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Village Financial Governance and National Resilience through Accountable Fund Management

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Abstract

Purpose: This study examines the effects of accountability, transparency, community participation, and the Village Financial System (Siskeudes) on village fund management effectiveness in South Lembor District and interprets their broader institutional relevance to national resilience through the *Asta Gatra* perspective.

Study Design/Methodology/Approach: A quantitative associative design was applied to data from 65 village officials selected through purposive sampling. Partial Least Squares Structural Equation Modelling (PLS-SEM) with SmartPLS was used to assess the measurement and structural models, while bootstrapping tested the significance of the hypothesised relationships. *Asta Gatra* was used as an interpretative framework rather than modelled as a latent or endogenous construct.

Findings: Accountability, transparency, and community participation showed positive relationships with village fund management effectiveness, while *Siskeudes* showed a small negative relationship. However, none of the four relationships reached statistical significance at the 5% level. The model explained a considerable proportion of the variance in management effectiveness, although construct overlap and less-than-optimal model fit require cautious interpretation. These results suggest that village financial governance is better understood as an interconnected institutional process than as the independent effect of a single governance mechanism.

Originality/Value: This study simultaneously evaluates four governance mechanisms and extends their interpretation beyond administrative outcomes by linking Village Fund governance to the political, economic, and socio-cultural *Gatra*, without claiming a direct statistical effect on national resilience.

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INTRODUCTION

National resilience provides a strategic foundation for sustainable development by strengthening the capacity of institutions and communities to respond to economic, social, and governance challenges. Indonesia conceptualises national resilience through *Asta Gatra*, which integrates *Tri Gatra*, comprising geography, demography, and natural resources, with *Panca Gatra*, comprising ideology, politics, economy, socio-culture, and defence and security (Daihani, 2024). These dimensions interact across levels of government. In village financial governance, the most direct analytical links concern the Political *Gatra* through accountability and institutional legitimacy, the Economic *Gatra* through responsible public resource management, and the Socio-Cultural *Gatra* through participation, trust, and social cohesion. *Tri Gatra* provides the structural setting within which these governance processes operate. This perspective positions Village Fund (*Dana Desa*) management not merely as an administrative function but as part of the institutional foundations of national resilience.

Villages hold a strategic position in Indonesia's fiscal decentralisation system because they directly manage public resources for development and community empowerment. Law Number 6 of 2014 provides the legal basis for village authority, while Minister of Finance Regulation Number 108 of 2024 regulates the allocation, use, and distribution of Village Funds for the 2025 fiscal year. This fiscal responsibility places considerable demands on village institutions to manage public resources accountably, transparently, and effectively. Variations in village characteristics and institutional capacity may further influence how financial resources are administered, shifting attention from the amount of funding received to the quality of governance that converts fiscal resources into development outcomes.

The Village Financial System (*Sistem Keuangan Desa/Siskeudes*) was introduced to support standardised planning, budgeting, administration, reporting, and financial control. Nevertheless, previous studies identify constraints related to human resource capacity and system implementation that may limit its contribution to effective financial management (Rivan and Maksum, 2019; Risqi and Murahman, 2023). More broadly, accountability problems in Village Fund management and reporting remain an important governance concern (Permatasari et al., 2024). These conditions indicate that financial resources and digital systems alone do not necessarily ensure effective management; their contribution depends on the governance mechanisms through which village institutions exercise responsibility, provide information, involve communities, and administer public finances.

Accountability, transparency, community participation, and *Siskeudes* therefore represent important dimensions of village financial governance. Accountability strengthens responsibility for the use of public resources, transparency provides access to financial information, participation enables citizens to contribute to planning and oversight, and *Siskeudes* supports financial administration (Fajri & Julita, 2021; Mada et al., 2017). From an *Asta Gatra* perspective, these mechanisms have broader institutional relevance. Accountable and credible institutions relate to the Political *Gatra*, responsible financial management to the Economic *Gatra*, and meaningful participation and public trust to the Socio-Cultural *Gatra*. Their relevance to national resilience, however, should be understood as an institutional implication rather than as a direct causal relationship unless national resilience is explicitly measured.

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Previous studies have examined accountability, transparency, community participation, and *Siskeudes* in relation to Village Fund management (Rivan and Maksum, 2019; Sakdiyah et al., 2023; Nurul Arifin et al., 2024). However, much of the literature examines these governance mechanisms separately or emphasises their administrative outcomes, leaving their simultaneous relationship with Village Fund Management Effectiveness and their broader institutional relevance to national resilience insufficiently explored. This study responds to this gap by testing the effects of accountability, transparency, community participation, and *Siskeudes* simultaneously and interpreting the resulting governance pattern through the *Asta Gatra* perspective. The empirical model measures Village Fund Management Effectiveness directly, while *Asta Gatra* serves as an interpretative framework rather than an endogenous construct. Accordingly, this study addresses four research questions:

1) Does accountability influence the effectiveness of Village Fund management in South Lembor District?
2) Does transparency influence the effectiveness of Village Fund management?
3) Does community participation influence the effectiveness of Village Fund management?
4) Does *Siskeudes* influence the effectiveness of Village Fund management?

By answering these questions, the study contributes empirical evidence on village financial governance while explaining its institutional relevance to political, economic, and socio-cultural dimensions of national resilience.

LITERATURE REVIEW

Theoretical Studies

Stewardship theory views public officials as actors who are expected to serve organisational and societal interests by upholding integrity, responsibility, and public welfare in decision-making (Anjadi, D., 2024). In Village Fund management, these principles are reflected in accountability and transparency, which help ensure that public resources are managed efficiently, openly, and with a clear focus on results (Sugiharti and Hariani, 2021; Mais et al., 2024). *Siskeudes* supports this process by standardising planning, budgeting, reporting, and financial oversight (Rivan and Maksum, 2019; Risqi and Murahman, 2023), while community participation can strengthen public trust and institutional legitimacy (Dukalaa et al., 2025). These governance mechanisms also have broader relevance to national resilience because they shape political accountability, economic resource management, and socio-cultural cohesion. *Asta Gatra* is therefore used to interpret the wider significance of the empirical findings, while the statistical model remains focused on Village Fund management effectiveness rather than measuring national resilience directly.

Empirical Studies

The Effect of Accountability on Village Fund Management Effectiveness

Accountability requires village governments to justify the use of public resources and report their activities to the public, as stipulated in Article 24 of Law Number 6 of 2014. This principle supports responsible financial management by strengthening oversight and ensuring that public funds are used for their intended purposes. Noholo

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(2021) found that accountability positively and significantly influences village financial management, while Yanto and Aqfir (2020) similarly showed that stronger accountability supports more effective program implementation. These findings suggest that accountability strengthens not only administrative performance but also institutional credibility and public trust. From an *Asta Gatra* perspective, this mechanism is particularly relevant to the political *Gatra* because accountable institutions reinforce governance legitimacy and institutional reliability. However, previous studies have focused mainly on administrative outcomes rather than examining how accountability contributes to broader resilience-oriented governance. Based on this evidence, the first hypothesis is formulated as follows:

H_1: Accountability has a positive effect on the effectiveness of Village Fund management.

The Effect of Transparency on Village Fund Management Effectiveness

Transparency enables the public to access information on the planning, implementation, and reporting of village funds, thereby reducing information asymmetry and strengthening public oversight (Mareta et al., 2025; Yap et al., 2024; Mahdi et al., 2021; Merawati, 2024). Putra and Rasmini (2019) found that transparency positively influences village fund management effectiveness, indicating that greater openness in financial governance supports more effective management of public resources. Accessible financial information may also strengthen public oversight, trust, and fiscal credibility, giving transparency broader institutional relevance beyond administrative compliance. Within the *Asta Gatra* perspective, transparency is therefore relevant to both the Political *Gatra* through open and accountable governance and the Economic *Gatra* through more effective control over public resources. Nevertheless, existing studies have largely examined transparency as an administrative governance principle and have given less attention to its broader institutional relevance to national resilience. Accordingly, the second hypothesis is proposed:

H_2: Transparency has a positive effect on the effectiveness of Village Fund management.

The Effect of Community Participation on Village Fund Management Effectiveness

Community participation involves citizens in planning, implementing, monitoring, and evaluating village development programmes. Article 54 of Law Number 6 of 2014 provides a formal basis for such involvement through village deliberation, which brings together village governments, consultative bodies, and community members in strategic decision-making. Nurul Arifin et al. (2024) found that community participation improves Village Fund management because citizens can contribute both as development partners and as external monitors. Beyond administrative involvement, substantive participation may strengthen trust, collective responsibility, and social cohesion, linking this mechanism to the Socio-Cultural *Gatra* of national resilience. However, formal participation does not necessarily ensure meaningful influence over decisions, and previous studies have not fully explained whether participation produces similar outcomes across villages with different institutional capacities. This unresolved issue provides a basis for testing its effect in South Lembor District. The third hypothesis is therefore stated as follows:

H_3: Community participation has a positive effect on the effectiveness of Village Fund management.

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The Effect of *Siskeudes* on Village Fund Management Effectiveness

The Village Financial System (Sistem Keuangan Desa/*Siskeudes*) supports village governments in planning, budgeting, recording, administering, and reporting financial transactions through standardised procedures. Its implementation is intended to improve the reliability of financial information, strengthen control, and facilitate accountable Village Fund management. Rivan and Maksum (2019) found that *Siskeudes* helps village governments organize financial documentation and reporting, while Risqi and Murahman, (2023) showed that the system can improve management effectiveness by supporting planning, implementation, and administration. However, Risqi and Murahman (2023) also identified human resource constraints that may limit its effective use, indicating that the availability of a digital system does not automatically translate into stronger institutional performance. This distinction is important because *Siskeudes* can support administrative capacity and fiscal governance only when village institutions possess sufficient competence to use it effectively. Its contribution is therefore relevant to the political and economic *Gatra* through stronger institutional control and more reliable public financial management. Based on the existing evidence, the fourth hypothesis is formulated as follows:

H_4: *Siskeudes* has a positive effect on the effectiveness of Village Fund management.

Taken together, previous studies support the examination of accountability, transparency, community participation, and *Siskeudes* as determinants of village fund management effectiveness. However, most studies have analysed these variables separately and emphasised their administrative effects, leaving their combined contribution and broader relevance to national resilience insufficiently explored. This study therefore examines the four variables simultaneously and uses *Asta Gatra* to interpret their implications for the political, economic, and socio-cultural dimensions of national resilience. Figure 1 presents the conceptual framework linking these variables to Village Fund management effectiveness.

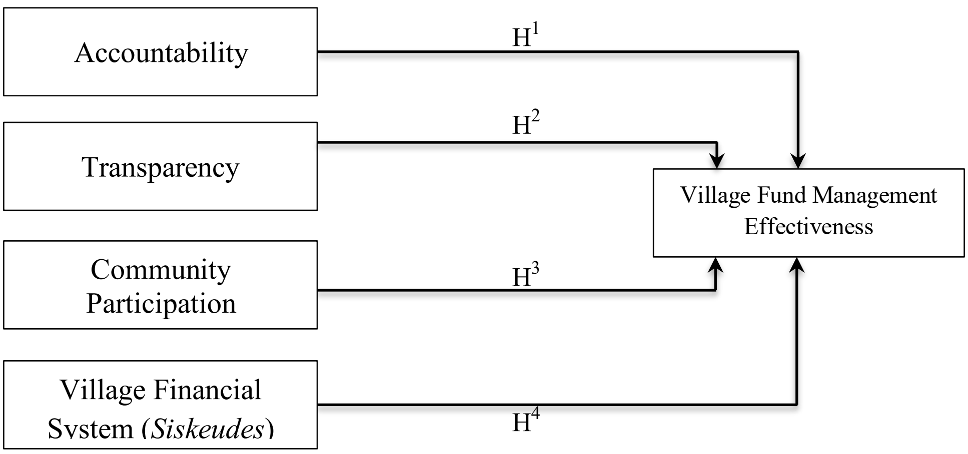

Figure 1: Research model

Note: *Asta Gatra* serves as an interpretative framework and is not modelled as an endogenous construct in the PLS-SEM analysis.

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METHODS

Research Design

This study used a quantitative associative design to examine the effects of accountability, transparency, community participation, and the Village Financial System (Sistem Keuangan Desa/*Siskeudes*) on Village Fund Management Effectiveness (Sugiyono, 2019). South Lembor District, West Manggarai Regency, was selected due to reported financial reporting delays, administrative weaknesses, and constraints in *Siskeudes* implementation. Management effectiveness serves as the outcome variable, while *Asta Gatra* provides an interpretative perspective on the findings' broader relevance to national resilience. The structural model is formulated as follows:

$$EF=\beta_0 + \beta_{1AC} + \beta_{2TR} + \beta_{3CP} + \beta_{4VFS} + \varepsilon$$

Information:

EF	: Effectiveness of Village Fund Management
AC	: Accountability
TR	: Transparency
CP	: Community Participation
VFS	: Village Financial System (*Siskeudes*)
β_0	: Constant
β_1, β_2, β_3, β_4	: Path coefficients
ε	: Error term

The equation estimates the direct effects of the four governance constructs on management effectiveness and corresponds to the hypotheses presented in the conceptual framework. National resilience is not modeled as a latent variable in the PLS-SEM analysis.

Operational Definition of Variables

Village fund management effectiveness (Y) refers to the capacity of village governments to use financial resources to achieve development and community welfare objectives. Accountability (X_1) reflects the responsibility of village officials to justify financial decisions and the use of public resources, while transparency (X_2) captures the openness and accessibility of information on financial planning, implementation, and reporting. Community participation (X_3) represents citizen involvement in planning, implementation, monitoring, and evaluation, including participation through village deliberation. The Village Financial System (X_4) refers to the use of *Siskeudes* to support standardised planning, budgeting, recording, administration, and financial reporting. Each construct was measured through multiple indicators using a five-point Likert scale. The indicators were derived from the theoretical and empirical foundations discussed in the literature review and adapted to the institutional characteristics of Village Fund management.

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Population and Sample

South Lembor District consists of 15 villages, while the study population comprised village officials involved in Village Fund administration within the district. Respondents were selected through purposive sampling based on their direct involvement in Village Fund management and a minimum of one year of relevant work experience. Eligible participants included village heads, secretaries, heads of affairs, section heads, and hamlet heads. Applying these criteria resulted in a final analytical sample of 65 respondents. This sample formed the basis for the PLS-SEM analysis and was not intended to provide a proportional representation of all village officials in the district.

Data Collection Technique

Primary data were collected through structured questionnaires administered to the selected respondents. Each item used a five-point Likert scale to capture perceptions of accountability, transparency, community participation, *Siskeudes*, and management effectiveness. Official publications from Statistics Indonesia (BPS), the Ministry of Finance, and regional inspectorates provided supplementary evidence on the fiscal and institutional conditions of the research setting. These documents supported the contextual interpretation of the survey findings rather than serving as inputs for hypothesis testing.

Data Analysis Method

The data were analysed using Partial Least Squares Structural Equation Modelling (PLS-SEM) with SmartPLS because this technique can estimate relationships among latent constructs, accommodate non-normal data, and perform effectively with relatively small samples (Hair Jr. et al., 2021). The measurement model was assessed through indicator reliability, convergent validity, discriminant validity, and internal consistency, using outer loadings above 0.70, Average Variance Extracted (AVE) above 0.50, and Cronbach's Alpha and Composite Reliability above 0.70. Discriminant validity was examined using the Fornell-Larcker criterion, cross-loadings, and the Heterotrait–Monotrait Ratio (HTMT), with values below 0.90 considered acceptable. The structural model was subsequently evaluated using the coefficient of determination (R^2), effect size (f^2), and model-fit indicators, while the significance of the hypothesised relationships was assessed through bootstrapping. A relationship was considered statistically significant when the t-value reached at least 1.96 or the p-value did not exceed 0.05, allowing the direction, magnitude, and statistical significance of each structural relationship to be evaluated.

Descriptive Statistical Tests

Descriptive statistics summarized the distribution of the data before structural analysis. The mean, median, minimum, maximum, and standard deviation were used to describe response patterns and variation across the measured constructs.

RESULT AND DISCUSSION

Result

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The measurement model demonstrated satisfactory reliability and convergent validity. All indicator loadings exceeded the recommended threshold of 0.70, ranging from 0.704 to 0.974 (Hair Jr. et al., 2021). Accountability recorded loadings of 0.704-0.924; transparency 0.730-0.974; community participation 0.772-0.912; *Siskeudes* 0.733-0.936; and village fund management effectiveness 0.769-0.942. Cronbach's alpha, rho_A, and composite reliability values also exceeded 0.70, while Average Variance Extracted (AVE) remained above 0.50 across all constructs. These results confirm adequate indicator reliability, internal consistency, and convergent validity.

Table 1. Measurement Model Assessment

Construct	**Outer Loading**	**Cronbach's Alpha**	**rho_A**	**Composite Reliability**	**AVE**
Accountability	0.704-0.924	0.926	0.926	0.941	0.696
Transparency	0.730-0.974	0.947	0.962	0.957	0.763
Community Participation	0.772-0.912	0.913	0.926	0.932	0.697
Village Financial System (*Siskeudes*)	0.733-0.936	0.931	0.936	0.946	0.747
Village Fund Management Effectiveness	0.769-0.942	0.930	0.942	0.944	0.706

Source: SmartPLS output, processed by the authors (2025)

Discriminant validity, however, was not fully established. Most HTMT values remained below the 0.90 threshold, but transparency showed relatively high overlap with community participation (0.937) and *Siskeudes* (0.942). This pattern suggests that respondents may perceive openness, participation, and digital financial administration as closely related elements of the same governance process. The overlap does not negate the reliability of the constructs, but it requires caution when interpreting their separate structural effects.

Table 2. Discriminant Validity Assessment Using HTMT

Construct	**Accountability**	**Transparency**	**Community Participation**	**Village Financial System (*Siskeudes*)**	**Village Fund Management Effectiveness**
Accountability	-	-	-	-	-
Transparency	0.178	-	-	-	-
Community Participation	0.215	**0.937**	-	-	-
Village Financial System (*Siskeudes*)	0.136	**0.942**	0.814	-	-
Village Fund Management Effectiveness	0.423	0.788	0.781	0.655	-

Source: SmartPLS output, processed by the authors (2025)

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Structural Model Evaluation

The structural model explained 69.6% of the variance in Village Fund Management Effectiveness ($R^2 = 0.696$), with an adjusted R^2 of 0.662, indicating considerable explanatory power. Accountability recorded the largest effect size ($f^2 = 0.207$), followed by Transparency ($f^2 = 0.121$), Community Participation ($f^2 = 0.050$), and Siskeudes ($f^2=0.005$). These values indicate a moderate contribution from Accountability, smaller contributions from Transparency and Community Participation, and a negligible contribution from Siskeudes. However, the SRMR value of 0.124 exceeds the commonly recommended threshold, indicating that the overall model fit is less than optimal. The structural relationships should therefore be interpreted cautiously, particularly given the construct overlap identified in the discriminant validity assessment.

Figure 2 presents the estimated PLS-SEM model, including indicator loadings, structural path coefficients, and the coefficient of determination. Transparency recorded the largest positive path coefficient ($\beta = 0.578$), followed by Community Participation ($\beta = 0.264$) and Accountability ($\beta = 0.256$), whereas Siskeudes showed a small negative coefficient ($\beta = -0.083$). These coefficients indicate the direction and magnitude of the estimated relationships, while their statistical significance was assessed separately through bootstrapping. Although Siskeudes demonstrated satisfactory indicator reliability and convergent validity, its small negative structural coefficient should not be interpreted as evidence that the system reduces Village Fund Management Effectiveness. Rather, the coefficient indicates that Siskeudes did not demonstrate a distinct independent contribution within the present model, particularly given the construct overlap identified in the discriminant validity assessment.

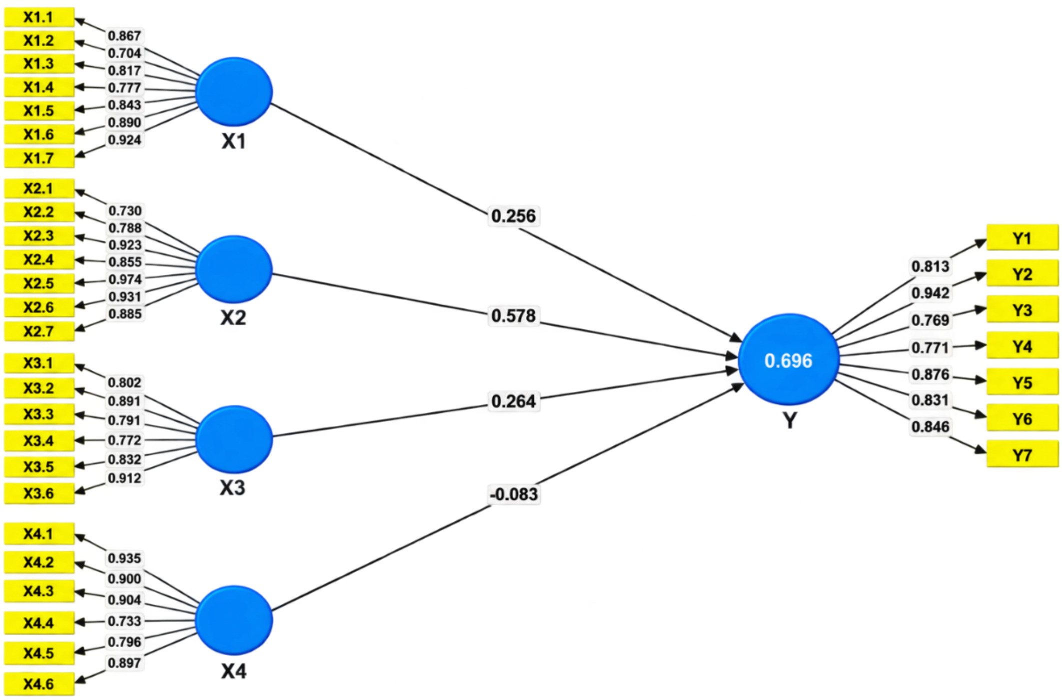

Figure 2. PLS-SEM Structural Model Estimation
Source: SmartPLS output, processed by the authors (2025).

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Descriptive Statistics

The descriptive statistics represent standardised latent-variable scores, as all constructs average 0.000 and a standard deviation of 1.000. Transparency records the highest median (0.532), followed by Village Fund Management Effectiveness (0.213) and Accountability (0.117), while Community Participation (-0.088) and *Siskeudes* (-0.163) show lower median values. These statistics describe the relative distribution of construct scores within the sample and should not be interpreted directly as levels of satisfaction, openness, participation quality, or system implementation.

Hypothesis Testing

Bootstrapping was used to assess the significance of the structural relationships. Accountability showed a positive coefficient (β=0.256), but the relationship did not reach statistical significance at the 5% level ($t = 1.811$; $p = 0.070$). Transparency recorded the largest positive coefficient (β=0.578), although its relationship was also not statistically significant ($t= 1.708$; $p= 0.088$). Community participation showed a positive but non-significant relationship ($\beta = 0.264$; $t = 0.955$; $p = 0.340$), while *Siskeudes* recorded a small negative and non-significant coefficient ($\beta = -0.083$; $t = 0.480$; $p = 0.631$). Accordingly, none of the four hypothesised relationships received statistical support at the 5% significance level.

Table 3. Structural Relationship Assessment

Relationship	β	t-value	p-value	Interpretation
Accountability → Village Fund Management Effectiveness	0.256	1.811	0.070	Positive, not statistically significant
Transparency → Village Fund Management Effectiveness	0.578	1.708	0.088	Positive, not statistically significant
Community Participation → Village Fund Management Effectiveness	0.264	0.955	0.340	Positive, not statistically significant
Village Financial System (*Siskeudes*) → Village Fund Management Effectiveness	-0.083	0.480	0.631	Negative, not statistically significant

Source: SmartPLS bootstrapping output, processed by the authors (2025)

The combination of considerable explanatory power and non-significant individual paths suggests that the predictors should not be interpreted as independent determinants in isolation. The observed overlap among several governance constructs may partly explain this pattern, particularly for transparency, community participation, and *Siskeudes*. Accordingly, the findings are interpreted as evidence of a governance configuration in which several institutional mechanisms operate concurrently, rather than as evidence that any single mechanism independently determines Village Fund Management Effectiveness.

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Discussion

Accountability and Village Fund Management Effectiveness

Accountability shows a positive but statistically non-significant relationship with the effectiveness of managing village funds. The positive coefficient is consistent with the expectation that stronger responsibility for the use and reporting of public funds may support more effective financial management, although the present evidence does not establish an independent effect at the 5% significance level. This result differs from Nurul Arifin et al. (2024) and Yanto and Aqfir (2020), who reported significant positive relationships, while it is closer to Sakdiyah et al. (2023), who showed that accountability does not necessarily translate directly into stronger management outcomes. From the perspective of stewardship theory, accountability remains relevant because public officials are expected to manage resources responsibly and orient their decisions towards collective interests (Anjadi, D., 2024). The present findings, however, suggest that accountability may require complementary institutional mechanisms before its contribution becomes statistically distinguishable from other governance practices.

Transparency and Village Fund Management Effectiveness

Transparency records the largest positive coefficient in the structural model, but the relationship does not reach statistical significance at the 5% level. This result indicates a positive directional association rather than an independently established effect. Earlier studies by Yanti et al. (2023), Nurul Arifin et al. (2024), and Rijal et al. (2021) generally associate transparency with improved village governance. The current findings provide a more nuanced picture because discriminant validity indicates considerable overlap between Transparency and both Community Participation (Dukalaa et al., 2025), and *Siskeudes* (Damayanti and Sujana, 2024). Transparency should therefore not be interpreted as operating separately from access to information, citizen involvement, and digital financial administration. Within stewardship theory, openness remains important for reducing information asymmetry and strengthening public trust, but its practical contribution may depend on how information is integrated into oversight and decision-making.

Community Participation and Village Fund Management Effectiveness

Community participation shows a positive but statistically non-significant relationship with the effectiveness of managing village funds. This result indicates that the level of participation captured by the study does not independently explain management effectiveness after the other governance constructs are considered simultaneously. The finding differs from Nurul Arifin et al. (2024), Rijal et al. (2021), who reported significant positive effects of community participation on Village Fund management effectiveness. In contrast, Rohmah et al. (2025) found no significant moderating role of community participation in the relationship between accountability and Village Fund management. One possible explanation is that the effectiveness of participation may depend on its quality and influence on decision-making rather than on participation alone. Because the present study does not directly test this mechanism, the explanation should be treated as an interpretation rather than an empirical finding. From a stewardship perspective, community involvement remains relevant when citizens can contribute meaningfully to planning, oversight, and evaluation.

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Village Financial System (Siskeudes) and Village Fund Management Effectiveness

Siskeudes showed a small negative and statistically non-significant relationship with Village Fund Management Effectiveness. This result should not be interpreted as evidence that Siskeudes is ineffective; rather, it indicates that the system did not exert a distinct independent effect within the present model (Damayanti and Sujana, 2024). Earlier studies by Rivan and Maksum (2019) and Risqi and Murahman (2023) nevertheless show that Siskeudes can support financial administration, documentation, planning, and reporting, although its implementation may still face operational constraints. The finding, therefore, suggests that the effectiveness of Siskeudes depends not only on the availability of the system itself but also on the competence of its users, organisational capacity, supervision, and its integration into financial decision-making. These factors may help explain the non-significant result, even though this study did not directly examine them.

Implications for National Resilience

The findings provide a basis for interpreting Village Fund governance within the broader perspective of national resilience. National resilience is not modelled as an endogenous or latent construct in the PLS-SEM analysis; therefore, the study does not claim direct statistical effects of accountability, transparency, community participation, or *Siskeudes* on national resilience. Instead, *Asta Gatra* serves as an interpretative framework: accountable and credible village institutions relate to the Political *Gatra*, responsible use of village funds to the Economic *Gatra*, and community participation and public trust to the Socio-Cultural *Gatra*. These relationships should therefore be understood as institutional implications rather than empirically tested causal effects. Effective village financial governance may support local resilience when accountability, transparency, participation, and digital financial administration operate coherently and are reinforced by adequate institutional capacity.

CONCLUSION

This study shows that accountability, transparency, community participation, and the *Siskeudes* do not demonstrate statistically significant independent effects on village fund management effectiveness in the South Lembor District. However, the findings indicate that village financial governance should be understood as an interconnected institutional process in which accountability, openness, participation, and digital financial administration operate together rather than as isolated mechanisms. Through the *Asta Gatra* perspective, this governance configuration has broader relevance to the Political *Gatra* through institutional credibility and accountable administration, the Economic *Gatra* through responsible public resource management, and the Socio-Cultural *Gatra* through participation, trust, and social cohesion. The study therefore positions effective Village Fund governance as an institutional foundation that can support local resilience without claiming that national resilience was directly measured in the empirical model.

Village governments should strengthen institutional capacity, financial oversight, information disclosure, meaningful community engagement, and the strategic use of *Siskeudes* in planning, control, and decision-making. These improvements are important

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for government as a basis for strengthening Village Fund governance, for village officials as users of financial management systems, and for communities as beneficiaries and participants in development. The study is limited by its relatively small analytical sample, geographical concentration, construct overlap, and less-than-optimal model fit, which restrict the generalisability and separation of individual effects. Future research should therefore involve broader locations, larger samples, refined construct measurements, and possible mediating or moderating variables to explain more clearly how village governance mechanisms influence management effectiveness and contribute to the wider foundations of national resilience.

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