

***RISK ANALYSIS OF THE VILLAGE FUND DIRECT CASH
ASSISTANCE (BLT-DD) PROGRAM IN GUCIALIT VILLAGE,
LUMAJANG REGENCY***

Mrs. Dessy Putri Andini., S.E., M.M., Ak (Supervisor)

Cindi Pradita

*Public Sector Accounting Study Program
Business Majors*

ABSTRACT

This study aims to analyze risks in the implementation of the Village Fund Direct Cash Assistance (BLT-DD) program in Gucialit Village, Lumajang Regency. Using a descriptive qualitative approach, data were collected through observation, structured interviews, and documentation. The analysis refers to the COSO-based risk management framework, which includes five main components. The findings reveal five key risks: delays in disbursement, errors in beneficiary data, weak supervision, delays in reporting, and overlapping recipients. Most risks are categorized as low to very low, except for data errors, which are classified as moderate. Strengthening data verification, improving administrative capacity, and formally applying risk management are necessary to enhance the program's effectiveness and accountability.

Keywords: *risk management, BLT-DD, COSO, village, risk analysis*