e-ISSN : 2986-5832 p-ISSN : 2986-6979

Vol. 01 No. 01 (2023) Available online at <a href="https://ejournal.unuja.ac.id/index.php/icesh">https://ejournal.unuja.ac.id/index.php/icesh</a>

# RISK MANAGEMENT AT MI AS-SHOLIHIN KARANGPENANG OLOH KARANGPENANG SAMPANG

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### **Abstract:**

In the world of education, of course there are several factors that can influence the development of an educational institution, one of which is risk. The existence of a risk can certainly have a negative impact on the development of an educational institution, but this risk cannot be simply avoided, the risk can be managed or controlled, so that it does not have such a big impact, therefore in an institution it is necessary to have a management or so-called Risk Management, which is used to identify, measure, control and evaluate the risks created from the implementation of educational programs. so that in this study the aim was to find out how to implement risk management in the educational program at MI MMU As-Sholihin Karangpenang Oloh Sampang. The method used is a qualitative method in which obtaining data an interview was conducted with the school and then the results of the interview were discussed together so that a conclusion was obtained that the risks found at MI MMU As-Sholihin Karangpenang Oloh Sampang consisted of internal risks and external risks, where the internal factors found were facilities and infrastructure that were not in good condition, lack of teaching staff who were competent in their fields, teacher welfare that was not paid enough attention to, then from external factors was a lack of support society towards educational institutions and the lack of regeneration of alumni. the stages of risk management at MI MMU As-Sholihin Karangpenang Oloh Sampang include identifying problems where they are identified by analyzing and monitoring internal and external factors. Measuring risk is carried out through development diagrams of educational institutions and the last one is evaluating the risks carried out in various ways such as discussions, meetings and so on, in which it is discussed what methods or steps can be taken from the risks that have been identified in the previous stages.

**Keywords:** management, risk, education.

#### INTRODUCTION

According to the Big Indonesian Dictionary, education is an attempt to change individual or group behavior as a step towards maturing humans through a teaching and training approach. In the implementation of education is divided into three paths, namely: the first. Non-formal education. Second. Informal education and the third formal education. First, non-formal education is an organized and systematic activity carried out outside the formal education system. Second, informal education is a lifelong learning by every human being, the results of this learning are more in the nature of experience gained from everyday life such as behavior, attitudes. Third, formal education is a learning that is structured, systematically arranged, both general and specific, in

stages starting from basic education and then continuing to the next level up to tertiary education. One unit, formal education is madrasah.

As with a company, schools also have management, management that is implemented in schools, namely management or processing, structured arrangements that can develop schools even better and use madrasa goals effectively and efficiently. In management we must also recognize the existence of risk, risk is something that cannot be avoided in all human life. An action must have a risk that must be borne by the perpetrator. Likewise in the world of education, which contains many aspects that can support and also hinder the implementation of this education. (Subagyo, Simanjuntak, & Irianto, 2020).

So that in preventing or minimizing risks in education, regulators or management are needed in it. Management itself is a good process of planning, organizing, actuating, controlling which is intended to achieve goals through human resources and other resources. (Winoto, 2020). So that risk management is the implementation of the management function as an effort to prevent risks, especially risks in organizations or companies, families and communities. Which consists of planning, organizing, compiling, leading or coordinating and supervising (including evaluating) activities in risk prevention programs. (Subagyo, Simanjuntak, & Irianto, 2020).

There are several previous studies that are relevant to this research. Namely research by Zahrotul Munawwaroh (2017) examines related to Risk Management Analysis in the Implementation of Educational Programs in Efforts to Improve Education Quality. The difference between previous research and this research lies in the location of the research and what is the context under study. In this research, the focus is on risk management carried out at MI As-Sholihin Karangpenang Oloh Sampang. as well as reviewing the stages carried out by the school.

In educational institutions that are not much different from other institutions, risk management is important. It is well known that problems in the world of education have a negative impact, these problems concern various matters including asset and financial management, to the decline in the quality of graduates from all levels.

The background of the authors choosing MI As-Sholihin Karangpenang Oloh Sampang is because the location of the school is strategically located between community settlements and there are several interesting management factors for us to examine. The purpose of this research is expected to be able to provide information, especially how to deal with if a risk occurs in the school environment. And what are the stages of risk management in educational institutions.

## RESEARCH METHOD

This research is a qualitative research. This qualitative research aims to examine an experience of the subjects studied. Such as behavior, perception, motivation, action, and others. Which is thoroughly researched descriptively in certain contexts that occur naturally without someone's intervention, by making the most of the commonly used scientific method. (Sidiq & Choiri, 2019).

In this study the authors used the interview method. The author conducted an interview with one of the educators at MI As-Sholihin Karangpenang Oloh Sampang. namely with Mr. Mas'ul Niman. This technique is used to dig deeper, clearer and more detailed information about the conditions that actually occur. The data obtained provides an overview and objective conditions regarding the risks experienced by the MI As-Sholihin Karangpenang Oloh Sampang educational institution. From the data obtained from the field, we then discuss it so as to get a conclusion or a joint agreement on the problem being analyzed. Journal writing also applies the triangulation method, which is a method of collecting data to test the quality of data through various methods and data sources.

## RESULTS AND DISCUSSION Biography of As-Sholihin MI School Karangpenang Oloh Sampang.

MI As-Sholihin is an educational institution under the auspices of the Ministry of Religion, which is located at Karangpenang Oloh, Kec. Karangpenang, Kab. Lacquer. The head of the MI As-Sholihin school is Mr. Mas'udi Maulana S.Pd.I. This school has the characteristic of being a school that balances the needs of society in its micro-economic sector, this is motivated by caregivers who have the aim of introducing the wider community that in Islam one must support one another, especially in the fields of education and the economy. Apart from that, it is also a medium for da'wah which is certainly in accordance with Islamic law. The reason we chose this school as the object of our research is its strategic location and there are several interesting management factors for us to examine in our research.

## **Risk Management Concept**

The concept of risk management is something that is always associated with the possibility of unwanted and unexpected harm. Or in other words risk is the uncertainty or possibility of something happening, if it happens it will result in a loss. (Subagyo, Simanjuntak, & Irianto, 2020). While management itself is defined as the process of planning, organizing, leading and controlling the actions of members of an organization while also utilizing all resources to achieve the goals of an organization. (Winoto, 2020).

From these two definitions, risk management can be said to be the implementation of the management functions previously mentioned and also preventing or minimizing risks that can be experienced by an institution, family or community. The steps of this risk management start with identifying risks, then measuring risks, followed by risk control and finally evaluating risks identified in the agency.

From the results of the interviews conducted, it can be concluded that risk management is an important matter for the functioning of an educational institution where there is currently an increase in the density of activities in educational institutions which will lead to increased risk for educational institutions.

The main objective of implementing risk management is to anticipate or protect educational institutions from losses that will be caused to the education program implementation system. In implementing this risk management, it is carried out by balancing management and implementation of education, with risk management so that in the end educational institutions can obtain optimal results from the implementation of education.

## Identified Risks at MI As-Sholihin.

Risk based on its source is grouped into two, namely internal risk and external risk. This internal risk is a risk originating from within the institution itself, for example disability or damage due to negligence of members, work accidents, limited facilities and so on. Then external risks are risks originating from outside the agency, such as the risk of theft, competition, price fluctuations, changes in government policies and so on. (Winoto, 2020)

In the process of identifying risks, the first thing that must be done is to analyze and monitor the presence of internal and external factors. So that the determination of this risk can then produce an alternative risk process for handling or minimizing the occurrence of these risks. (Munawwaroh, 2017).

From the results of the interview the risks experienced by MI As-Sholihin varied, from internal factors such as: a) Facilities and infrastructure that were not in good condition. b) Lack of competent teaching staff in their field. c) Less attention is paid to the welfare of teachers. Then from External Factors such as: a) Lack of community support for educational institutions. b) The lack of regeneration of alum .

## Risk Measurement at MI As-Sholihin

This risk measurement is an effort that aims to find out how much risk is possible. In educational institutions it is the same as an indicator of the level of risk that will be faced by these educational institutions, so that it can estimate the impact that will occur from risks on the performance of educational institutions and as a consideration for prioritizing the most relevant risks. Before measuring the risk, a risk identification is carried out first. Which aims to determine the relative urgency of the risk, and to determine the consolidation of tools suitable for risk management. (Munawwaroh,

The risk control strategy implemented at MI As-Sholihin is as follows:

## a. Internal Risk

- 1) Facilities and infrastructure are not in good condition. As we all know, that facilities and infrastructure are one of the supports for the success of education, problems with facilities and infrastructure are important to deal with, because they greatly impact the smooth operation of schools. The steps taken by the school are to carry out microentrepreneurship, the results of which are used as additional costs for procuring facilities and infrastructure. In addition, it also cooperates with village apparatus in allocating funds.
- 2) Lack of teaching staff who are competent in their field. This can also be one of the obstacles in school operations, especially in school services to students in terms of scientific quality. The steps taken by the school are to recruit educators and education staff who have graduated from strata only schools and are competent in their scientific fields. In addition, educators and education staff who have been at school for a long time are held end- development training in order to catch up and master school diagrams.
- 3) Lack of attention to teacher welfare. This is also the reason for the lack of activity of educators and education staff in teaching and carrying out assignments by the school principal. The steps taken by the school are as stated by the head of the MI As-Sholihin school on the first internal risk.

## b. External Risk

- Lack of community support for educational institutions. As it is well known that one of the supports in the progress of the institution, especially in the scientific field, is that parents and the community are lacking in contributing and providing full support to their special institutions for their sons and daughters. The steps taken by the school are to socialize the importance of education for their sons and daughters and to hold regular meetings once every three months in order to strengthen community relations with educational institutions.
- 2) The lack of regeneration of aluminum. Regeneration is one of the human resources that must exist in the education unit. with school regeneration it will be easier to assign human resources in various sectors in educational institutions. As for the steps taken by the organization is to provide a forum for alumni who have continued their studies to a better place. This organization aims to provide a forum for alumni to further develop their knowledge and potential. So that if you have finished school or college, you can later be brought back to school to help with the progress of the school at MI As-Sholihin.

#### CONCLUSIONS

From the results of the research conducted, it can be concluded that risk management is a process of identifying, analyzing, assessing, controlling, and avoiding, minimizing, or eliminating risks that are not validated or accepted.

The presence of this risk management allows schools to anticipate and manage all risks that are feared to occur or are occurring. In addition, risk management makes these risks a reference for school improvement and development so that these risks are not repeated in the future.

Based on the type of risk that occurs in the implementation of educational programs, risks are divided into two, namely internal risks and external risks. This internal risk is related to compliance with the National Education Standards which consist of operational risk, HR risk, loss risk, time risk. Then the external risk is related to the reputation risk of how people perceive the school.

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management is still not implemented properly, even though several stages have been carried out in the risk management. So that the stages in risk management must be carried out on an ongoing basis, so that an educational institution can run well and the risks will be well organized.

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