



## **UNMASKING DISASTER ACCOUNTABILITY: CORRUPTION NETWORKS AND THE PSYCHOLOGY OF SOCIAL CAPITAL FRAUD IN INDONESIA**

**Whedy Prasetyo<sup>1</sup>, Agung Budi Sulistiyo<sup>2(\*)</sup>**

<sup>1,2</sup>Department of Accounting, Faculty of Economic and Business, Universitas Jember, Kota Jember, Jawa Timur, Indonesia

**Correspondence Author<sup>(\*)</sup>:** [agungbudi.feb@unej.ac.id](mailto:agungbudi.feb@unej.ac.id)

### **Abstract**

*This study explores the ethical and psychological dimensions of fraud within disaster social capital, with a particular focus on corruption networks during environmental crises in Indonesia. It investigates how the manipulation of aid distribution—originally intended to support collective welfare—erodes accountability and transforms moral norms. Drawing on in-depth qualitative insights from a senior academic in disaster governance and a high-ranking official at the National Disaster Management Agency, this research uncovers how the mismanagement of disaster relief funds not only facilitates corruption but also blurs the ethical boundary between public duty and private gain. Two prominent patterns emerge: first, aid allocators engage in corrupt practices that weaken communal trust networks; second, the misappropriation of funds becomes normalized as personal entitlement, institutionalizing unethical behavior. This case highlights how the distortion of social customs and consensus can be used to rationalize unethical conduct, ultimately weakening legal structures and ethical integrity. The findings offer critical implications for ethics education in public administration and business, emphasizing the urgent need to embed moral reasoning and accountability frameworks in disaster response systems.*

**Keywords:** Disaster ethics; Psychological fraud; Corruption networks; Public accountability.

### **Abstrak**

Studi ini mengeksplorasi dimensi etika dan psikologis penipuan dalam modal sosial bencana, dengan fokus khusus pada jaringan korupsi selama krisis lingkungan di Indonesia. Studi ini menyelidiki bagaimana manipulasi distribusi bantuan yang awalnya dimaksudkan untuk mendukung kesejahteraan kolektif, mengikis akuntabilitas dan mengubah norma moral. Mengacu pada wawasan kualitatif mendalam dari seorang akademisi senior dalam tata kelola bencana dan pejabat tinggi di Badan Nasional Penanggulangan Bencana, penelitian ini mengungkap bagaimana salah urus dana bantuan bencana tidak hanya memfasilitasi korupsi tetapi juga mengaburkan batas etika antara tugas publik dan keuntungan pribadi. Dua pola yang menonjol muncul: pertama, penyalur bantuan terlibat dalam praktik korupsi yang melemahkan jaringan kepercayaan komunal; kedua, penyalahgunaan dana menjadi hal yang normal sebagai hak pribadi, yang melembagakan perilaku tidak etis. Kasus ini menyoroti bagaimana distorsi adat istiadat dan konsensus sosial dapat digunakan untuk merasionalisasi perilaku tidak etis, yang pada akhirnya melemahkan struktur hukum dan integritas etika. Temuan ini menawarkan implikasi penting bagi pendidikan etika dalam administrasi publik dan bisnis, yang menekankan kebutuhan mendesak untuk menanamkan penalaran moral dan kerangka akuntabilitas dalam sistem tanggap bencana.

**Kata Kunci:** Etika bencana; Penipuan psikologis; Jaringan korupsi; Akuntabilitas publik.

**Cronicle of Article:** Received (10 June 2024); Revised (11 September 2024); and Published (30 December 2024) ©2024 Jurnal Kajian Akuntansi Lembaga Penelitian Universitas Swadaya Gunung Jati.

*Profile and corresponding author: Agung Budi Sulistiyo is from Faculty of Economic and Business, Universitas Jember.*

## INTRODUCTION

Disaster accountability in Indonesia remains a pressing challenge, especially when disaster relief funds intended for public welfare are often diverted into corruption networks. Recent data from Indonesia Corruption Watch (ICW) shows that cases of corruption in disaster funds have increased, highlighting the fragility of institutional oversight. This phenomenon reflects not only institutional weakness but also the erosion of social capital, where trust and solidarity are manipulated to justify fraudulent behavior.

Unlike previous studies that primarily examined disaster management from a technical or institutional perspective (Ren et al., 2020; Rashid et al., 2022; Mahdi et al., 2022), this research offers a novel contribution by integrating psychological aspects of fraud into the discussion of disaster governance. While existing literature acknowledges corruption in aid distribution, little is known about how social capital and psychological justifications enable such practices. Therefore, this study provides new insights by explicitly linking corruption networks, social capital distortion, and psychological rationalization of fraud in the context of disaster accountability. This novelty positions the research not only as an academic contribution but also as a practical intervention for improving disaster fund governance.

The results of Ren et al (2020) research provide encouragement for further research regarding expected improvement efforts and steps for improvement. Both questions are always questions and doubts to get a positive answer. Furthermore, Haqq & Budiwitjaksono (2019), and Rashid et.al (2022) stated that improving every activity carried out is to reduce the negative impact of disasters due to environmental damage, or environmental disasters. This improvement policy creates a series of solutions for disaster preparedness, emergency activities or disaster response (response) and recovery. A series of activities according to Maulida & Prabowo (2023) and Mahdi et.al (2022) as the role of policymakers in forming prevention activities. This can be related to the role of the sector or institution. The accumulation of sector activities influences disaster response when it occurs and decision-making for control is the main factor in every disaster activity. Putra & Prahassacitta (2021) also expressed the belief that each instrument implemented is a summation or accumulation of sector roles, preventing disasters from becoming a public good that is beyond all sectors.

This explanation shows that the role of institutions must be able to solve problems that occur as a result of disasters. As referring to the explanation of Oktora et.al (2024) and Adu-Gyamfi et.al (2024) that the emergence of environmental disasters results in damage to natural resources, and the negative impact is so large due to the behavior of the users in the field who cannot control themselves when the parties Others also take advantage. Therefore, the activities carried out encourage disobedience to regulations governing accountability for disaster management so that its function is sustainable. Such facts are usually difficult to accept, except according to Svaيدا & Tsysyk (2022) and Fathianpour et.al (2023), namely by showing why natural damage occurs without repair or restoration of the environmental carrying capacity. The reality is that it provides support for the rehabilitation and reconstruction process even though it requires a long time, large funds and resources in various fields for infrastructure development. Furthermore, Cao, et al

(2020), Ren, et al (2020) and Rashid, et al (2022) stated that environmental damage occurs not in the short term but in a sustainable manner.

Awareness of the emergence of liability for environmental disasters makes the human factor the main actor who accepts and/or creates them. A study conducted by Baker (2023) also shows the role of humans in overcoming environmental disasters as an act of responsibility for protection and sustainability. This accountability provides capacity and mental enhancement for disaster response (preparedness), namely the restoration of basic infrastructure needed for the impact of damage. This situation makes the disaster management and recovery process a major factor in the use of aid funds. The use of funds is a real reality of the impact of environmental damage that must be addressed. Countermeasures as an aspect of social capital often foster various deviations in the form of corruption (Fathianpour et.al, 2023; Oktora et.al, 2024). This corruption in aid funds is guided by activity organizers by making use of funds for disasters and natural damage without accountability for organizers of activities with social aims (<https://icw.or.id/oYk>).

Furthermore, fraud is related to the psychological burden on society to return to the way it was before the disaster. According to Svaída & Tsysyk (2022), Giuliani et.al (2021), and Gayen (2023), this aspect is an opportunity without accountability for the use of aid funds. Social focus provides knowledge, attitudes, skills in utilizing resources owned or controlled for the need to handle or improve post-disaster conditions. This aspect according to Adamson & Bromiley (2013), Ren et.al (2020), Mahdi et.al (2022), and Gayen (2023) is a situation of sadness based on mutual trust, a relationship of openness, cooperation, and responsibility between fellow citizens, government and related institutions. The relationships that are formed provide efforts to cover accountability for accuracy and maintain conditions that remain conducive. These two aspects create networks that penetrate the boundaries of ethnicity, religiosity and political ideology. Variations in adaptive capacity are closely related to adaptation, therefore understanding the growth and development of this responsibility requires support as stated by Semenova (2020), Vahanvati et.al (2023), Svaída & Tsysyk (2022), Fathianpour et.al (2023), Oktora et.al (2024), Naredia & Supriyanto (2024) and Moerdijat (2024). They stated that disaster fund accountability is closely related to environmental disasters and their handling as forms of spontaneous adaptation, and is designed (planned adaptation) in accordance with experience and government policy.

Such a situation provides accountability for social openness to overcome and complete the exposure identification process, namely the use of disaster funds and their distribution. From a social perspective, providing accurate services in providing assistance and handling it. According to Kartodihardjo (2024) and Moerdijat (2024), identification like this is a manifestation of social responsibility in the use of funds and accuracy in spending. This condition is the formulation and objective of this research, namely the manifestation of social capital disaster psychological fraud in environmental disaster accountability activities and corruption networks. An embodiment that provides identification of the research results of Naredia & Supriyanto (2024), Adamson & Bromiley (2013), Semenova (2020), Charles et.al (2022), Vahanvati et.al (2023), Mahdi et.al (2022) and Gayen (2023). They revealed that the disaster was a manifestation of the impact of environmental damage and pollution by all sectors due to various frauds that occurred on a wide scale, where corruption in financial aid was the source of the problem. Corruption by or carried out has made the causes of disasters and natural damage escape

the responsibility of its implementers. Referring to the explanations of Moerdijat (2024) and Kartodihardjo (2024) that thousands of corruption data collected by the National Police of Indonesia Republic also show a tendency to increase the illegal misappropriation of environmental disaster relief funds (fraud). Furthermore, by using social network analysis how Putra & Prahassacitta (2021) and Adamson & Bromiley (2013) state that corruption networks work and the patterns and roles of actors hidden behind them. In this accountability scheme for the distribution of environmental disaster funds, the corruption network is not separated from the dynamics of the political economy of groups in various sectors or the actors in which they operate.

## **LITERATURE REVIEW**

Disaster management in Indonesia faces multidimensional challenges that go beyond technical and logistical issues, encompassing social and political complexities such as corruption and the underutilization of social capital. The theoretical foundation of this study is anchored in Social Capital Theory, pioneered by Pierre Bourdieu (1986), James Coleman (1988), and further developed by Robert Putnam (1993, 2000). Bourdieu emphasized social capital as a resource embedded within networks of relationships, Coleman highlighted its role in facilitating coordinated actions through trust and norms, while Putnam underlined its significance in fostering civic engagement and institutional performance. In the context of disaster management, these foundational perspectives are critical for understanding how social capital—originally a positive force for collective resilience—can be distorted into a justification for fraud and corruption. Manara et al. (2023) revealed that decisions to engage in corrupt practices are often based on rational deliberation, weighing risks, personal benefits, and internal moral justification—factors that become especially detrimental when applied to disaster relief funds (Manara et al., 2023). Such practices worsen community vulnerabilities and hinder equitable and efficient aid distribution.

On the other hand, Indonesia's social fabric holds significant potential in disaster response efforts. A study by Romo-Murphy et al. (2011) in Banda Aceh emphasized the vital role of local radio and community networks in rebuilding public trust and disseminating accurate information after the 2004 tsunami (Romo-Murphy et al., 2011). This underscores the importance of leveraging social capital to enhance community resilience during crises.

Social capital also extends beyond local boundaries. Cahyanto et al. (2023) highlighted the role of Indonesian diaspora in post-crisis recovery through social activism, financial contributions, and knowledge transfer—demonstrating how transnational solidarity can support national disaster efforts (Cahyanto et al., 2023).

Oktari et al. (2022) stressed the importance of community-based knowledge management strategies. Their study on disaster and pandemic preparedness emphasized that families—not just government or formal institutions—should be central actors in mitigation and response efforts (Oktari et al., 2022). This highlights the necessity of inclusive collaboration between formal and informal actors.

Furthermore, Lassa et al. (2022) argued for the integration of education policy and disaster risk management. Their work on school safety frameworks in flood-prone areas revealed that disaster impacts on education demand coordinated emergency response strategies that prioritize learning continuity (Lassa et al., 2022).

Collectively, the literature emphasizes that addressing corruption while harnessing local knowledge and social capital is essential for building a more resilient and just disaster governance system in Indonesia. By grounding the analysis in the original perspectives of the theory's founders, this study contributes to filling a gap in literature that has not sufficiently addressed how corruption exploits social capital in the context of disaster accountability.

## RESEARCH METHODS

This research uses a descriptive qualitative narrative investigation model for the embodiment used in revealing psychological fraud, social capital, environmental disasters and the corruption network behind them. A reflective study of the values of the characters presented as previously carried out by Maulida & Prabowo (2023) which explored ethics in uncovering fraud. This method is used to understand the way of the field from a person's perspective through narrative. Narrative texts contain meaningful values and are not just stories. The use of narrative is an explanation of objects sequentially through interaction in an intensive dialogue together.

This study begins by discussing environmental disaster financial assistance, then the network of corruption that occurs in these activities. The final stage of this research provides conclusions regarding a new view regarding the root causes of corruption in disaster aid funds. The object of study in this study is research that discusses the existence of corruption networks from the aspect of environmental disasters through interactions with informants. Interaction as the strength of this research provides a combination of knowledge and experience as a meaning of mutual agreement. Furthermore, understanding personal fraud is described in two stages, namely breakdown and resolution, and coherence. The two stages become a series of results as self-activity in uncovering a network of fraud. The network formed as a tradition and hope for managing environmental disaster funds as the focus of interaction. Based on these conditions, there are two expert informants who have the capability to analyze disaster activity incidents and show the network of corruption that occurred as described in table 1 below.

**Table 1.** Research Informant

Informant Name	Position
Hariadi Kartodihardjo	Professor at the Faculty of Forestry and Environment, IPB University*
Berton Suar Pelita Panjaitan	Director of Disaster Mitigation, National Disaster Management Agency (NDMA)

**Note:** Shows a list of names of informants involved in the research.

- 
- The author dedicates the research results to the late Prof. Dr. Ir. Hariadi Kartodihardjo, MS (who passed away 02 June 2024) at the time of this writing the process of completion. The deceased inspired the presence of these results through a series of enthusiastic and interactive discussions...Prof.

To ensure rigor, the interviews were guided by structured indicators, such as: Accountability: “How are disaster relief funds monitored and reported?”

Corruption networks: “What patterns of misappropriation have you observed in disaster fund management?”

Social capital and trust: “How do community relationships influence the use and misuse of funds?”

The author dedicates the research results to the late Prof. Dr. Ir. Hariadi Kartodihardjo, MS (who passed away 02 June 2024) at the time of this writing the process of completion. The deceased inspired the presence of these results through a series of enthusiastic and interactive discussions...

Prof. Psychological justification: “What rationalizations are used to normalize unethical practices?”

The process of determining the two informants was based on the initial meeting at the Discussion Forum on Mitigating the Impact of Real Threats of Environmental Disasters in Denpasar-Bali on 10-11 May 2024. The interview process then continued via email and zoom media until 20 June 2024. The next step was to interpret the text Informant interviews are linked into explanatory descriptions, so that readers can understand the research results and discussion. This process, as stated by Maulida & Prabowo (2023) and Prasetyo (2019; 2023), is an interpretation of the results to make it easier to explain the research process in a coherent manner. A process based on participant perceptions through interview interactions, as well as connecting with the implications of previous research results and/or supporting theories. Researchers carried out triangulation by comparing to interpret confessions from interviews.

## **RESULTS AND DISCUSSION**

The increasing number of disasters during this time seems to need to be a priority for prevention. The accumulation of sector activities that have an impact on disasters appears to exceed the capacity of implementing policies for each sector to control that impact (Statement by Hariadi Kartodihardjo, 11 May 2024 14.45 WIT).

This explanation is a summation or accumulation of sector roles, disaster prevention is a public policy that is the responsibility of its activities. Responsibility as stated by Charles et.al (2022) and Vahanvati et.al (2023) is the reality of joint policies in handling disasters. It is hoped that this treatment will create awareness that disasters cause damage to natural resources and have a large negative impact on their consequences. Therefore, support for the behavior of implementers in the field according to Moerdijat (2024) must be able to control themselves in being accountable for the use of disaster funds provided, so that regulations governing implementation can be provided in accordance with the stated objectives.

## Results

This cumulative implementation results in the amount of assistance received with the expected achievements. This relationship is the use of disaster preparedness (preparedness), emergency activities or disaster response (response) and recovery (recovery). The incident presents social capital in the form of bonding social capital, bridging social capital and linking social capital which plays an important role in these activities. As referring to the statement by Berton Suar Pelita Panjaitan that:

*“in disaster activities, social capital certainly plays a role in developing social networks, trust and values that encourage groups, organizations or communities to actively participate in overcoming various forms of damage caused by disasters, as well as in the process of recovering conditions.”*

This process requires a long time, large funds and resources in various fields for development. The rehabilitation and reconstruction process requires the use of funds. This condition creates socio-economic conditions like before the disaster as a strategy for rebuilding people's lives (Giuliani et.al, 2021; Mahdi, et.al, 2022; Gayen, 2023; Adu-Gyamfi et.al, 2024). Why is that? Because the government defines a disaster as an event or series of events that threatens and disrupts people's lives and livelihoods caused by either natural factors, and/or non-natural factors or human factors, resulting in human casualties, environmental damage, property loss and mental stress.

Events or series of events that threaten and disrupt life as a result of environmental disasters require response funds. This fund is the embodiment of three categories, namely disaster preparedness, emergency or disaster response and recovery. This explanation refers to the Berton Suar Pelita Panjaitan description as follows:

*“Each fund in the form of mitigation has activities as a different form of disaster management in terms of preparedness, emergency or disaster response and recovery...but it leads to the same goal in overcoming the disaster that occurs.”*

This is in line with the following statement by Hariadi Kartodihardjo:

*“The focus of disaster management activities is to make relief funds a series of disaster funds starting from disaster response to pre-disaster which are integrated into one disaster management unit.”*

Therefore, disaster management shows the process of how disaster funds are managed for use. Use that makes the focus of activities carried out to study and identify locations, damage, losses and resources. This subscription makes disaster funds a support for achieving disaster preparedness activities carried out when a disaster begins and is identified as occurring (Charles et.al, 2022; Oktora et.al, 2024; Putra & Prahassacitta, 2021; Kartodihardjo, 2024; Moerdijat, 2024).

Managing disaster preparedness funds provides real support for social work accountability relationships. According to Adu-Gyamfi et.al (2024) and Gayen (2023), this social value is an emotional bond which is an effective force to mobilize support and assistance for disaster activities. The characteristics of the ties or connections that occur are in line with the characteristics of bridging social capital relationships. Social networks in bridging social capital are more open. The social relations that grow and develop in it are connected or bridged by certain groups or organizations that have certain goals. Groups or organizations play a role in showing aspects of the importance and use of

disaster funds. This explanation became the focus of Berton Suar Pelita Panjaitan 's statement in the Mitigation of the Impact of the Real Threat of Environmental Disasters dialogue that:

*“Disaster funds are the main element of social responsibility assistance. Social value is in the spotlight in various non-governmental organizations, or official organizations formed by the government to identify uses. This can make responsible use of funds appropriate to identifying basic needs problems as well as utilizing and creating opportunities to raise funds sustainably.”*

These characteristics create an entity that institutionalizes togetherness and strengthens each other when using disaster funds. The use of disaster funds is a material value that makes support or assistance to disaster victims, as stated in the research results of Svaída & Tsysyk (2022), Giuliani et.al (2021), and Naredia & Supriyanto (2024) as mutually reinforcing obligations when facing problems in aid. that can be accounted for without causing fraud. Fraud, whether in the form, amount and type of distribution given to fulfill aid for disaster victims.

The characteristics of the ties or connections contained in bonding social capital and bridging social capital are also in line with those contained in linking social capital. On the one hand, the ties or connections embedded in linking social capital are similar to those embedded in bridging social capital, namely that they are open or characterized by social relations that are bridged by certain organizations (Gayen, 2023). Furthermore, on the other hand, as stated by Moerdijat (2024), the same ties or connections put pressure on social relations between victims and human aspects. The similarity of this relationship is also in line with what Hariadi Kartodihardjo and researcher Whedy Prasetyo stated in the following discussion:

Hariadi Kartodihardjo, Professor at the Faculty of Forestry and Environment, IPB University

*“Yes...there is a connection between a disaster incident and the victim. Relationships that show the role of disaster preparedness funds as a social network is formed”*

Whedy Prasetyo, Reseacher

*“The reality of this social network as a bond for managing disaster funds...Prof?”*

Hariadi Kartodihardjo, Professor at the Faculty of Forestry and Environment, IPB University

*“It is clear... there is an emotional bond, togetherness, interdependence and awareness of providing assistance, how immediate needs are met, the conditions of shelter locations, storage and distribution places for food, clothing and medicine, as well as other assistance needed by disaster victims. Cycle that shows togetherness and dependence on aid.”*

Kartodihardjo (2024) also stated the dependence of disaster victims on assistance from outside parties with a straightforward explanation of the reality of disaster victims' dependence on the expected financial assistance in the response process. Because environmental disasters have an impact along with the material losses that occur. The dependence on funding assistance is in line with the results of studies by Svaída & Tsysyk (2022) and Naredia & Supriyanto (2024) that financial assistance for disaster victims is

an effective force used for recovery activities based on needs, namely rehabilitation and reconstruction. These two aspects have a mental (psychological) impact on socio-economic conditions such as before the disaster occurred. This is as stated by Hariadi Kartodihardjo that:

*“Funding in a disaster orientation creates conditions for returning living conditions and dependent livelihoods...oh...yes also awareness of how funds are used to speed up the recovery process. Recovery should be followed by accountability for the mobilization of social capital for disasters, both regarding the precise targeting of aid and recovery...this is the focus of how funds are used.”*

Identification of the distribution of disaster funds creates the reality of activity linking or has attention that activities are accounted for. Accountability for the distribution of funds is connected to kinship and neighborly or friendship relations for various needs of disaster victims. Communication that creates a friendly atmosphere, because it uses words, symbols and sentences that are commonly used (Putra & Prahassacitta, 2021).

Communication is present in the distribution of disaster funds as a clear identification process and has a role in the process of alleviating the suffering of disaster victims. This aspect of suffering is what makes the statements of Moerdijat (2024), Kartodihardjo (2024) and Gayen (2023) the social reality of dealing with disasters with accountability for aid funds which results in policies and programs being created. The creation of these conditions places a position responsible for the realization of the aid funds provided. Furthermore, the realization of funds shows connections between people that involve recipients and givers in one unit. This social bond makes funds oriented toward collective responsibility rather than as individual distributors. This relationship is as stated in the following discussion:

Berton Suar Pelita Panjaitan, Director of Disaster Mitigation, National Disaster Management Agency (NDMA)

*“The distribution of funds is the central point of how funds are used, so that the relationship of responsibility makes it mandatory for funds to be used.”*

Whedy Prasetyo, Reseacher

*“What process is accountability in disasters?”*

Berton Suar Pelita Panjaitan, Director of Disaster Mitigation, National Disaster Management Agency (NDMA)

*“It should be done even though it is social and aid in nature, but the use of funds can be used as an evaluation of the sustainability of disaster management. This subscription is what creates unity in distribution and targeting. So, realization and use should be the main factors of attention that must be implemented in the social "facility" to lighten the burden that occurs. Yes...it is true that there are social relationships that occur, but the idea of taking responsibility must be implemented.”*

The aspect of fund accountability creates the reality of social capital linking, aid is provided and reported. Relationships like this realize one's ability to accurately distribute aid funds. This explanation is in line with the research results Svaيدا & Tsysyk (2022), Charles et.al (2022), Giuliani et.al (2021), Mahdi et.al (2022), Gayen (2023), Adu-Gyamfi et.al (2024), and Naredia & Supriyanto (2024). They stated that the reality of

disaster fund accountability creates self-responsibility in social activities, namely distribution and reporting as one unit. A unified management relationship of mutual trust (trust institutional arrangement) in reporting the use of disaster funds.

The use of disaster funds as instrument aspects that are constantly (repeatedly and regularly) considered to build trust in the event of a disaster. Self-confidence to develop social solidarity, collective action developed to strengthen the perpetrator's cooperation to become part of the social network, as well as empowerment to strengthen and reaffirm the victims. This is as stated by Kartodihardjo (2024) and Moerdijat (2024) that disaster fund assistance provides an element of accountability from within the fund manager to report (accountability) on its use as an activity, and a form of network developed to support disaster recovery activities. This relationship has consequences for self-awareness regarding trust and social solidarity. The means that trust is conceptualized as a belief that is inherent in one's behavior that establishes social interaction with oneself to be responsible for managing disaster funds.

The management of these funds shows the reality of trust responsibility supported by the principles of kinship, togetherness, cooperation and tolerance. Principles of mutually agreed social values (transparency), prioritizing participation in the decision-making process involving the public interest, and prioritizing responsible attitudes and actions. An explanation based on Hariadi Kartodihardjo 's statement that:

*“yes, the existing funds create awareness for managers to uphold social pillars in their management towards self-responsibility. This is indeed an easy concept to talk about but of course it is very difficult to implement when the disaster factor becomes a social value or norm. Therefore, it should still be reported as a personal responsibility in shared social aspects.”*

This social aspect is the main basis for responsible attitudes and actions regarding the use of disaster funds. Likewise, Oktora et.al (2024) and Naredia & Supriyanto (2024) stated that initial confidence in the use of disaster funds provides personal behavior in the decision-making process for funds to be distributed and reported. The result is transparency as a shared agreement on social values and norms. This condition creates trust at the individual (personality) level to take responsibility (accountability) for disaster funds in joint activities.

## Discussion

Hariadi Kartodihardjo, 25 May 2024, 08.12 WIB

*“Building trust in individuals as social souls managing disaster fund assistance is highly expected, so that the reality of accountability for receiving funds becomes transparent in social responsibility to be able to bring benefits to victims in receiving them on target”*

This statement shows trust and social solidarity as beliefs inherent in the behavior of disaster fund managers. Behavior based on social interaction in maintaining solidarity and stability of social relations which is the basis for generous actions (Putra & Prahassacitta, 2021; Gayen, 2023; Maulida & Prabowo, 2023; Naredia & Supriyanto, 2024). Further actions stated by Kartodihardjo (2024) provide levels of trust in personality, group or organization and community level variables. At the individual level, this belief is reflected in the feelings, emotions and values that color a person's awareness, attitudes and actions in responding to and adapting to the people around him.

Furthermore, the group or organization level with these beliefs is reflected in the collective attributes that are used as references in achieving goals. Achieving goals such as prioritizing the principles of kinship, togetherness, cooperation and tolerance. Then at the community level, this trust is reflected in the commitment to follow and uphold mutually agreed upon values and social norms. According to Maulida & Prabowo (2023) and Kartodihardjo (2024), this condition reflects the feelings, emotions and values that color the awareness, attitudes and actions carried out by individuals. This means that response and adaptation are priorities in interacting with the implementation of providing aid funds. Commitment to following and upholding mutually agreed upon social values and social norms (transparency), prioritizing participation in the process of making decisions related to public social interests, and prioritizing responsible attitudes and actions. These basic conditions are as stated by Berton Suar Pelita Panjaitan below:

*“Creating confidence in one's own behavior to know the use of disaster funds is given...so...the concept of transparency for him means yes...in accordance with self-confidence this is the social aspect in the use of funds.”*

This inner behavior that makes social values of financial responsibility the basis of belief places desire as the basis for collective action. Therefore, social ties prove that the use of aid funds is beneficial in achieving goals. This explanation refers to the discussion below:

Hariadi Kartodihardjo, Professor at the Faculty of Forestry and Environment, IPB University

*“The continuity of disaster fund distribution activities shows self-intervention in putting pressure on strengthening the use of funds. This...yes...provides encouragement for the realization of funds which makes the desires to be achieved a priority.”*

Whedy Prasetyo, Reseacher

*“Do you want to strengthen the proof of use as a realization of the funds themselves, right Prof?”*

Hariadi Kartodihardjo, Professor at the Faculty of Forestry and Environment, IPB University

*“As the desire clearly exists because of experience to show that the network of fraud cannot be separated...closely running together”*

Whedy Prasetyo, Reseacher

*“What about fraud itself?”*

Hariadi Kartodihardjo, Professor at the Faculty of Forestry and Environment, IPB University

*“Not being convicted of fraud...but because the person plays an active role, the behavior becomes the basis for evidence which cannot be proven as fraud because of the social aspects and psychological burden of living with disasters...so the driving force of performance pressure is based on belief”*

Whedy Prasetyo, Reseacher

*“The urge to fraud is involved in the use of disaster funds, isn't it, Prof?”*

Hariadi Kartodihardjo, Professor at the Faculty of Forestry and Environment, IPB University.

*“If the disaster in the aspect of suffering is the basis, then the channeling is based on the individual, so there is only motivation that is referenced by the belief in the truth of the distribution.”*

This basic belief is in line with the results of research by Gayen (2023), Adu-Gyamfi et.al (2024), and Naredia & Supriyanto (2024) that the use of disaster funds builds a network of trust regarding fraud which is built on social norms regarding shared disaster suffering, and not from social norms that originate from codified (official) legal rules. Social norms originating from a common consensus are used as a basis for building justification arguments (justification of acts of corruption), and are placed as resistance to justification of official legal rules.

Social norms that originate from suffering and consensus to meet the needs of refugee victims of disasters to obtain security, comfort and conditions that are conducive to continuing their life activities. According to Baker (2023), social capacity is a social network that carries out corruption with hidden patterns and roles of actors behind it. Thus, the disaster fund corruption network is inseparable from the economic dynamics of individual sector-based desires, or the individuals in which they operate. Furthermore, in this corruption operation the perpetrator himself holds monopoly control over the source of information on aid recipients. Behavior that shows meaning and understanding by showing trust, familiarity, a relationship of mutual respect, and giving mutual attention to each other is built through social interaction. This condition encourages the desire and belief that the use of disaster funds is closely related to social relations of suffering, making it difficult to trace (Kartodihardjo, 2024; Moerdijat, 2024; Oktora et.al, 2024; Adu-Gyamfi et.al, 2024). Therefore, the feeling of self provides the freedom to maintain trust, values and norms that have been tested to strengthen the identity which is strengthened as a process of social control, so according to Naredia & Supriyanto (2024) it has exclusiveness and creates a feeling that various forms of action must lead to social responsibility (social responsiveness) by strengthening all social control. This manifestation makes the corruption conspiracy (the corrupt deal) form a network of trust (social structure) which is embedded in belief, namely a noble act of empathy as a noble desire to help others. This belief is as explained by Hariadi Kartodihardjo as follows:

*“Realistic beliefs that are always reinforced by behavior that the individual considers appropriate, so that they can play a role in influencing the decision formulation and execution process...which can then be manipulated by individuals to report the reality of handing over aid funds as "camouflage" as if -as is the substance is still given as a whole...this is the reality of self-behavior to legitimize deviation”*

The behavior of individual fund aid distributors is capable of playing a role in manipulation, adopting aid reports and participatory relationships based on mutual agreement, as well as developing cooperation (elaboration) of collective interests (the interests of collectivity). This condition is based on the nature of empathy-voluntary because they are aware of what they are doing and understand the consequences or legal witnesses of their actions. Therefore, accountability does not make it mandatory for how and to whom aid funds are distributed.

This incident raises the question of the relationship between the distribution of

environmental disaster funds itself and the corruption network within it? This relationship can be explained as explained in the following Berton Suar Pelita Panjaitan's explanation:

*"Yes...with data that shows that economically the losses due to natural disasters are not small. The World Bank noted that Indonesia is ranked 12th out of 35 countries in the world with disaster risk. In 2022 to early 2024, funds will be spent of 90 million dollars to 500 million per year for disaster response and recovery. Meanwhile, the average funds spent by regional governments are around 250 million dollars."*

This Berton Suar Pelita Panjaitan statement is in line with the research results of Naredia & Supriyanto (2024) and Kartodihardjo (2024) that for every disaster that occurs, the flow of funds is the main thing in handling and recovery. The use of funds aims to minimize the impact of disasters resulting from social support for handling them. Furthermore, referring to data from the Fiscal Policy Agency of the Ministry of Finance (<https://fiskal.kemenkeu.go.id/>), it estimates that the impact of losses due to natural disasters in Indonesia every year is between IDR. 22 trillion and IDR. 23 trillion. According to Oktora et.al (2024), Adu-Gyamfi et.al (2024) and Moerdijat (2024), the amount of disaster funding assistance requires an inspection aspect of its use as a public responsibility for the management of humanitarian funds and economic recovery.

These steps for handling can be carried out as per the results of this research, namely, first, the person responsible for using the funds is monitored for the occurrence of a corruption conspiracy (the corrupt deal) to avoid the formation of a network of trust (social structure) which is attached by the belief that they can voluntarily take action in accordance with their respective roles. This explanation refers to the Hariadi Kartodihardjo's statement below:

*"Users...or distributors of disaster funds are aware that the aid funds provided can play a role in influencing the decision formulation and execution process which can later be manipulated to benefit the parties involved in the corruption conspiracy...remember how social ministers Juliari and Idrus fell into the trap ...should make us aware that there is a corruption conspiracy in our disaster relief funds."*

Disaster fund corruption conspiracy is a decision based on opportunities that can be used as an effort to channel public funds into public assets. The Actor (Agent) is believed to be able to play a role in manipulation, adopting various channels to legitimize deviations from decisions taken by policymakers who have authority.

Furthermore, agents are believed to be able to play a role in reconstructing regulations that were created to camouflage them as if their substance remained for the benefit of distributing disaster funds. This refers to Hariadi Kartodihardjo's explanation that:

*"Yes...such as being able to camouflage in a sophisticated manner to deceive many groups, there has been a transfer of disaster relief funds into private assets"*

The transfer of funds is also stated by Vahanvati et.al (2023), Ren et.al (2020), Gayen (2023), and Adu-Gyamfi et.al (2024) that cooperation is believed to be able to save or cover tightly the amount and origin -The origins of successful disaster relief funds become personal assets. The perpetrators were also able to hide the assets through cooperative use of funds. Therefore, the formation of a network of trust (reciprocal relationships) is formed during the process of transferring, storing and using disaster relief funds into private assets.

Second, the perpetrators institutionalize social norms that allow justification for the process of transferring, storing and using disaster funds as private assets. Social norms can refer to customs or unwritten provisions that have become a collective agreement. The social norms are not codified (official) legal rules, but are placed as obligations that must be obeyed by the parties involved in the corruption conspiracy. Social norms originating from customary rules and collective agreements of course conflict with social norms originating from legal rules. As Hariadi Kartodihardjo stated as follows:

*“Well... yes, it is clear that there is a social norm that originates from rules in the field and collective agreements that also have sanctions and have the power to force those gathered in the network to comply... this is an actual and symbolic change as well as the social distance between the use of funds. And the opportunities you have... can be compared to “the snake's head can be left behind by its tail”... even though this is a disaster fund.”*

Corruption related to damage or natural disasters and their occurrence according to Gayen (2023), Naredia & Supriyanto (2024) and Moerdijat (2024) almost always occurs as a result of being supported by a social network. This network is very broad and overlaps with superior-subordinate networks across implementation. Facts like this are also explained by Berton Suar Pelita Panjaitan below:

*“Disasters develop due to the implementation of activities to comply with the distribution of funds as a form of responsibility that must be carried out... yes... funds should be distributed in the presence of the tasks being carried out... yes, clear and clean expectations because of its social nature... This is if there is one deviation is indeed from the individual implementing it”*

Berton Suar Pelita Panjaitan's explanation is in line with Baker (2023) social network analysis that social norms are used as a reference for carrying out corruption conspiracies. This conspiracy has a group and community context, meaning it does not apply generally but depends on the identity of the perpetrator. Different actor identities develop social norms in different activities. The most crucial difference in action in the analysis of changes in social behavior in the distribution of disaster funds is the existence of social norms of corruption conspiracy that grow and develop together with social norms based on written law (legal norms). Acts of corruption are often sought to justify fraud as reasons originating from customary norms or collective consensus, even though these acts violate written legal provisions. This means that the main feature is to limit the flow of leaks of information that is considered sensitive. As in the following dialogue:

Whedy Prasetyo, Researcher

*“The risk of the perpetrator already existing with the experience of the incidents that have been revealed, why do it and continue to do it... Prof?”*

Hariadi Kartodihardjo, Professor at the Faculty of Forestry and Environment, IPB University

*“That's right... this is a social norm that shifts from the risk of perpetrators inherent in illicit transactions that form a network structure... yes... a trust corruption network through the role of social norms used... there is an exclusive role structure.”*

Whedy Prasetyo, Researcher

*“Exclusive role in this incident of using disaster funds, right Prof?”*

Hariadi Kartodihardjo, Professor at the Faculty of Forestry and Environment, IPB University

*“Deviations in conspiracy in disaster management by using information on aid recipients with justification originating from social norms or collective consensus, even though these actions violate written legal provisions”*

The existence of this disaster fund corruption conspiracy norm is the negative side (dark side) of social capital, even though institutionalizing compliance is accompanied by sanctions (social impacts such as exclusion) it is detrimental to society. These sanctions and losses are the legal side that is maintained as a series of uses of disaster funds as a manifestation of social norms.

These social norms make elements of social capital used as a means of cheating. Conditions to create a reference or guideline for attitudes and actions to fight or avoid corruption conspiracies. These social norms are an important part of creating and maintaining social solidarity and strengthening the belief that the social relationships they have are an effective strategy for surviving in a disaster. The explanation that refers to the Berton Suar Pelita Panjaitan's statement is:

*“Disaster fund corruption conspiracies become fraud which can be minimized by strengthening social solidarity among those responsible for disasters into a network of trust...this strengthens fraud in entering disaster funds as a means of social solidarity itself”*

This social capital is to strengthen oneself in exercising control and control. According to Baker (2023), Svaida & Tsysyk (2022), and Giuliani et.al (2021) strengthening social control can be done by strengthening solidarity.

Conditions that create confidence from the results of this research to be mutually responsible for one another as social control. Strengthening social control as mutual agreement, trust and relationships remind and strengthen each other. As in table 2 below:

**Table 2.** Summary, Concept, and Research Findings

Summary	Concept	Research Findings
This study reveals how social norms are manipulated to justify corruption during disaster response, turning fraud into perceived aid. Strengthening accountability, transparency, and trust is essential to prevent ethical decline and protect social capital in crisis situations.	This concept links psychological fraud, social norms, and disaster fund mismanagement as drivers of corruption. When self-interest overrides public duty, social capital erodes. Accountability and transparency are key to restoring ethical trust.	The study reveals that weak oversight and the misuse of social norms enable disaster fund corruption, where personal interest overrides social responsibility. Strengthening accountability and transparency is essential to rebuild trust and social capital.

**Source:** In-Depth Interview Processed (2024).

Therefore, a valuable lesson can be learned from discussing the results of research on environmental disasters with the psychological fraud beliefs of social capital in disasters, that there is a corruption conspiracy and a "thin" shift in behavior between social roles and private roles. Actors who have the authority to make formulations and decisions and convey the use of funds to manipulate these decisions are actually in the realm of group (public) policy. However, they build a network of trust (social structure) that is built on

social norms that refer to shared customs and consensus, and not from social norms that originate from codified (official) legal rules. Social norms originating from customs and shared consensus are used as a basis for building justifying arguments (justifying acts of corruption), and are placed as resistance to justifications for official legal regulations.

Furthermore, social norms originating from customs and shared consensus have been used to facilitate acts of corruption. Why does this happen? Because it may be that certain political elites (as in the case involving social ministers Juliari Batubara, Idrus Marham and Bachtiar Chamsyah) voluntarily channel some of the funds obtained from manipulating environmental disaster relief policies to other actors (acting as clients), but it is not easy to classify deviation (fraud) or being ensnared by written legal rules, because it is legitimized (justified) by social norms, customs and mutual consensus as part of assistance. Kartodihardjo (2024) also stated the same thing that corruption networks work and their patterns and roles are hidden behind them in the distribution of environmental disaster funds. The fraud actor (government) has monopoly control over the sources of distribution and repair (rehabilitation) of disaster funds. Therefore, when such tendencies occur, they have succeeded in shifting the psychological fraud of disaster social capital as a result of corruption (which has a negative value) into charity money (which has a positive value).

## **CONCLUSIONS**

This study reveals how fraud manifests psychologically within disaster social capital, highlighting a blurred boundary between social responsibility and private interests. Disaster fund misuse occurs through corruption conspiracies that exploit social norms rooted in customs rather than formal legal codes, undermining trust and accountability. The findings emphasize the critical need to reinforce transparent fund management and ethical governance to preserve social solidarity in disaster contexts. Future research should further explore these dynamics using ethnographic and mixed methods to deepen understanding of the social structures enabling corruption.

This study expands Social Capital Theory by demonstrating its vulnerability to manipulation in contexts where accountability is weak. The findings not only strengthen the theoretical discourse but also offer practical insights for disaster management agencies, particularly in designing mechanisms that enhance transparency, improve monitoring systems, and integrate ethics training into fund distribution processes. At the policy level, the study underscores the importance of establishing regulatory frameworks that embed social accountability mechanisms alongside formal legal oversight, ensuring that community trust networks are protected from exploitation. Looking ahead, future research could build on these contributions through ethnographic and comparative approaches to better understand how different cultural and institutional contexts shape the interplay between corruption, social capital, and psychological rationalization.

## REFERENCES

- Adamson, D., & Bromiley, R. (2013). Community empowerment: Learning from practice in community regeneration. *International Journal of Public Sector Management* 26 (3): 190–202.
- Adu-Gyamfi, B., Ariyaningsih., Zuquan, H., Yamazawa, N., Kato, A., & Shaw, R. (2024). Reflections on science, technology and innovation on the aspirations of the Sendai framework for disaster risk reduction. *International Journal of Disaster Resilience in the Built Environment* 15 (2): 289–302.
- Baker, J. (2023). Reformasi Reversal: Structural Drivers of Democratic Decline In Jokowi's Middle-Income Indonesia. *Bulletin of Indonesian Economic Studies* 59 (3): 341–364.
- Cahyanto, I., Liu-Lastres, B., & Gallagher, W. (2023). Diaspora engagement in tourism crisis recovery: the case of Indonesia. *Tourism Review*. <https://doi.org/10.1108/tr-06-2022-0291>.
- Cao, B., Mao, M., Viidu, S., & Yu, P. S. (2017). Xfraud: Explainable Fraud Transaction Detection on Heterogeneous Graphs. *ArXiv*: 2003–2015.
- Charles, S. H., Chang-Richards, A. Y., & Yiu, T. W. (2022). A systematic review of factors affecting post-disaster reconstruction projects resilience. *International Journal of Disaster Resilience in the Built Environment* 13 (1): 113–132.
- Fathianpour, A., Babaeian Jelodar, M., Wilkinson, S., & Evans, B. (2023). Resilient evacuation infrastructure; an assessment of resilience toward natural hazards. *International Journal of Disaster Resilience in the Built Environment* 14 (4): 536–552.
- Gayen, P. (2023). Values and Morals in Contemporary Society: Role in Various Domains. *Galore International Journal of Applied Sciences and Humanities* 7 (2): 001–006.
- Giuliani, F., Falco, A. D., Cutini, V., & Sivo, M. D. (2021). A simplified methodology for risk analysis of historic centers: the world heritage site of San Gimignano, Italy. *International Journal of Disaster Resilience in the Built Environment* 12 (3): 336–354.
- Kartodihardjo, H. (2024). Bencana Lingkungan dan Jaringan Korupsi di Baliknnya. *Kompas*, 26 April: 7.
- Oktari, R., Latuamury, B., Idroes, R., Sofyan, H., & Munadi, K. (2022). Knowledge management strategy for managing disaster and the COVID-19 pandemic in Indonesia: SWOT analysis based on the analytic network process. *International Journal of Disaster Risk Reduction*, 85, 103503 - 103503. <https://doi.org/10.1016/j.ijdr.2022.103503>.
- Mahdi, W. L., Garini, M. R., & Azzahra, C. I. (2022). Skema Penerapan Unexplained Wealth: Reformulasi Perampasan Aset Pada Tindak Pidana Korupsi Di Indonesia. *Al-Jinâyah: Jurnal Hukum Pidana Islam* 8 (1): 85–101.

- Manara, M., Nübold, A., Van Gils, S., & Zijlstra, F. (2023). Exploring the path to corruption—An informed grounded theory study on the decision-making process underlying corruption. *PLOS ONE*, 18. <https://doi.org/10.1371/journal.pone.0291819>.
- Maulida, H. Y., & Prabowo, T. J. W. (2023). How does ethical philosophy view financial statement fraud? *Jurnal Akuntansi Multiparadigma* 14 (1): 33–49.
- Moerdijat, L. (2024). Realize Community Social Sensitivity to the Threat of Natural Disasters. <https://www.mpr.go.id/berita/Realize-Community-Social-Sensitivity-to-the-Threat-of-Natural-Disasters>.
- Naredia, S. P., & Supriyanto, S. (2024). Strengthening values in the Mentari Sehat Indonesia community in empowerment practices. *Journal of Community Service and Empowerment* 5 (1): 191–198.
- Oktora, S. I., Wulansari, I. Y., Siagian, T. H., Laksono, B. C., Sugiandewi, N. N. R., & Anindita, N. (2024). Identifying the potential participation in natural disaster insurance: first attempt based on a national socio-economic survey in Indonesia. *International Journal of Disaster Resilience in the Built Environment* 15 (2): 177–192.
- Oktari, R., Latuamury, B., Idroes, R., Sofyan, H., & Munadi, K. (2022). Knowledge management strategy for managing disaster and the COVID-19 pandemic in Indonesia: SWOT analysis based on the analytic network process. *International Journal of Disaster Risk Reduction*, 85, 103503 - 103503. <https://doi.org/10.1016/j.ijdrr.2022.103503>.
- Prasetyo, W. (2023). Cultural reality of Nyogug Pendhalungan: Social unearned revenues (ethnopsychology Pendhalungan approach). *The Indonesian Accounting Review* 13 (1): 1–19.
- Prasetyo, W. (2019). Accounting 4.0: Transdisciplinary Learning Momong, Among, Ngemong. *Jurnal Riset Dan Aplikasi: Akuntansi Dan Manajemen* 3(3): 217–228.
- Putra, D. A. K., & Prahassacitta, V. (2021). Review of the Criminalization of Illicit Enrichment in Corruption Crimes in Indonesia: A Comparative Study with Australia. *Tinjauan Atas Kriminalisasi* 1 (1): 43–59.
- Rashid, Md.A., Al-Mamun, A., Roudaki, H., & Yasser, Q. R. (2022). An Overview of Corporate Fraud and its Prevention Approach. *AABFJ* 16 (1): 101–118.
- Ren, Y., Zhu, H., Zhang, J., Dai, P., & Bo, L. (2020). EnsemFDet: An Ensemble Approach to Fraud Detection based on Bipartite Graph. *ArXiv*: 2039–2044.
- Risky, F. R., Irianto, G., & Subekti, I. (2019). Cashless Transaction Policy: The Strategy of Fraud Prevention in Jakarta Province, Indonesia. *Advances in Economics, Business and Management Research* 144: 149–153.
- Romo-Murphy, E., James, R., & Adams, M. (2011). Facilitating disaster preparedness through local radio broadcasting. *Disasters*, 35 4, 801-15 . <https://doi.org/10.1111/j.1467-7717.2010.01234.x>.
- Semenova, G. (2020). Environmental disasters as a factor of environmental pollution. *E3S Web of Conferences* 217 (1): 04007.

- Svaida, O., & Tsysyk, O. (2022). Community as an element of forming a transitive society. Slovo of the National School of Judges of Ukraine 1–2 (38–39): 83–94.
- Vahanvati, M., McEvoy, D., & Iyer-Raniga, U. (2023). Inclusive and resilient shelter guide: accounting for the needs of informal settlements in Solomon Islands. International Journal of Disaster Resilience in the Built Environment 14 (4): 577–590.