



MITIGATION MODEL FOR RISK HANDLING IN ISLAMIC EDUCATION INSTITUTIONS

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Abstract:

Every activity in life, including in educational institutions, is inevitably accompanied by risks. The risks are present in various components within educational institutions. Therefore, the management process of educational institutions must adhere to applicable laws, such as the Qur'an as a guide for Muslim individuals' lives, and the legal regulations of the country. The purpose of this article is to elucidate the methods of mitigating the risks of educational institutions based on the Qur'anic perspective. The article employs a qualitative approach with a literature study method to identify the most suitable risk mitigation methods for educational managers to mitigate the risks of their institutions. Risk mitigation is a logical and systematic method that involves identifying risks, determining attitudes and policies, establishing solutions, and conducting monitoring and evaluation for each activity or organizational process. To mitigate risks in educational institutions means to reduce the risk levels, both in terms of likelihood and impact, in every aspect of education.

Keywords: *Risk Mitigation, Educational Institution, Al-Qur'an Perspective*

INTRODUCTION

The events experienced by every human being are constantly changing and are always different every day. These changes always occur both planned and unplanned by us. This requires that we continue to prepare ourselves in various ways depending on the circumstances at hand. This change is something that is commonly experienced or more often we identify with risk.

Cecep Anwar (Dila Nurlaila 2022) divides risks in various forms and their sources are an integral component of every activity. This is because the future is something that is very difficult to predict. No one in this world knows for sure what will happen in the future, even if it's one second in the future. There is always an element of uncertainty that creates risk. If all activities in the world were risk-free, life would be very simple, because if the end result of each activity was known from the start, life would be boring. There are no dynamics and changes that make human civilization revolve.

Risk is something with potential. Risk cannot be avoided but can be managed and controlled (Munawwaroh 2017). This definition was previously referred to as risk analysis with the aim of avoiding consequences (Davidson 2001). Humans may not be able to stop a hurricane from hitting the house, but if we know that six hours later the storm will come, we have prepared everything to prevent the impact of the hurricane on our home and personal safety.

In the context of education, schools or colleges as organizations that carry out the mandate of the law to provide education are not free from risks. Educational institutions, like any other organization, always face risks, both inside and outside the educational institutions. Educational institution risk includes internal risks related to compliance with the National Education Standards which consist of operational risk, human resource risk, risk of loss as well as time risk (Setiawan et al. 2021). Then, the external

risk of educational institutions is related to reputation risk related to public perception of educational institutions which must be considered to maintain the image of educational organizations.

Leaders of educational institutions need to have the ability to adapt to various risks that can occur. Statistically, the Central Statistics Agency (BPS) released an increase in the school dropout rate (APK) in 2022 that will occur in Indonesia. This condition occurs almost evenly at various levels of education starting from Elementary School (SD), Junior High School (SMP), and Senior High School (SMA). GER in SMA in 2022 reaches 1.38%. This figure shows that there are 13 people out of every 1,000 residents who drop out of school at that level. This percentage is the largest compared to other levels of education. The APK was also recorded to have increased by 0.26% compared to 2021 which received an APK of 1.12%. GER in junior high school in 2022 will reach 1.06%. This percentage has increased by 0.16% from 2021 which received a percentage of 0.90%. Finally, the APK at the SD level is 0.13%. This figure is only 0.01% higher compared to 2021 with a percentage of 0.12%.

Going back two years, the Covid pandemic forced many educational institutions in Indonesia to switch to online learning. Changes in the learning system from face-to-face to in-network causes students to experience academic stress, which also impacts their academic achievement. In Lubis' research (Lubis, Ramadhani, and Rasyid 2021) found the fact that students in 2020 experienced quite heavy pressure while undergoing online learning during the pandemic with the percentage of academic stress in the very high category of 6.9%, the high category of 27%, the very high category of moderate 39.2%, low category 21% and very low category 5.4%.

This research is supported by the results of The Organization for Economic Cooperation and Development (OECD) research that the Covid-19 Pandemic has had an impact on all aspects of life, including education globally (OECD 2021). The OECD is working with UNESCO, UNICEF and the World Bank to evaluate the impact of the pandemic on education in various countries around the world. As a result, students' mental health is the biggest impact. From the results of the OECD evaluation, the impact of the pandemic on mental health and student welfare is the main evaluation agenda, because 89% of the countries surveyed stated this impact. Furthermore, the next impact of the pandemic is related to the effectiveness of distance learning strategies. As many as 70% of countries evaluate the effectiveness of distance learning. Another important impact of Covid-19 is the mental health of teachers, which is reflected in 69% of countries evaluating the impact of the pandemic on education. Not only students, the mental health of teachers has also been disrupted due to the pandemic and the distance learning system. Next, the relationship between parents and students has also become a serious impact due to distance education and school closures (48%) and non-cognitive impacts such as interest in learning (48%) .

The phenomenon of dropping out of school and academic stress indicates the need for mitigation in educational institutions. Risks that are not handled have an impact on improving the learning atmosphere that supports the achievement of national education standards. The direct impact is that students are unable to complete the learning quality targets. In terms of customer satisfaction, parental trust has also decreased to entrust students to study at these educational institutions because they are unable to organize good learning. Mastering risk management is a skill that everyone should have. Like Benjamin Franklin's popular quote which says "By failing to plan, you are preparing to fail", Rusdiana (Rusdiana 2021) also emphasizes that failure to overcome problems and take advantage of opportunities that exist should encourage the creation of better, more comprehensive, and broader educational planning. . In other words, risk mitigation or prevention is important to be prepared for. Reflecting on past events we can take lessons to plan for the future. The revelation of the Qur'an as al-Huda also hints at prevention in the Qur'an (Q.S.Al-Hashr verse 18).

According to As-Sa'dy and Ibnul Qoyyim, the essence or essence of this precautionary measure is interpreting the surah which explains the basic verses about muhasabah, muhasabatun nafsi, namely that a person contemplates and looks back at

what he has done so that he can prepare for his future, so one must have time for him to audit himself (Tafsir As-Sa'dy p: 853). There are no words in the Qur'an that directly indicate the meaning of mitigation. However, there are signs approaching the meaning of risk mitigation in several verses. This makes the meaning of mitigation in the Qur'an interesting to study. The author takes an Al-Qur'an perspective on Surah al-Hashr verse 18 on the grounds that there is a clear and firm meaning of the message "pay attention" regarding what must be understood by leaders of educational organizations with the cues of this verse.

RESEARCH METHODS

This study uses a qualitative approach to be able to understand the construction of theories, build formal abstractions and generalizations (theoretical models) of objects to obtain the properties and relationships observed (Betz, 2011). The research method uses literature study, namely theoretical studies, references and various scientific literature related to culture, norms and values that develop in the conditions and social situations studied (Sugiyono, 2014). Literature study data collection techniques by conducting a review of books, literature, notes and various reports related to the issues discussed (Mohamad Nazir, 2005). Data were taken from various sources including books, Al-Qur'an commentaries and adequate articles. Data analysis techniques and steps begin with a literature study, collection of researched concept data, conceptualization, analysis and making conclusions.

RESULTS AND DISCUSSION

Mitigation and Risk Concept

Mitigation and risk are two words that are commonly juxtaposed as equivalent terms used in managerial terms. Davidson (Davidson 2001) defines mitigation as 'lessen' which literally means reducing (risk). Gallati (R. Gallati 2003) argues that 'Mitigation are controls or programs designed to reduce the exposure, frequency, severity, or impact of an event or to eliminate (or transfer) an element of operational risk'. Mitigation discussions are mostly found on banking issues (Levrel, Scemama, and Vaissière 2017), (Ulrich Bindseil 2006), disaster management (Shaw Rajib, Shiwaku Koichi 2011). So that mitigation can be interpreted as a technique, approach or strategy commonly used in implementing a risk management system

Meanwhile, the ISO 9001: 2015 standard defines risk as the impact of uncertainty on the expected results. Impact is a deviation from what is expected – positive or negative. Risk is about what might happen and what the impact might be. Risk also considers how likely it is to happen. Gallati (R. Gallati 2003) also defines risk as a condition where there is a possibility of deviation from the desired or expected results.

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 agency itself, for example disability or damage due to negligence of members, work accidents, limited facilities and so on. Furthermore, external risks are risks originating from outside the institution, such as the risk of theft, competition, price fluctuations, changes in government policies and others. (Winoto, 2020)

Risk is a form of threat, uncertainty or anything that arises from creativity carried out by a person or group of people in an organization (Bambang Winarji, 2019). In an Islamic perspective, risks are classified into two, namely: (1) risks in the hereafter and (2) risks in the world. The risk of the afterlife is related to hell. World risks are related to the main objective of the provisions of shari'ah (maqashid asy-shari'ah) which is a basic mandate for individual and social life which is reflected in the maintenance of the pillars of human welfare so that they remain in accordance with the objectives contained in an organization (Indrawati et al. al., 2012).

Risk mitigation is also often associated with the premise of preventive maintenance. If this premise is easily understood, risk mitigation works like for example, if a problem occurs, identify the source of the problem, then solve it. If the student chair is broken, then repair or replace the chair. If laboratory practice equipment is damaged

due to poor maintenance, then apply periodic maintenance monitoring procedures. With risk mitigation, educational institutions are invited to take steps to reduce the possibility and impact that occurs.

Risk Mitigation of Educational Institutions

In educational institutions, risks can occur in every component of education. Risk has 2 main parameters, namely the probability or likelihood of a risk occurring and the impact of the risk occurring which must show the results of possible damage or loss (Fariani 2020). The educational component includes educational objectives, curriculum, teaching and educational staff, students and media or educational infrastructure (NFA Siregar Saputra Edi 2019). Risk management in educational institutions means managing risks that might occur to educational institutions (Demina 2020).

The goals of Indonesia's national education are stated in Law Number 20 of 2003 which states that education is sought by starting from what humans are (actualization) by considering various possibilities as they are (potentialities), then directed towards realizing the human being who should be or the human being aspired to. (ideality). Furthermore, Law no. 2 of 1989 confirms that national education aims to educate the life of the nation and develop the whole Indonesian human being, namely human beings who believe and fear God Almighty and have noble character, have knowledge and skills, are physically and spiritually healthy, have a strong and independent personality and sense of social and national responsibility. This shows that Indonesian education tends to prioritize the development of social and religious attitudes which are in line with the first Pancasila principle, namely Belief in One Almighty God (Sujana 2019). In its application, achieving optimal educational goals is very difficult, let alone building students' religious social attitudes. One of the risks that arise can be caused by the ineffectiveness of the leadership of the madrasah head himself. The lack of a leader's response to environmental changes causes organizations to be slow in adapting and accelerating. At least this risk can be controlled by controlling the leadership by making a school readiness design in managing crises, namely by continuously recognizing the environment, especially in terms of social and spiritual depth, and making crisis management plans in this area in madrasas (Sastramayani and Badarwan 2019).

Related to educational goals, curriculum changes are made to support the achievement of goals and meet community needs. But sometimes changes to the curriculum actually become problematic in madrasas. For example, the risk of curriculum changes being deemed irrelevant to industry needs in certain areas, limited space for practice with the new curriculum and a learning climate that is perceived to be less work-oriented at the vocational school level (Suyitno 2021). Risk control can be carried out by adjusting the composition of madrasa competency standards with the world of work in a sustainable manner.

The problem with teaching and educational staff in madrasas today is a mismatch or mismatch of qualifications with the work they are assigned. Such as PAI graduates who become homeroom teachers at the elementary level, English graduates who are part of administration and there are many cases of mismatch in educational institutions. From the results of its performance, the risks that occur and have been widely studied from an overeducational workforce have a negative correlation with their income, whereas an undereducated workforce has a positive correlation with their income (Hasibuan and Handayani 2021). To control the risk of less than optimal performance results, the madrasa head needs to provide qualification upgrading, either by providing further study opportunities or short education conducted with experts.

So far, there has been a lot of educational research related to the effect of student motivation on learning outcomes. Most students who are highly motivated will try hard, look dashing, do not want to give up, and are active in reading to improve learning outcomes and solve the problems they face. Meanwhile students who have low motivation seem indifferent, easily discouraged, their attention is not focused on learning, as a result students will experience learning difficulties and not achieve optimal learning results (Rahman 2021). This relates to showing the success of the educational

process that affects the quality of educational institutions. The motivation of students who are lacking in learning is the toughest risk considering this is an indicator of the success of the madrasa. Great responsibility in the formation of the curriculum and the competence of teaching staff in designing the learning process is an alternative to controlling the risk of learning motivation of students in madrasas.

The next important educational component is infrastructure which also affects the improvement of the quality of education, madrasas that have adequate facilities and infrastructure will be able to improve the quality of their education (Suranto, Annur, and Alfiyanto 2022). This lack of facilities and infrastructure makes learning in madrasas less than optimal and does not achieve the desired goals. For this reason, control is needed with follow-up from the government, schools, educational institutions, and parents of students (Rahmiga 2019). The control that can be exercised is that educational institutions are good at processing funds and must also ask the government for funds in accordance with the condition of the facilities and infrastructure needed at the madrasah. If there are deficiencies, the teacher also increases his creativity to teach with makeshift tools. Parents may be able to make donations that can help the teaching and learning process at school by paying tuition fees and committees in a timely manner.

One of the risk mitigation models in risk management that can be adapted to educational institutions. This model (Davidson 2001) was introduced by the Project Management Institute (PMI) in the book *A Guide to Project Management Body of Knowledge* or often abbreviated as the PMBOK Model. This model was developed by The Standards Association of Australia, as the competent authority, directing the implementation of risk management in Australia and New Zealand. The PMBOK version of the five steps of risk management is as follows:

Step 1 Plan for risk (plan risk). Prepare to manage risk consciously. Effective risk management does not happen by chance. This move forces people to face risks on a conscious level. No accidental risk management here! The planning effort addresses the following series of important questions: Who has ultimate risk management responsibility? How should you organize your efforts to deal with risk? What tools and methodologies should you be prepared to use?

Step 2 Identify risk (risk identification). The second step, risk identification, has people systematically trying to identify possible risk events that have to be faced. They do this by going through lists of risk events, brainstorming in groups, and using a variety of analytical tools that focus on risk vulnerability. At the end of this step, we'll have a good choice of what bad (and good) things could be. The chances of being blindsided and unprepared for unexpected events are dramatically reduced.

Step 3 Examine risk impacts, both qualitative and quantitative. The third step, assessing the impact of risk, both qualitative and quantitative, requires people to assess the consequences of bad things happening. If risk event X occurs, what are the physical consequences? Financial consequences? Impact on the welfare of society? Impact on organizational reputation? Etc. The more thorough this step is, the more aware we are of the likelihood and impact of various risk events. The information gathered at this point is invaluable in developing strategies for dealing with specific risk events. For example, a high-impact high-impact event (red zone event) should receive top priority attention, because there is a high probability that it will actually occur, and if it does, cause major damage. Low likelihood, low impact risk events (green zone events) do not require much attention. Don't waste time and resources getting ready for it.

Step 4 Develop risk-handling strategies. The fourth step focuses on preparing for the risk events that have been identified. There are several standard strategies you can use. For example, with risk transfer, we can try to shift the burden of handling risk events onto a third party (for example, an insurance company). Or with acceptance of risk, we recognize that bad things happen and remain ready to move forward; however, the choice of setting aside emergency reserves to deal with the possible consequences of an undesired event. Or by mitigating risks, we try to fix problems so they don't arise. Or lastly, with risk aversion, you avoid doing things that give you trouble.

Step 5 Monitor and control risks (monitor and control risks) . The fifth step,

monitoring and controlling risk, is the action step. At this point, we have determined that the risk event is no longer a theoretical possibility, but actually occurs. If everyone has correctly anticipated risk events and is prepared, then we are consciously prepared to face them.

Mitigation in the Perspective of the Qur'an

Mitigation is a part of all management activities, especially the planning part. This risk becomes a reference in making planning alternatives that are made.

Mitigating the risk of an organization in the study of the story of the Prophet Yusuf which interprets the dream of the king in his time and investment placement as a risk mitigation in Surah Lukman : 34.

إِنَّ اللَّهَ عِنْدَهُ عِلْمُ السَّاعَةِ وَيُنَزِّلُ الْغَيْثَ وَيَعْلَمُ مَا فِي الْأَرْحَامِ وَمَا تَدْرِي نَفْسٌ مَّاذَا تَكْسِبُ غَدًا وَمَا تَدْرِي نَفْسٌ
بِأَيِّ أَرْضٍ تَمُوتُ إِنَّ اللَّهَ عَلِيمٌ خَبِيرٌ

Meaning: "Indeed, Allah has knowledge of the Day of Resurrection, sends down rain, and knows what is in the wombs. No one can know (with certainty) what he will do tomorrow. (Similarly,) no one can know on which earth he will die. Verily, Allah is All-Knowing, All-Seer. Humans cannot know for sure what they will do tomorrow or what they will get, but they are obliged to try.

In the Al-Qur'an letter Lukman verse 34 Allah SWT explicitly states that, no one in this universe can know for sure what he will try tomorrow or what he will get, so with this teaching all humans are ordered to invest as stock. the world and the hereafter. As well as being required to try so that unexpected events do not have an impact on fatal damage to it (mitigate risk).

While the story of the king's dream is contained in Surah Yusuf verse 43.

وَقَالَ الْمَلِكُ إِنِّي أَرَى سَبْعَ بَقَرَاتٍ سِمَانٍ يَأْكُلُهُنَّ سَبْعٌ عِجَافٌ وَسَبْعَ سُنبُلَاتٍ خُضْرٍ وَأُخَرَ يَبْسُطٌ يَا أَيُّهَا الْمَلَأُ
أَفْتُونِي فِي رُءْيَايَ إِنْ كُنْتُمْ لِلرُّءْيَا تَعْبُرُونَ

Meaning: "The king said (to the leaders of his people), "Indeed I dreamed of seeing seven fat cows being eaten by seven skinny cows and seven stalks (of wheat) that were green (and seven stalks) that were dry. O people leaders, explain to me about my dream if you can interpret it!

The interpretation of the King's dream by Prophet Yusuf is then further explained in Surah Yusuf verses 46-49 as follows:

يُوسُفُ أَيُّهَا الصِّدِّيقُ أَفْتِنَا فِي سَبْعِ بَقَرَاتٍ سِمَانٍ يَأْكُلُهُنَّ سَبْعٌ عِجَافٌ وَسَبْعِ سُنبُلَاتٍ خُضْرٍ وَأُخَرَ يَبْسُطٌ لَعَلِّي
أَرْجِعُ إِلَى النَّاسِ لَعَلَّهُمْ يَعْلَمُونَ قَالَ تَزْرَعُونَ سَبْعَ سِنِينَ دَابًّا فَمَا حَصَدْتُمْ فَذَرُوهُ فِي سُنْبُلِهِ إِلَّا قَلِيلًا مِمَّا تَأْكُلُونَ
ثُمَّ يَأْتِي مِنْ بَعْدِ ذَلِكَ سَنَةٌ يُكُلُّنَ مَا قَدَّمْتُمْ لَهُنَّ إِلَّا قَلِيلًا مِمَّا تَحْصِلُونَ ثُمَّ يَأْتِي مِنْ بَعْدِ ذَلِكَ عَامٌ فِيهِ يُغَاثُ
النَّاسُ وَفِيهِ يَعْصِرُونَ

Meaning : (He said,) "O Yusuf, a very trusted person, explain to us (interpretation of my dream) about the seven fat cows that were eaten by seven skinny (cows) and seven green (wheat) stalks which (covered seven stalks) others that are dry so that I can return to the people so that they will know it." (Yusuf) said, "Grow your crops seven years in a row! Then what you reap, leave it on the stalk, except for a little for you to eat. Then, after that will come seven (years) of great difficulty (famine) that will exhaust what you have stored up to deal with it, except for a little of what (seed of wheat) you have stored up. After that the year will come, when people will be given rain (with enough) and at that time they will press (wine)."

From this story, it can be said that in the second seven years there will be a terrible drought. This is a risk that befell the country of Joseph. However, with the king's dream which was later interpreted by Yusuf, Joseph then measured and controlled the risks that would occur in the second seven years. Yusuf did this by advising the people of the whole country to save some of their crops in the first seven years in order to face famine in the

following seven years. Thus, the danger of famine that threatens the land of Joseph is avoided. It's a perfect risk management. Yusuf applies the risk mitigation process through the stages of understanding risk, evaluating and measuring, and managing risk.

From the previous several verses, mitigation is always associated with effort and resignation. There is one verse of the Qur'an that Ibn Kathir said, this verse is a basic verse about self-introspection or self-reflection.

يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ وَلْتَنْظُرْ نَفْسٌ مَّا قَدَّمَتْ لِغَدٍ وَاتَّقُوا اللَّهَ إِنَّ اللَّهَ خَبِيرٌ بِمَا تَعْمَلُونَ

Meaning : "O you who believe, fear Allah and let everyone pay attention to what he has done for tomorrow (hereafter). Fear Allah. Surely Allah is All-Seer of what you do."

In this verse Allah subhanahu wa ta'ala tells every soul to reflect on what he has done for the Day of Judgment. Allah subhanahu wa ta'ala reveals the Day of Judgment/Hereafter with لَغَدٍ "tomorrow" even though the Day of Judgment may still be far away but Allah subhanahu wa ta'ala reveals it with tomorrow because no matter how far the Day of Judgment is he will surely arrive and we will meet that day. Allah subhanahu wa ta'ala expresses with لَغَدٍ "tomorrow" so that we are aware that even though the doomsday is still far away that that day will come and we must be ready at any time. Moreover, the scholars say that death is a small doomsday, and everyone will soon feel his little doomsday and he does not know when he will die. How often death comes without any prior notice .

In the verse above, the expression of the word piety has several meanings, including: First, carry out God's commands and stay away from His prohibitions, as mentioned in the Qur'an and taught by the Prophet Muhammad, as in the example of the verse above. Second, fear of disobeying Allah's commandments and protecting oneself from immoral acts.

People who fear Allah should always pay attention and examine what they will do, whether there will be benefits for themselves in the hereafter or not. Of course all that will be useful for himself in the hereafter. In addition, a person should always take into account his own actions, whether they are in accordance with religious teachings or not. If more is done that is prohibited by Allah, let him try to cover it with good deeds. In other words, this verse instructs humans to always be self-aware, to take into account everything that they will and have done before Allah calculates it in the hereafter. A warning at the end of this verse to always fear Allah, because He knows that everything His servants do, both visible and invisible, outwardly and inwardly, there is nothing that escapes His knowledge.

So it is very true that the hadith says, "Account for yourself before you are given account by Allah subhanahu wa ta'ala" (HR. At Tirmidzi no. 2459). How much we plan what to do in the future but we don't have time to audit ourselves. So we must have time to reflect on what we have done, and we must audit in detail. Before he contemplates what he will do he should first reflect on what he has done.

Therefore Allah SWT warn about (QS Al-Fajr verses 23-24) about how many people will regret on the Day of Resurrection . The person who audits himself, he calculates his age, which is a little bit and then he has a past that may be dark and dark, so he will be motivated and motivated to get ready, then someone should try to muhasabah so he knows what he is going to do for his future in the afterlife.

In life, we at least remember three kinds of time, namely past time, present time, and future time. In the verses of the Al-Qu'an, we have been reminded of ways and models that are known for every human being to think about how to deal with every risk that is always around us at all times. The end of everything is the hereafter. The meaning of success in achieving this final goal must be followed by the best quality and quantity of worship. As discussed in the Al-Qur'an and Hadith above, we must be able to take lessons to carry out activities with very mature calculations in the face of risk . It is important for everyone to know and apply risk management in everyday life or in institutional.

CONCLUSION

Defining risk specifically is quite complicated but can be understood in the following two terms: likelihood and impact. Both have negative connotations. Risk is defined as a condition where there is a possibility of deviation from the desired or expected results. Risk mitigation in educational institutions means reducing risks as a result of uncertainties on expected results. The possibility or impact of the process may occur in the educational component. The step to prepare if something happens in the future is endeavor and resignation. In fact, humans were created to fulfill all orders to uphold goodness and stay away from God's prohibitions.

Risk mitigation is carried out as a systematic and logical effort to identify risks, determine attitudes and policies, determine solutions, and conduct monitoring and evaluation that takes place in every activity or organizational process. Mitigating risk in educational institutions means reducing both the likelihood and the impact on each risk educational component.

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