in the preparation of forecasts for changes to the APBD for the fiscal year concerned. Performance measurement is a procedure for evaluating progress. In implementing activities/ programs/ policies in achieving predetermined objectives. This measurement includes information on the efficient use of resources, the standard of products and services, as well as the outcomes of actions, as desired targets, and the effectiveness of actions in achieving goals. With predetermined success criteria, the performance of a person or organization can be measured and evaluated.

V. CONCLUSION

In conclusion, Surabaya City plays a vital role as the capital of East Java Province and the center of development for Development Area Unit I (Gerbang Kertosusila). Its growth and development directly and indirectly influence the surrounding areas, creating a

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mutually beneficial development process. As one of the hubs for economic expansion in East Java, Surabaya City must closely monitor economic developments in the wider Eastern Indonesia Region (WTI). The Gross Regional Domestic Product (GRDP) growth indicator is used to assess the economic development of East Java annually. Surabaya City's GRDP contribution to East Java's economy has been significant over the years. However, there were fluctuations, with the highest growth recorded in the early 1990s and a drastic decline during the 1998 economic crisis. Surabaya City is not only the center of development for the Main Development Area Unit (SWPU) C but also for the Development Area Unit (SWP) I, making it crucial for the city to consider the economic development of the surrounding region. In terms of regional financial management, regulations have been issued to guide local governments in managing their finances. The Regional Budget (APBD) is a key instrument for improving public services and community welfare. Effective and disciplined budget planning and implementation contribute to achieving optimal results. The Surabaya City Government's financial report for fiscal year 2022 provides information on the financial position and transactions, aiding in evaluating financial performance, compliance with laws and regulations, and regional performance. The report covers revenue, expenditure, and financing budgets, as well as residual budget financing (SILPA). Overall, Surabaya City's economic development is closely intertwined with the development of the Gerbang Kertosusila region and the wider East Java Province. By ensuring effective regional financial management and closely monitoring economic developments, Surabaya City can continue to thrive as an essential economic center in the region.

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