



Accountability in Village Fund Management in Disadvantaged Areas: The Role of Apparatus Ethics, Local Wisdom, and Public Trust in Tuafanu Village, NTT

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Abstract Village fund accountability remains a critical challenge in Indonesia's rural governance, especially in disadvantaged areas where ethical, cultural, and trust factors play a significant role in financial management. This study investigates the influence of apparatus ethics, local wisdom, and public trust on village fund accountability in Tuafanu Village, South Central Timor Regency, East Nusa Tenggara Province. Using a quantitative survey methodology, data were collected from 62 respondents—including village officials, community leaders, and residents—selected by purposive sampling with a 10% error margin via the Slovin formula. Multiple linear regression using SPSS analyzed partial and simultaneous effects of the variables on accountability. Results indicate that apparatus ethics significantly and positively influences accountability ($\beta = 0.273$, $t = 3.406$, $p = 0.001$), and local wisdom has the strongest influence ($\beta = 0.447$, $t = 5.589$, $p = 0.000$). Meanwhile, public trust shows a positive but statistically insignificant effect ($\beta = 0.078$, $t = 1.018$, $p = 0.313$). Together, these variables significantly affect accountability ($F = 20.554$, $p = 0.000$) with an R^2 of 0.515, explaining 51.5% of variance in accountability. The findings emphasize that enhancing ethical conduct among village officials, utilizing local cultural values as social controls, and fostering public trust are crucial to improving village fund accountability in disadvantaged communities. This study provides empirical support for integrating formal governance mechanisms with informal cultural norms to build stronger accountability systems in rural settings.

Keywords: Accountability, Apparatus Ethics, Local Wisdom, Public Trust, Village Fund Management

INTRODUCTION

Accountability in village-level fiscal management has emerged as a global governance priority, particularly as decentralization policies expand worldwide. International development organizations, including the World Bank (2019) and United Nations Development Programme (UNDP, 2020), emphasize that the success of fiscal decentralization depends critically on local government accountability mechanisms. Globally, rural communities receive increasing fiscal resources through decentralization programs aimed at reducing poverty, improving public services, and promoting inclusive development. However, evidence from developing countries across Asia, Africa, and Latin America reveals persistent accountability deficits in local fiscal management, characterized by weak oversight systems, limited community participation, and insufficient transparency (Smoke, 2015; Bahl & Martinez-Vazquez, 2021).

The Sustainable Development Goals (SDGs), particularly Goal 16 on Peace, Justice, and Strong Institutions, explicitly emphasize building effective, accountable, and inclusive institutions at all levels. Village-level governance represents the frontline of development implementation, where accountability directly affects community welfare outcomes. International research

demonstrates that accountability failures in local fiscal management not only undermine development effectiveness but also erode public trust, reduce civic engagement, and perpetuate inequality (Grindle, 2017; Andrews et al., 2017). Consequently, understanding factors influencing village fund accountability constitutes both a national governance imperative and a contribution to global development discourse.

Since 2015, the Government of Indonesia has allocated a substantial amount of Village Funds (Dana Desa) as part of a national strategic program aimed at promoting rural development and improving community welfare. Sourced from the State Budget (APBN), these funds must be managed transparently, accountably, participatively, and sustainably by every village. However, various audit reports issued by the Audit Board of the Republic of Indonesia (BPK RI), along with field observations, indicate that many villages still struggle to uphold these principles—particularly the aspect of accountability. According to Prihatin and Mustaqim (2023), accountability requires public-sector institutions to emphasize horizontal responsibility to the community, not merely vertical responsibility to higher authorities.

Law No. 6 of 2014 on Villages grants village governments significant authority in managing public services, governance, and development at the local level. The Village Fund program is designed to reduce the development gap between rural and urban areas, strengthen community empowerment, and enhance the capacity of village administrations. In this context, accountability becomes a fundamental obligation for duty bearers to present, report, and justify all activities under their responsibility. Accountability is needed not just as compliance with formal regulations but as a mechanism to maintain community trust and ensure effective use of public resources.

Tuafanu Village, located in South Central Timor (TTS), East Nusa Tenggara Province (NTT), is classified as an underdeveloped area facing numerous challenges such as limited access, low financial literacy among village officials, inadequate human resources, and lack of community participation. Strong cultural norms and geographical isolation further complicate monitoring processes. These conditions underline the necessity of conducting research on the accountability of Village Fund management in disadvantaged areas to ensure that funds genuinely reach the community and are utilized effectively.

The BPK RI's IHPS II 2022 report revealed that more than 19,000 villages in Indonesia are experiencing issues in Village Fund management, including misuse of funds, incomplete accountability documents, and indications of fraudulent activities. These findings show that accountability issues extend beyond technical administrative weaknesses and are strongly influenced by social, ethical, and psychological factors. Therefore, variables such as apparatus ethics, local wisdom, and public trust play crucial roles in shaping the quality of Village Fund governance.

Apparatus ethics is a fundamental determinant in creating clean and good village governance. Anisa and Suherman (2025) emphasize that public ethics consist of key dimensions such as equality, fairness, loyalty, and responsibility. Village officials who uphold ethical values tend to act with integrity, honesty, and professionalism. Law No. 5 of 2014 mandates that public officials adhere to a code of ethics, work diligently, serve politely, and manage state assets responsibly. However, unethical practices—such as nepotism, collusion, and manipulation of reports—are still found in many areas, weakening accountability and damaging public trust.

Local wisdom also plays a significant role in supporting accountability. Studies by Permata and Hapsari (2020) show that cultural values such as mutual cooperation, deliberation, adherence to customs, and collective solidarity act as social control mechanisms within communities. These cultural norms encourage transparency, promote community participation, and reduce the risk of fund misappropriation. Local wisdom, therefore, is not merely a cultural artifact but an important driver of accountable village governance.

Public trust is another essential element influencing accountability. Devina (2022) states that public trust reflects the community's belief in the integrity and capability of the government to manage public affairs fairly and transparently. High levels of trust lead to stronger public participation in village meetings, monitoring processes, and development initiatives. When trust is

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established, village officials are more cautious and responsible in managing funds, leading to improved reporting accuracy and transparency. Public trust thus becomes both a prerequisite and an outcome of accountable governance.

This research is grounded in the urgency to empirically examine how apparatus ethics, local wisdom, and public trust contribute to the accountability of Village Fund management, especially in 3T (frontier, outermost, underdeveloped) areas. These three variables represent sociocultural and psychological dimensions that are often overlooked in administrative-centered analyses. By integrating these factors, the study offers a more holistic and context-specific understanding of accountability in rural governance.

Previous research on village fund accountability has primarily approached the subject from three distinct perspectives, each revealing significant limitations. The first stream focuses on administrative-technical factors, such as apparatus competence and internal control systems, but these studies are largely confined to more developed regions like Sumatra and Bali, offering limited insight into informal governance within traditional, disadvantaged communities. A second perspective explores cultural dimensions, noting how local wisdom like mutual cooperation strengthens accountability, yet it often treats culture as a monolithic concept without detailing its specific mechanisms. The third stream examines ethical dimensions, but mainly in service delivery contexts, failing to systematically connect apparatus ethics to financial accountability in resource-poor environments.

Critical gaps emerge from this literature, including the lack of an integrated framework that simultaneously examines apparatus ethics, local wisdom, and public trust as drivers of accountability. Furthermore, disadvantaged regions, particularly the underdeveloped 3T areas such as TTS Regency, remain severely underrepresented in existing studies, which are predominantly based in Java, Bali, or Sumatra. There is also a need to better theorize how local wisdom functions as a social control system and to understand the role of public trust, especially in contexts where formal oversight is weak.

This study addresses these gaps by developing a novel, multi-dimensional framework that integrates formal governance factors, informal cultural mechanisms, and psychosocial dimensions to explain accountability outcomes in a disadvantaged, culturally distinct setting. The research provides theoretical novelty through its integrated approach, empirical contribution by focusing on an underrepresented region, and methodological rigor by operationalizing local wisdom into measurable indicators. Practically, the findings are intended to inform evidence-based policies for strengthening Village Fund management and improving rural governance in similarly constrained environments globally.

Based on this background, the research formulates four key questions: (1) How does apparatus ethics influence Village Fund accountability? (2) How does local wisdom influence Village Fund accountability? (3) How does public trust influence Village Fund accountability? and (4) How do the three variables simultaneously affect accountability in Tuafanu Village? To answer these questions, the study employs a quantitative survey approach and uses multiple linear regression analysis to measure the extent of influence of each variable.

Beyond statistical results, the problem-solving strategy adopted in this study emphasizes the development of policy recommendations rooted in local values and ethical governance. The research also aims to propose a conceptual model that strengthens village accountability through the synergy of ethical behavior, cultural norms, and public trust. This integrated approach is expected to offer both theoretical contributions and practical implications for improving governance in disadvantaged rural areas such as Tuafanu.

METHOD

This study employed a descriptive quantitative approach using a survey method to test the influence of apparatus ethics, local wisdom, and public trust on the accountability of village fund

management, both partially and simultaneously. The research was conducted in Tuafanu Village, Kualin District, South Central Timor Regency, East Nusa Tenggara Province, from May to September 2025, following the stages of instrument preparation, data collection, analysis, and reporting.

The population consisted of all residents and officials involved in village fund management. With a total of 165 households, a sample of 62 respondents was selected using purposive sampling based on criteria: village officials active for at least one year, community or customary leaders involved in village deliberations, and residents participating in budgeting or reporting processes.

Data collection involved questionnaires based on variable indicators, semi-structured interviews to deepen understanding of management practices and local wisdom, and documentation studies to access records on fund usage, meeting minutes, and local regulations.

Data analysis employed quantitative techniques to examine the relationships between independent variables (apparatus ethics, local wisdom, public trust) and the dependent variable (accountability of village fund management).



Figure 1. Conceptual Framework of Research

This figure illustrates the research conceptual framework showing relationships between independent variables (Apparatus Ethics/X1, Local Wisdom/X2, Public Trust/X3) and the dependent variable (Village Fund Management Accountability/Y). The framework depicts both partial effects (individual influence of each independent variable on accountability) and simultaneous effects (combined influence of all independent variables on accountability). Arrows indicate hypothesized causal relationships tested through multiple linear regression analysis.

RESULTS AND DISCUSSION

This research was carried out in Tuafanu Village, South Central Timor Regency by involving 62 respondents consisting of village officials, community leaders and villagers who participated in village deliberations. The selection of respondents used the slovin formula with an error rate of 10%, the data used in this study were primary data obtained through questionnaires, as well as secondary data, namely village documents. The questionnaire was compiled based on the indicators of each

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research variable, namely Apparatus Ethics (X1), Local Wisdom (X2), Public Trust (X3) and Accountability of Village Fund Management (Y). Respondents gave answers on a Likert scale of up to 5 (Strongly Disagree-Strongly Agree).

This study uses primary data used as a data source in research. The instruments in the study are generally in the form of questionnaires designed using the Likert scale. Based on the results of the respondents' answers through the questionnaire given previously, the respondents' answers can be presented in the form of data tabulation for both the independent variables of Apparatus Ethics, Local Wisdom, Public Trust and the bound variables of Village Fund Management Accountability. For more details, all respondents' answers can be seen in the tabulation table of respondents' answers in the appendix. Data Quality Test is a test that aims to measure how accurate and consistent the data used in research is. The data quality test is divided into 2, namely, validity test and reliability test.

The Validity Test is a valid instrument, meaning that the measuring tool used to obtain data (measuring) is valid. The measuring tools referred to here are the tests in the questionnaire.

Table 1. Validity Test Results

Variable	Item	r _{count}	Sig. (p)	Information
Apparatus Ethics (X1)	P1	0,734	0,000	Valid
	P2	0,692	0,000	Valid
	P3	0,715	0,000	Valid
	P4	0,701	0,000	Valid
	P5	0,688	0,000	Valid
Local Wisdom (X2)	P1	0,721	0,000	Valid
	P2	0,698	0,000	Valid
	P3	0,732	0,000	Valid
	P4	0,745	0,000	Valid
	P5	0,689	0,000	Valid
Public Trust(X3)	P1	0,702	0,000	Valid
	P2	0,688	0,000	Valid
	P3	0,721	0,000	Valid
	P4	0,735	0,000	Valid
	P5	0,709	0,000	Valid
Fund Management Accountability Village (Y)	P1	0,754	0,000	Valid
	P2	0,769	0,000	Valid
	P3	0,742	0,000	Valid
	P4	0,733	0,000	Valid
	P5	0,726	0,000	Valid

Source: SPSS Processed Data

Based on the table above, the results of the validity test using Pearson Product Moment correlation were obtained, a value of Sig. (p) for all performance items <0.05 and the r_{hitung} value of each item was greater than r_{tabel} (0.250) at a significance level of 5% ($n=62$). Thus, all test items on the variables of Apparatus Ethics (X1), Local Wisdom (X2), Public Trust (X3) and Accountability of Village Fund Management (Y) are declared valid and can be used in future testing.

Reliability Test

A reliability test is used to measure the reliability of data where an instrument is declared reliable if the instrument can produce the same data when used to measure the same object repeatedly. The results of the reality test are presented in the following table:

Table 2. Results of Reliability Tests

Variable	Cronbach's Alpha	Information
Apparatus Ethics (X1)	0,601	Reliable
Local Wisdom (X2)	0,614	Reliable
Public Trust (X3)	0,684	Reliable
Accountability (Y)	0,632	Reliable

Source: SPSS Processed Data

Based on the table above, the results of Cronbach's Alpha for each variable are: Apparatus Ethics (0.601), Local Wisdom (0.614), Public Trust (0.632). All values above 0.60 indicate that the questionnaire is reliable and can produce consistent answers if used repeatedly.

Classic Test

Normality Test

The Normality test is a statistical test that is carried out to assess the distribution of data on a data group or variable with normal distribution or not. A good regression is one that has normally distributed data. The data is presented as follows:

Table 3. Normality Test Results

Test	Sig.	Information
Kolmogorov-Smirnov	0,200	Normally Distributed Data

Source: SPSS Processed Data

Based on the table above, the Kolmogorov-Smirnov test obtained a sig value. 0.200 (>0.05), so that the residual is normally distributed.

Multicollinearity Test

The Multicollinearity test aims to test whether in the regression model there is a correlation between independent variables. A good regression model should not have correlations between independent variables. If the independent variables correlate with each other, then these variables are not orthogonal. An orthogonal variable is an independent variable with a correlation value between independent variables equal to zero. Multicollinearity can be detected by tolerance values and Variance Inflation Factor (VIF) values. These two measures show which independent variable is described by the other independent variables. Tolerance measures the variability of other independent variables. So a low tolerance value is equal to a high VIF value (because $VIF = 1/Tolerance$). The results of the data testing are presented as follows:

Table 4. Multicollinearity Test Results

Variable	Tolerance	VIF	Information
Apparatus Ethics (X1)	0,943	1,060	No Multicollinearity Occurs
Local Wisdom (X2)	0,894	1,118	No Multicollinearity Occurs
Belief Audience (X3)	0,943	1,060	No Multicollinearity Occurs

Source: SPSS Processed Data

Based on the table above, the Tolerance values for X1, X2<X3 are all >0.10, and the VIF values are <10. This shows that there is no multicollinearity between independent variables.

1. **Heteroscedasticity Test**

The heteroscedasticity test aims to test whether in the regression model there is an inequality of variance from the residual of one observation to another Sugiyono (2020). Heteroscedasticity testing can be done by looking at the scatterplot graph between SRESID and

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ZPRED, i.e. the presence or absence of a certain pattern. The results of the data testing are presented as follows:

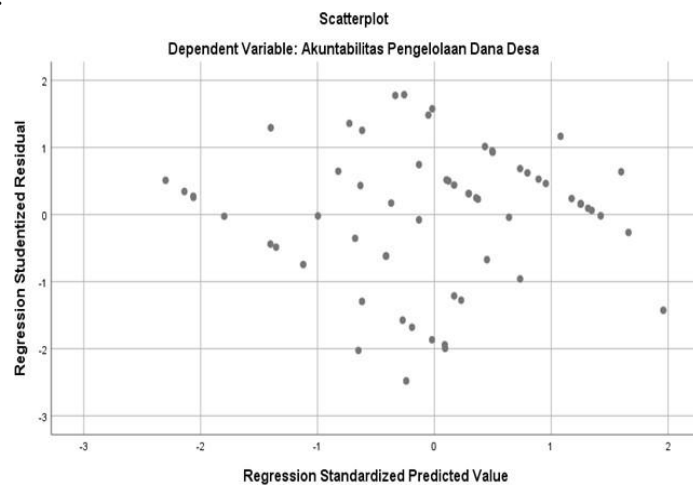


Figure 2. Heteroscedasticity Test Results
Source: SPSS Processed Data

Based on the table above, the scatterplot results show the spread of random points without a certain pattern. This means that the regression model does not experience heteroscedasticity and is suitable for use.

Multiple Linear Regression and Multiple Linear Regression T Test

Multiple Linear Analysis was used to test the Influence of Apparatus Ethics (X1), Local Wisdom (X2) and Public Trust (X3) on the Accountability of Village Fund Management (Y). The results of the regression equation obtained were: $Y = 5.503 + 0.447X2 + 0.078X3$.

T Test

The t-test explains how much the variation of a dependent variable affects one independent variable individually. If the value t is calculated \geq t table, then the independent variable has an influence on the dependent variable. The results of the multiple linear regression test and the T test are known in the following table:

Table 5. Multiple Linear Regression

Variable	Coefficient (B)	Std. Error	t-statistic	Sig. (p)	Interpretation
(Constant)	5.503	1.247	4.412	0.000	Significant
Apparatus Ethics (X1)	0.273	0.080	3.406	0.001	Significant
Local Wisdom (X2)	0.447	0.080	5.589	0.000	Significant
Public Trust (X3)	0.078	0.076	1.018	0.313	Not Significant

Source: SPSS Processed Data

Based on the table above, the results of the interpretation of the constant model (5.5030) show that if all independent variables are zero, then the accountability is still fixed at the value of 5.503. The coefficient of X1(0.273) means that an increase in the ethics of the apparatus by one unit will increase accountability by 0.273. The X2 coefficient (0.447) means that local wisdom has the strongest influence. An increase in the value of local wisdom by one unit will increase accountability by 0.447. Coefficient X3 (0.078) means that public trust has a positive effect on accountability, but the effect is not significant.

F Test (Simultaneous)

The F test here aims to find out whether the independent variables together affect the bound (dependent) variables. In this study, the significant level f-test used was 5% (0.05) which means that the risk of decision-making error is 0.05. The results of the data testing are presented as follows:

Table 6. F Test Results

F	Sig.	Information
20,554	0,000	Significant (X1, X2, X3 Influential simultaneous with Y)

Source: SPSS Processed Data

Based on the table above, the results of the F (Simultaneous) test $F = 20.544$, $sig = 0.000 < 0.05$. This means that X1, X2, and X3 together have a significant effect on accountability.

Coefficient of Determination (R2)

The Coefficient of Determination aims to determine the proportion or total presentation of the bound variable described by the independent variable. When the analysis is used is R square. The results of the R square calculation can be seen from the output of the summary model. In the R square column, it can be found how much percentage can be explained by independent variables to bound variables. While the rest are influenced or explained by other variables that are not included in the research model

Table 7. Coefficient Results of Determination (R2)

R Square	Ephesians
0,515	51.5% accountability variation explained by X1, X2, X3

Source: SPSS Processed Data

Based on the table above, the results of the Coefficient of Determination (R2) value $R^2 = 0.515$ means that 51.5% of the variation in accountability can be explained by the three independent variables, while 48.5% is influenced by other factors such as transparency, competence of the apparatus, and community participation.

Discussion

After testing the hypothesis using regression analysis, the next step is to interpret the results through Discussion. This discussion aims to explain the meaning of the results of the analysis, identify the factors that affect the relationship between variables, and relate them to previous theories and research. Thus, the results of this study are not only descriptive, but also provide an in-depth understanding of the influence of Apparatus Ethics, Local Wisdom and Public Trust on the Accountability of Village Fund Management in Tuafanu Village.

Hypothesis 1: The Influence of Apparatus Ethics on Accountability in Village Fund Management

Based on the results of the t-test, the Apparatus Ethics variable (X1) had a significant effect on the Accountability of Village Fund Management (Y) with a value of $t_{count} 4.512 > t_{table} 2.000$ and $Sig. 0.000 < 0.05$. This means that the higher the level of accountability for village fund management. Influencing factors:

- a. Personal integrity of the apparatus (honest, trustworthy, responsible).
- b. Village government organizational culture that encourages ethical behavior
- c. Internal and external supervision (by BPD, the community, and the inspectorate).
- d. Understanding of regulations and ethical training provided to the apparatus.
- e. Legal and social sanctions that bind the behavior of the apparatus.

In Tuafanu Village, cultural values that uphold honesty and social supervision of the community also affect the behavior of the apparatus. In relation to previous research, these results

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are in line with research by Ariasih et al. (2024) which shows that the commitment of the apparatus and community involvement strengthen the accountability of village fund management. This result is also in accordance with the findings of Pahlawan et al. (2020) which affirm that the competence and integrity of the apparatus, which is a manifestation of work ethics, have a significant effect on village financial accountability. In addition, Situngkir and Simarmata (2020) stated that transparency and organizational commitment support the realization of accountable village fund governance, which is closely related to the implementation of apparatus ethics.

Hypothesis 2: The Influence of Local Wisdom on Accountability in Village Fund Management

Based on the results of the t-test, the Local Wisdom variable (X2) had a significant effect on the Accountability of Village Fund Management with a value of $t_{count} 3.987 > t_{table} 2.000$ and $Sig. 0.000 < 0.05$. Influencing factors:

- a. Customary norms that demand honesty and openness.
- b. A culture of mutual cooperation that strengthens the sense of shared responsibility.
- c. The role of traditional and religious shops as moral supervisors.
- d. Community participation in village deliberations that are socially controlled.
- e. Social sanctions that apply to violators of customary rules.

In Tuafanu Village, every deviation is considered a disgrace so that it becomes an effective moral controller. In relation to previous research, this finding is in line with Wulandari and Hapsari (2021) who affirm that local wisdom encourages transparency and accountability through the mechanism of deliberation and mutual cooperation. In addition, Permata and Hapsari (2020) stated that local traditions can reduce the risk of corruption and strengthen social control over village financial management. Thus, local values function as a non-formal supervision system that supports accountability in village fund management.

Hypothesis 3: The Influence of Public Trust on the Accountability of Village Fund Management

The results of the t-test showed that the Public Trust variable (X3) had a significant effect on the Accountability of Village Fund Management with a value of $t_{count} 4.102 > t_{table} 2.000$ and $Sig. 0.000 < 0.05$. Influencing factors:

- a. Transparency of information provided to the public.
- b. Consistency of the apparatus in realizing the development program as planned.
- c. Community involvement in planning and supervision.
- d. Positive past experiences that foster trust.

In Tuafanu Village, village fund reports are always announced through deliberations and information boards so as to strengthen public trust. In relation to previous research, these results strengthen the research of Ariasih et al. (2024) which emphasizes the importance of community involvement and public trust to increase the accountability of village financial management. This is also relevant to Situngkir and Simarmata (2020) who found that organizational transparency and commitment encourage public trust and have an impact on accountability.

Simultaneous Influence (F Test)

The results of the F test show that Apparatus Ethics, Local Wisdom, and Public Trust together have a significant effect on the Accountability of Village Fund Management with a value of $F_{hitung} 35,612$, $F_{tabel} 2.76$ and $Sig. 0.000 < 0.05$. Factors that affect together:

- a. High moral commitment of the apparatus.
- b. Binding cultural norms and customary values.
- c. The level of public trust that triggers openness.
- d. Formal and informal supervision system that runs in balance.

In relation to previous research, this result is in line with the research of Ariasih et al. (2024) which shows that the commitment of the apparatus and community involvement are key factors of accountability. These results are also in accordance with Wulandari and Hapsari (2021) and Permata and Hapsari (2020) which emphasize the role of local culture in social control and supervision of village financial management.

Based on the results of the data analysis and discussion that has been described, it can be concluded that Apparatus Ethics, Local Wisdom, and Public Trust partially or simultaneously have a significant effect on the Accountability of Village Fund Management. These findings show that the combination of the ethical behavior of the apparatus, the application of local wisdom values, and a high level of public trust are able to create accountable, transparent, and good governance of village funds. In addition, the results of this study reinforce the findings of previous research and provide empirical evidence in Tuafanu Village that strengthening ethical, cultural, and public trust aspects is an important strategy to increase the accountability of village financial management.

CONCLUSION

This study found that the accountability of village fund management in Tuafanu Village was significantly influenced by the ethics of village officials and local wisdom, with local wisdom being the most influential factor due to its role in fostering transparency through cultural norms like mutual cooperation and social oversight. While public trust showed a positive but statistically insignificant effect, the combined influence of these three factors explained over half of the variation in accountability, highlighting the need for a multidimensional approach to governance in disadvantaged areas. For future research, it is recommended to include additional variables such as the competence of village officials, the role of technology in financial reporting, and the effectiveness of formal oversight mechanisms. Employing mixed methods, combining quantitative surveys with qualitative ethnography, could provide deeper insights into how local wisdom functions as a social control system. Comparative studies across diverse socio-cultural and geographic settings within Indonesia's disadvantaged regions would also help validate and generalize these findings, ultimately informing context-sensitive policy interventions to strengthen ethical and culturally grounded village fund governance.

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First publication right:

Journal of Management, Economic and Financial

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