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RISK MANAGEMENT OF THE HOME STIMULANT ASSISTANCE PROGRAM SWADAYA SOUTHEAST MALUKU DISTRICT

Nirza Asyani Kabalmay[1], Lalu Mulyadi[2], Lila Ayu Ratna Winanda[3]
Institut Teknologi Nasional Malang, East Java, Indonesia

nirzaasyani05@gmail.com[1], Lalu.mulyadi@lecturer.itn.ac.id[2], lilawinanda@lecturer.itn.ac.id[3]

ABSTRACT
The Self-Help Home Stimulant Assistance Program (BSRS) in Southeast Maluku Regency for the fiscal year 2023 faces potential risks that necessitate preventive measures to avert adverse consequences. This research aimed to identify, assess, and control the risks associated with the BSRS Program. The study employed literature reviews, interviews, and distributed questionnaires to 30 program stakeholders. The collected data underwent analysis using standard quantitative methods, encompassing risk identification, assessment, and control stages. Out of 19 risk variables, seven were categorized as Very High-Risk, five as High-Risk, and six as Moderate Risk. The research findings emphasize the imperative need for targeted control measures, such as enhancing coordination and technical activities, to mitigate and avoid identified risks in the BSRS Program implementation. The implications of this study extend beyond risk management, providing valuable insights for program improvement and sustainability. By addressing the identified risks, the BSRS Program can not only safeguard against potential negative outcomes but also enhance its effectiveness and long-term success, contributing positively to community welfare in Southeast Maluku Regency. This research serves as a foundation for informed decision-making, fostering a more resilient and robust implementation of stimulant assistance programs in the region.

Keywords: BSRS, Risk, Program, Control.

Corresponding Author: Nirza Asyani Kabalmay
Email: email@gmail.com

INTRODUCTION

Along with the rapid development of the times in this modern era, the basic need that a person must have is the need for a place to live that is suitable to live in (Santoso, 2017). The residence in question is where a person's daily life takes place in the form of a house. This shelter is adequate from a structural and non-structural perspective (Prasetyono & Dani, 2022). The community's right to have a livable house has also been regulated in Law Number 1 of 2011 concerning Housing and Settlement Areas, which states that having a decent house is the right of all Indonesian people (Mardiansyah & Adisti, 2020).

In Indonesia, including the Southeast Maluku Regency area, 10,503 people are no exception; several local communities still need houses with livable house standards (RTLH). A livable house is a house that meets building safety requirements and sufficient minimum building area and the health of the people inside the house (Indonesia, 2014). Due to the unequal distribution of RLH problems in our country, the Indonesian Public Works and Public Housing Service put forward the idea of a Self-Help Housing Stimulant Assistance (BSRS) program, which was coordinated directly with the Southeast Maluku Regency Housing and Settlement Area Service as the right solution for people who have uninhabitable houses and low income (Ihwan et al., 2022). The BSRS program is a government

program facilitated by providing a certain amount of funds to construct or repair uninhabitable houses (Rahayu, 2019).

Southeast Maluku Regency is a Maluku Province region that receives a state budget to support various regional government programs. One of the programs that received the state budget was the BSRS program activities in the Southeast Maluku district, with funding sources obtained from the APBD regional budget worth IDR. 25,000,000 and DAK worth Rp. 25,400,000 with a total allocation of 174 recipients spread across nine villages, namely Ohoi Ibra, Ohoi Ngabub, Ohoi Elaar Lamagoran, Ohoi Dian Darat, Ohoi Letvuan, Ohoi Danar, Ohoi Mastur, Ohoi Depur, Ohoi Lus. This program has a whole new type of development. In the process of implementing the BSRS program with a relatively large allocation of funds on a scale, of course, it cannot be separated from various problems or obstacles that occur in the field, starting from implementation mechanisms, preparation stages, administration, costs to several other components which also have a significant influence, against the failure to achieve the objectives of an effective BSRS program. This needs special attention related to risk management regarding risk identification, risk assessment, and handling or mitigating the risks.

Risk management is an organized approach to finding potential risks to reduce the occurrence of unexpected things (Kembuan et al., 2019). Furthermore, unexpected negative consequences can be identified, and appropriate response plans can be developed to overcome these potential risks (Darmawi, 2022). Risk management is critical in an activity, both a planning program and a construction project, because it is needed to analyze several potential obstacles that may occur and have an unfavorable influence on subsequent work in the activity (Wena, 2015). Suppose risk management is carried out from the start by identifying potential risks to determine the extent to which these potential risks are likely to occur. Risk assessments and appropriate control methods can be carried out in that case (Fitriyani et al., 2023).

The Self-Help Home Stimulant Assistance Program (BSRS) is one of the activities that naturally experience various obstacles, so it has a high chance of causing risks (Priyadevi et al., 2022). To control the impacts of these potential risks, sound risk management needs to be implemented from the start to obtain risk mitigation as a reference for minimizing the risks (Mamangkey et al., 2019).

Implementing the BSRS Program in the Southeast Maluku Regency region has yet to receive more attention, especially regarding risk identification and how to control them, so poor risk management often occurs every year the BSRS Program is implemented. Some of the risks that generally occurred during the implementation of the previous BSRS Program were the lack of coordination between the BP2P Implementation Work Unit and city district coordination, which gave rise to the Risk that the recipients of the BSRS Program assistance were often mistaken so that during the verification stage there were potential recipients who did not meet the requirements by the provisions. Additionally, scheduling the BSRS Program implementation is often delayed due to several factors, such as workers' wages needing to be higher.

Based on these problems, it is necessary to have an appropriate risk management system so that it can be implemented in the implementation of the BSRS Program. This is to identify risks that will occur and find ways to control risks or mitigate them. So, this research study aims to analyze risk identification and assessment and determine risk control in the Self-Help Housing Stimulant Assistance Program in Southeast Maluku Regency.

METHOD

The method used in this research is quantitative. The population in this study were all people who worked at the Southeast Maluku Regency Housing and Settlement Area Service Office. Sampling in this research was carried out using a saturated sampling method. The sample was taken from the entire population, namely 30 respondents, considering that the parties involved in the BSRS program could not be reduced because they were one unit. The data in this research is primary data divided into two parts, namely questionnaires and surveys, as well as secondary data, which includes General Data on the Self-Help Home Stimulant Assistance Program, Cost Budget Plan, Detailed Schedule of the BSRS Program, Data on Stages of Implementation of the BSRS Program, Documentation Data on the Implementation of the BSRS Program. Research data collection and processing were conducted at the Southeast Maluku Regency Housing and Settlement Area Office Location from June 2023 to October 2023.

RESULTS AND DISCUSSION

Validity and Reliability Test

Table 1. Results of the validity test of the preparatory work questionnaire (Probability)

Preparatory work		
PSP1	Pearson Correlation Sig. (2-tailed) N	766** ,000 30
PSP2	Pearson Correlation Sig. (2-tailed) N	,467** ,009 30
PSP3	Pearson Correlation Sig. (2-tailed) N	,604** ,000 30
PSP4	Pearson Correlation Sig. (2-tailed) N	,460* ,010 30
PSP5	Pearson Correlation Sig. (2-tailed) N	,464** ,010 30
PSP6	Pearson Correlation Sig. (2-tailed) N	,486** ,006 30
PSP7	Pearson Correlation Sig. (2-tailed) N	,633** ,000 30
PSP8	Pearson Correlation Sig. (2-tailed) N	.504** .005 30
PSP9	Pearson Correlation Sig. (2-tailed) N	,672** ,000 30
PSP10	Pearson Correlation Sig. (2-tailed) N	,738** ,000 30
PSP11	Pearson Correlation Sig. (2-tailed) N	,512** ,004 30
PSP12	Pearson Correlation Sig. (2-tailed) N	,813** ,000 30
Preparatory work	Pearson Correlation N	1 30

Source: Research data (2023)

It can be seen from the score column in the Pearson correlation row that all calculated R > R tables mean the results are valid. It can be seen that all sig values < 0.05 are valid.

Table 2. Cronbach Alpha Value of Preparatory Work (Probability)

Reliability Statistics	
Cronbach's Alpha	N of Items
,678	7

Source: Research data (2023)

The results above show that the Cronbach Alpha value of 0.678 is more than the limit value of 0.6, so all items are declared appropriate or reliable (0.678 > 0.60).

Table 3. Validity test results of implementation work (Probability)

Implementation Work		
PLK1	Pearson Correlation	528**
	Sig. (2-tailed)	,003
	N	30

Implementation Work		
PLK2	Pearson Correlation	.408*
	Sig. (2-tailed)	,025
	N	30
PLK3	Pearson Correlation	,422*
	Sig. (2-tailed)	,020
	N	30
PLK4	Pearson Correlation	,455*
	Sig. (2-tailed)	011
	N	30
PLK5	Pearson Correlation	754*
	Sig. (2-tailed) N	,000 30
PLK6	Pearson Correlation Sig. (2-tailed) N	765,000 30
PLK7	Pearson Correlation	760*
	Sig. (2-tailed) N	,000 30
Implementation Work	Pearson Correlation N	1 30

Source: Research data (2023)

It can be seen from the score column in the Pearson correlation row that all calculated R > R tables mean the results are valid. It can be seen that all sig values < 0.05 are valid.

Table 4. Cronbach Alpha Value of Work Implementation (Probability)

Reliability Statistics	
Cronbach's Alpha	N of Items
,824	12

These results show that the Cronbach Alpha value of 0.824 is more than the limit value of 0.6, so all items are declared reliable (0.824 > 0.60).

Severity Measure

Table 5. Validity Test Results of Preparatory Work (Consequences)

Preparatory work		
PSP1	Pearson Correlation Sig. (2-tailed) N	,558** ,001 30
PSP2	Pearson Correlation Sig. (2-tailed) N	,637** ,000 30
PSP3	Pearson Correlation Sig. (2-tailed) N	.477** .008 30
PSP4	Pearson Correlation Sig. (2-tailed) N	,690** ,000 30
PSP5	Pearson Correlation Sig. (2-tailed) N	.428* .018 30
PSP6	Pearson Correlation Sig. (2-tailed) N	467** ,009 30
PSP7	Pearson Correlation Sig. (2-tailed) N	,690** ,000 30
PSP8	Pearson Correlation Sig. (2-tailed) N	,637** ,000 30
PSP9	Pearson Correlation Sig. (2-tailed) N	,689** ,000 30
PSP10	Pearson Correlation Sig. (2-tailed) N	,611** ,000 30
PSP11	Pearson Correlation Sig. (2-tailed) N	,662** ,000 30
PSP12	Pearson Correlation Sig. (2-tailed) N	,621** ,000 30
Preparatory work	Pearson Correlation N	1 30

Source: Research data (2023)

It can be seen from the score column in the Pearson correlation row that all calculated R > R tables mean the results are valid. It can be seen that all sig values < 0.05 are valid.

Table 6. Cronbach Alpha value of preparatory work (Consequences)

Reliability Statistics	
Cronbach's Alpha	**N of Items**
,790	12

Source: Research data (2023)

These results show that the Cronbach Alpha value of 0.790 is more than the limit value of 0.6, so all items are declared reliable (0.790 > 0.60).

Table 7. Validity Test Results of the Work Implementation Questionnaire (Consequences)

Implementation Work		
PLK1	Pearson Correlation Sig. (2-tailed) N	.446* .013 30
PLK2	Pearson Correlation Sig. (2-tailed) N	,641 ** ,000 30
PLK3	Pearson Correlation Sig. (2-tailed) N	,434* 016 30
PLK4	Pearson Correlation Sig. (2-tailed) N	591** .001 30
PLK5	Pearson Correlation Sig. (2-tailed) N	789*,000 30
PLK6	Pearson Correlation Sig. (2-tailed) N	733* 000 30
PLK7	Pearson Correlation Sig. (2-tailed) N	,591* 001 30
Implementation Work	Pearson Correlation N	1 30

Source: Research data (2023)

It can be seen from the score column in the Pearson correlation row that all calculated R > R tables mean the results are valid. It can be seen that all sig values < 0.05 are valid.

Table 8. Cronbach Alpha Value of Implementation Work (Consequences)

Reliability Statistics	
Cronbach's Alpha	N of Items
,627	7

Source: Research data (2023)

These results show that the Cronbach Alpha value is 0.627, more than the limit value of 0.6, so all items are declared reliable (0.627 > 0.60).

Risk Assessment

Risk Index

The parameters used in risk research are opportunities (probabilities), which are multiplied by the consequences (consequences) so that the risk value obtained from each measured parameter or risk index is equal to multiplying the probability by the impact (Cooper, 2004). The following are the results of the risk index assessment for each work item, which can be seen in Table 9.

Table 9. Risk Index

No	Occupation and Risk Variables	Code	Risk Value (Probability x Severity)
I	Preparatory Work		
	The proposed CPB location is not appropriate	PSP1	20.24
	Lack of coordination between BP2P work units and district/city coordination	PSP2	10.56
	Lack of public knowledge about RLH CPB does not meet the requirements	PSP3	16.51
	Limited support team formation	PSP4	19.86
	Team mobilization that has not been achieved	PSP5	4.00

No	Occupation and Risk Variables	Code	Risk Value (Probability x Severity)
	Lack of media for socialization and dissemination of information	PSP6	11.14
	Extension activities are less effective	PSP7	22.84
	The process of forming a PKB team is problematic	PSP8	13.29
	Delay in the process of identifying home repair needs	PSP9	22.08
	Limited shop selection survey	PSP10	19.98
	The preparation of the proposal is incomplete	PSP11	10.01
		PSP12	21.76

Source: Research data (2023)

Risk Matrix

After obtaining the risk index value, the next step is to determine the risk level classification based on the AS/NZS 4360:2004 risk matrix. Risk level grouping is categorized into Very High (VH) meaning, High (H) meaning, Moderate (M) meaning, and Low (L) meaning. The following are the results of the risk ranking based on the AS/NZS 4360:2004 risk matrix

Table 10. Risk Matrix

Risk Value	Risk Category	Levels
1-3	Low	L
4-9	Moderate	m
10-16	High	H
17-25	Very high	VH

Source: AS/NZS 4360:2004

Information

Very High (VH): Very high Risk, very risky, and requires immediate treatment.

High (H): High Risk, requires special attention from management

Medium (M): Medium risk, requires clear responsibilities

Low (L): Low Risk can be handled with routine procedures

Table 11. Risk Rating Results (AS/NZS 4360:2004)

No	Work	Potential Risks	Code	Risk Value	Risk Category
1	Community preparation	There was a delay in implementation	PSP7	22.8459	Very High (H)
2	Community preparation	There was a delay in implementation	PSP9	22.0851	Very High (H)
3	Community preparation	There was a delay in implementation	PSP12	21,761	Very High (H)
4	Proposing and determining the location	There was a re-proposal and delays in implementation	PSP1	20.2451	Very High (H)
5	Community preparation	There was a delay in implementation	PSP10	19.9809	Very High (H)
6	CPB Selection	There was a delay in implementation	PSP4	19,866	Very High (H)
7	Use of funds	Inappropriate quality of house use	PLK3	18,983	Very High (H)

No	Work	Potential Risks	Code	Risk Value	Risk Category
8	CPB Selection	There was a delay in implementation	PSP3	16.5291	High (H)
9	Community preparation	There was a delay in implementation	PSP8	13,299	High (H)
10	Preparation of activities	There was a delay in implementation	PSP6	11.7581	High (H)
11	Proposing and determining the location	There was a delay in implementation	PSP2	10.5621	High (H)
12	Community preparation	Inappropriate quality of house use	PSP11	10,016	High (H)
13	Use of funds	There was a delay in implementation	PLK7	9.3899	Moderate (M)
14	Use of funds	There was a delay in implementation	PLK4	6,677	Moderate (M)
15	Use of funds	There was a delay in implementation	PLK5	5.3599	Moderate (M)
16	Pre-implementation	There was a delay in implementation	PLK2	4,697	Moderate (M)
17	Pre-implementation	There was a delay in implementation	PLK1	4,102	Moderate (M)
18	Preparation of activities	There was a delay in implementation	PSP5	4.0086	Moderate (M)
19	Use of funds	There was a delay in implementation	PLK6	3,568	Low (L)

Source: Research data (2023)

Risk Control

The risk level is a critical parameter in construction management to be a benchmark in making decisions because, through the existing risk level, a decision can be made based on a priority scale and can determine how to control the Risk (Misbah, 2017). Risk control in this research aims to provide a strategy for controlling the self-help Home Stimulant Assistance program at the Southeast Maluku Regency Housing and Settlement Area Office.

In this research, by knowing the results of the risk assessment calculations and analysis, a risk level is obtained where there is a risk that has the potential to be very high or very dangerous for the program being implemented. As a step to control Risk, in this case, free interviews were conducted with related parties. As for the risk control strategy based on interviews and the literature used, it can be carried out using the following approach:

Table 12. Risk Control

No	Risk Variables	Interview result	Literature Review
1	Minimal media for socialization and dissemination of information	Control is carried out by adding activities related to information dissemination and outreach and facilitating the workforce's budget.	Reducing Risk (Risk Reduction), AS/NZS 4360:2004
2	The process of forming a PKB team is problematic	Control is carried out by improving the quality of the provision and guidance of PKB and TFL members.	Reducing Risk (Risk Reduction), AS/NZS 4360:2004

3	The preparation of the proposal is incomplete	Control is carried out by improving the quality of the provision and guidance of PKB and TFL members.	Reducing Risk (Risk Reduction), AS/NZS 4360:2004
4	The proposed CPB location is not appropriate	Control is carried out by improving coordination between the province and the district.	Reducing Risk (Risk Reduction), AS/NZS 4360:2004
5	Delay in the house identification process	Control is carried out by improving the quality of the provision and guidance of PKB and TFL members.	Reducing Risk (Risk Reduction), AS/NZS 4360:2004
6	CPB does not meet the requirements	Control is carried out by not including CPBs that do not meet the requirements of the BSRS program.	Avoiding Risk (Risk Avoidance), AS/NZS 4360:2004
7	Use of inappropriate quality materials	Control is carried out by transferring responsibility to the shop as the supplier of goods and artisans if they do not work according to technical instructions.	Transferring risks (Risk Transfer), AS/NZS 4360:2004
8	Lack of public knowledge about RLH	Control is carried out by improving the quality of socialization activities and improving TFL's ability to handle socialization activities.	Reducing Risk (Risk Reduction), AS/NZS 4360:2004
9	Extension/socialization activities are less effective	Control is carried out by improving budget and workforce efficiency	Reducing Risk (Risk Reduction), AS/NZS 4360:2004
10	Team mobilization that has not been achieved	Control is carried out using budget efficiency.	Reducing Risk (Risk Reduction), AS/NZS 4360:2004
11	Lack of coordination between BP2P work units and district coordination	Control is carried out by improving the quality of coordination between provincial and district parties,	Reducing Risk (Risk Reduction), AS/NZS 4360:2004
12	Limited shop selection survey	This control is carried out by transferring responsibility to the shop as the provider of goods.	Transferring risks (Risk Transfer), AS/NZS 4360:2004

Source: Research data (2023)

Reducing Risk (Risk Reduction)

To control Risk, you must emphasize the probability and consequences figures by preparing a risk management booklet for the BSRS program (Maiqfirlana et al., 2023). The following are actions that can be taken:

a. Additional activities are related to disseminating information and socialization and facilitating human resources who work but are carried out efficiently during implementation time.
b. Improving the quality of provision and guidance for TFL and KPB members
c. Routinely improving the quality of coordination between the BP2P Working Unit and District Coordination both before and after proposing the location of potential aid recipients.
d. Improvements to budget efficiency, implementation time, and workforce.

Transferring Risk (Risk Transfer)

They are transferring the Risk to other parties who work in the implementation process, namely the shop and the artisans. In this case, the quality of building materials is transferred to the shop due to the limitations of the shop as a means of providing goods in the Southeast Maluku area.

The quality of the materials is transferred to the craftsman if they do not follow the technical instructions (Juknis) that have been provided.

Avoiding Risk (Risk Avoidance)

In order to avoid the Risk of potential aid recipients who do not meet the requirements, it is best to be firm in not including potential aid recipients who do not meet the requirements of the self-help housing stimulant assistance program because it will significantly influence the implementation schedule.

Risk Assessment Analysis

Based on the results of the risk ranking using the risk matrix according to the AS/NZS 4360:2004 standard, which can be seen in Table 10, this research has found seven work variables with a very high level (Very High Risk) that exist at the community preparation, proposal, and work stages: location determination, CPB selection, and use of funds. For the high-risk level, five risk variables were obtained at the stages of community preparation work, proposing and determining locations, preparing activities, and CPB selection. Six risk variables are obtained at the fund use and pre-implementation work stages for the moderate risk level. For the low-risk level (Low Risk), one risk variable is obtained at the stage of fund use work.

Risk Control

In this research, risk control is carried out to control risks with very high-risk levels (Very High Risk) and high-risk levels (High Risk) by interviewing competent parties. After that, the results of the interviews are presented based on the literature used in this research. The control strategy for the BSRS program is to prepare a Risk Management Booklet for the Self-Help Home Stimulant Assistance Program in Southeast Maluku Regency, which already contains a risk control strategy before the program is implemented, which includes a risk control strategy.

The risk control strategy obtained from the results of interviews and also literature reviews based on the AS/NZS 4360:2004 standard is to reduce Risk, which includes increasing socialization activities and disseminating information, as well as improving the quality of briefing activities and the quality of coordination which must be carried out routinely and efficiently. Budget, implementation time, and workforce. This is done by transferring the Risk to the shop providing the goods and artisans and avoiding Risk, namely by being firm in the decision maker so that CPBs who do not comply with the requirements are not registered as aid recipients.

CONCLUSION

Based on the results of the research and discussion, the following conclusions can be formulated: 1) In the risk management research on the Self-Help Home Stimulant Assistance Program at the Southeast Maluku Regency Housing and Settlement Area Service Office, there were 19 risk variables based on the results of interviews and literature review. 2) Based on the results of data processing and risk matrix classification using the AS/NZS 4360:2004 standard, seven variables with very high-risk levels were obtained, five variables with high-risk levels (High Risk), six variables with risk levels moderate (Moderate), one variable with a low-risk level (Low Risk). 3) Based on the results of interviews and literature review AS/NZS 4360:2004 related to risk control for the Self-Help Home Stimulant Assistance program, risk control was carried out by preparing a Risk Management Booklet for the Self-Help Home Stimulant Assistance Program in Southeast Maluku Regency as a risk

control strategy. The risk controls are as follows: a) Reducing Risk (Risk Retention): increasing information dissemination and outreach activities, improving the quality of workforce training and guidance, improving the quality of coordination of related parties, as well as efficiency regarding budget, implementation time, and workforce. b) Transferring Risk: transferring responsibility to the shop as the provider of goods and to the craftsman if they do not work according to the technical instructions that have been previously directed. c) Avoiding Risk (Risk Avoidance): Do not further process CPB that does not meet the requirements.

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