RISK MANAGEMENT OF PONDOK PESANTREN DARUSSALAM IN BLOKAGUNG SUB-VILLAGE BANYUWANGI REGENCY EAST JAVA PROVINCE

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Abstract

Purpose: Risk exists in all organizations, including Pondok Pesantren. Risks need to be managed appropriately and correctly.Improperly managing risks can have serious consequences for the organization's operations. The purpose of this study is to analyze the managers' perceptions of Islamic education institutions in Pondok Pesantren Darussalam Blokagung Banyuwangi Regency in implementing non-financial risk management (identifying and managing existing risks) in order to be able to compete with other educational institutions.

Methods: This study focuses on the management of non-financial risk management with reference to a holistic single case-study. Interviews were conducted with key informants from within the Pesantren (managers and administrators) and supporting informants from outside Pesantren. Data analysis in this study used the Interactive Model of Miles and Huberman.

Results: Darussalam boarding school managers perceive that risk management is very important to be implemented in Pondok Pesantren. Risk has a positive impact and a negative impact on the management of Pondok Pesantren, so it is important to manage risks well, so that Pondok Pesantren can develop and compete.

Conclusion and suggestion: The efforts of Pondok Pesantren in improving the quality of the management of educational institutions are carried out continuously. Managers of Pondok Pesantren should be more responsive and aware of the risks faced, as well as the importance of good risk management because they are related to the sustainability of Pondok Pesantren in the future.

Originality/Value:The most important contribution in this article is to develop the concept of non-financial risk management in Pondok Pesantren in order to be able to compete with other educational institutions.

Keywords: Risk Management, Pondok Pesantren Darussalam.

INTRODUCTION

In the era of globalization, Pondok Pesantren has a potential to develop in empowering them selves and the community. In essence, Pondok Pesantren is Islamic educational institutions that arise on the basis and goals of Islam. The development of the number of Pondok Pesantren in Indonesia in recent years has experienced rapidly. In 1997 there were 4,195 Pondok Pesantren, while in the 1st Quarter of 2021 it had experienced a very significant increase so that it reached 30,495 Pondok Pesantren. The development of the number of students owned by PondokPesantren in Indonesia in recent years has also experienced a significant increase. In 1977 it had 677,394 students and in 2021 it reached 4,373,694 students (EMIS DASHBOARD, 2021).

In Banyuwangi Regency, there are 158 Pondok Pesantren and 21,983 students who have been registered in the EMIS data (EMIS DASHBOARD, 2021). One of the advanced Pondok Pesantren is the Pondok Pesantren Darussalam which in 2021 has 7,205 students and has educational units from PAUD / Kindergarten to university. Unfortunately, development is uneven across all Pondok Pesantren. There are several Pondok Pesantren that are closed because they do not have students. In general, Pondok Pesantren faces serious threats to their organizational development due to the uncertainty of the future. Uncertainty is often associated with risk. In Islamic economics, the concept of uncertainty is one of the important pillars in the Islamic risk management process. In life, no one is free from risk, but the fact is no one wants their organization to lose. A Muslim is faced with conditions of uncertainty about what will happen. A Muslim may plan a business activity, but a Muslim cannot be sure what will be obtained from the results of the business, whether profit or loss. In the Qur'an surah Lukman verse 34 explicitly Allah SWT states "no one in this universe can know for sure what he will try tomorrow or what he will get". Humans are ordered to invest as provisions for the world and the hereafter. As well as being required to mitigate risks so that unexpected events do not have an impact on fatal destruction (Shihab, 2002).

Risk management can be done in various ways. Risk management is needed to manage risk. Expertise in risk management is one of the multi-aspects of the revolution in financial management that has continued in Indonesia since the 1998-1999 ASEAN/Asian crisis until now (Salim, 2011). Inappropriate risk management results in organizational losses (Wong and Rakestraw, 1991 in Ashley and Pearson 1993). Failure to manage risk has serious consequences for organizational operations (Conrow, 2003; Miles and Wilson, 1998; Mullins, Forlani, and Walker, 1999). Universal understanding of the definition of risk management does not yet exist because the needs of each organization and the level of ability to understand risk management are also different. Young (2000) stated that risk management is a process used to identify and control potential risk exposures. Moreover, because it is mandatory for private and public organizations, it is necessary to test risk management theory for more depth.

Research on the application of risk management is mostly carried out in business activities: banking and insurance, while research on the application of risk management in organizational management, especially in Islamic educational institutions, in this case Pondok Pesantren, has not been widely carried out. Research on Islamic risk management that has been produced still does not provide a clear enough understanding for Pondok Pesantren because these studies are generally carried out on organizations engaged in business and banking activities.

Islamic business activities can be seen in the research of Indrawati, Salim, Hadiwidjojo, and Syam (2012) who conducted a study of Islamic spiritual-based risk management in business management at the SunanDrajat Islamic Boarding School, Lamongan. In this study, Islamic spiritual-based risk management is carried out on business activities, not on organizational activities. Research on risk management in educational institutions/schools that has been carried out by Hommel and King

(2013), states that schools need to protect financial solvency with maintenance functioning as a risk management system. At the same time, regulatory oversight is mapped and binding but still performs sub-optimal behavioral constraints. Based on previous research, there are still opportunities to conduct research to implement risk management in Islamic educational institutions, especially for Pondok Pesantren. This study is to analyze the perception of managers of Islamic educational institutions in Pondok Pesantren Darussalam Blokagung Banyuwangi Regency in implementing non-financial risk management (identifying and managing existing risks), so that Pondok Pesantren are able to compete with other educational institutions, without losing their identity.

LITERATURE REVIEW

Risk management

The International Standard Organization/ISO 31000 states that risk management is a coordinated activity to direct and control the organization with regard to risk, as well as provide tools for structured thinking about the future and for dealing with uncertainty (Prowanto, 2019:13). Organizations that implement risk management have many benefits and advantages compared to organizations that do not implement risk management.

There are 2 risk approaches, namely: traditional risk and holistic risk or often known as Enterprise Risk Management (ERM) or commonly called integrated risk. ERM is characterized as a holistic approach, as opposed to traditional risk management. The significant difference between the holistic approach and traditional risk management is that the holistic risk approach uses integrated analysis to manage the company's total risk (Rodriguez and Edwards, 2009), whereas the method for managing traditional risk management is a silo-based risk perspective (Gordon, Loeb, and Tseng, 2009).

The development of risk management over the last 20 years has changed a lot. Risk management which was originally used as an insurance-based technical tool, changed to risk management as a policy-oriented managerial technique (Young, 2000). The emergence of risk management practices based on educational institutions is a response to the emergence of a new faction against the old one, namely business-based ideology. In its policy, educational institutions also practice data management, measurement using accounting formulations, and risk testing. The main features of risk management as identification, evaluation, minimization, and mitigation of risk (Crockford, 1986).

There are five basic steps in the risk management process for different types of organizations (Wong and Rakestraw, 1991; Ashley and Pearson, 1993):

1.   Identify risk, frequency of risk exposure, and severity of loss resulting from risk exposure: to do this, the organization uses data on the organization's loss history including past lawsuits, complaints, and payments resulting from liability claims.

2.   Explore methods for dealing with identified risk exposures: this step includes a thorough review of the organization's policies and procedures, training, and supervision of employees.

3.   Choose the appropriate treatment or response to manage the risk: this step includes making changes to departmental policies, training, and/or supervision to reduce exposure to liability incidents.

4.   Implement risk management: implement all changes made to departmental policies, procedures, and/or training.

5.   Continually evaluate the risk treatment applied to organizational risk: the risk management process is no more after steps 1-4 have been completed. The process takes place because organizational risks change over time and require continuous evaluation.

The main purpose of risk identification is to find out the sequence of risks that are potential

and affect the objectives/business processes of an organization (Harold, 2010). In accordance with ISO/IEC 31000:2009, the risk identification techniques include: brainstorming with related parties, direct interviews with responsible parties, questionnaires, checklists, analysis of previous projects, SWOT analysis, and analysis of assumptions from the expert team.

Overview of Pondok Pesantren/Islamic Boarding School

The term pondok comes from the meaning of students' dormitory or huts or dwellings made from bamboo. The word "pondok" comes from the Arabic word "funduq" which means hotel or dormitory (Asrohah, 2004). While "pesantren" comes from the word santri (students who study Islamic) with the prefix "pe" and the suffix "an", which means the residence of the students. Johns in Dhofier (2011) argues that the term santricomes from the Tamil language which means teacher of the Qur'an. Meanwhile, according to the term, PondokPesantren is traditional Islamic educational institutions to study, understand, explore, and practice Islamic teachings by emphasizing the importance of religious morals as guidelines for daily behavior (Malik, 2005).

Pondok Pesantren in Indonesia have been legally recognized and confirmed by the inclusion of the nomenclature of Pondok Pesantren in Law Number 20 of 2003 concerning the National Education System. Article 30 paragraphs 4, "Religious education is in the form of diniyah education, pesantren, pasraman, pabhajasamanera, and other similar forms". Religious teachings and / or become experts in religious knowledge (tafaqquhfiddin). In addition, there is also Government Regulation No. 55 of 2007 concerning Religious Education and Religious Education. As a derivative of Government Regulation Number 55 of 2007, the Minister of Religion Regulation Number 13 of 2007 2014 concerning Islamic Religious Education was issued.In fact, Pondok Pesantren received further confirmation through the Minister of Religion Regulation No. 18 of 2014 concerning the Educational Units of Pondok Pesantren (AMIN, 2014).

Pesantren is an Islamic educational institution in Indonesia, where kyaiand santri live based on Islamic religious values in dormitories that have cubicles. Pesantren has 5 basic elements, namely: pondok, mosques, teaching Islamic classical books, santri, and kyai (Affandi, 2004). The five elements are the basic elements of a pesantren. A boarding school is said to be complete if it already has the five elements above, each element has its own function in fostering students, both through activities carried out in the physical and mental fields of students in Pondok Pesantren. The general aim of pesantren is to foster citizens to have Islamic personalities in accordance with Islamic teachings and to instill a religious sense in all aspects of life (Qomar 2007).

RESEARCH METHODS

In this study, the paradigm used is post-positivistic, while the type of research uses a holistic single-case study which places a case as the focus of research (Yin, 2014).

Location

This research was conducted at Pondok Pesantren Darussalam which located in Blokagung, Karangdoro Village, Tegalsari District, with the reasons: a) the management of education integrates the salaf and modern systems. b) It has formal educational institutions and non-formal educational institutions.

Informant

In this research, informants have a deep understanding in the condition of Pesantren. Key informants came from the internal management of Pesantren, namely: Caregivers and administrators /former administrators. Moreover, the supporting informants are PK-Pontren Ministry of Religion and RMI (Rabithah Ma'ahid Islamiyah) PWNU Banyuwangi Regency.

Analysis

The research uses six forms of case study data collection procedures (Yin, 2014). This study will not use all of them, but will use five forms of data collection, namely: 1) Documentation, 2) Archival records, 3) Open type interview, 4) Participant observation, and 5) Physical or cultural devices.

The analysis technique is an interactive model, which consists of four components, namely: data collection, data reduction, data presentation, conclusions, and data verification (Miles and Huberman, 2014).

RESULT AND ANALYSIS

Pondok Pesantren Darussalam Blokagung is an Islamic boarding school located in the South Banyuwangi of East Java Province, precisely ±12 KM from Genteng and Jajagand ± 45 KM from the city of Banyuwangi. Pondok Pesantren Darussalam is officially a legal entity and is in the form of a foundation under the name "Yayasan Pondok Pesantren Darussalam" with a notary deed by Soesanto Adi Purnomo, SH. Number 31 year 1978. The founder, KyaiMuhktarSyafa'at passed away on Friday at 02.00 am on 17th Rojab 1411 H/02nd February 1991 at the age of 72 years.

Pondok Pesantren Darussalam in 2021 has 7,205 santri/students. Santri come from all over the archipelago with various regions from Sabang to Merauke. In 2017 there were 4 santri from Thailand who studied at the Diniyah School and IAI Darussalam Blokagung. However, due to the Covid-19 pandemic that hit the world in 2019, santrifrom Thailand had to return to their country.Besides that, the Covid pandemic also affected the interest of parents to allow their children to study in Pondok Pesantren. For more details, the development of the number of students of Pondok Pesantren Darussalam for 5 years, from 2017 to 2021 can be seen in Table 1 below:
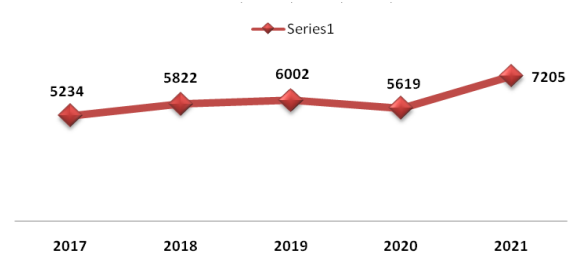

Figure 1 *Number of Santri Pondok Pesantren Darussalam Blokagung Banyuwangi.*

Year 2017, 2018, 2019, 2020, 2021

Source: Documentation of Pondok Pesantren Darussalam Blokagung Foundation, 2021.

The formal educational institutions of Pondok Pesantren Darussalam have also developed. Starting from Madrasah Diniyah Al-Amiriyyah (1953) which is affiliated with the religion ministry of Indonesia, the directorate of Pesantren and Diniyah.Then also opened Junior High School/Madrasah Tsanawiyah (MTs) al-Amiriyyah (1968), Senior High School/Madrasah Aliyah (MA) al-Amiriyyah (1976) which is affiliated with the religion ministry of Indonesia, Directorate of Islamic Education. In addition, it also opened educational units affiliated with the ministry of national education, namely: PAUD (2009), TK Darussalam/ Kindergarten (1979), Elementary School/SD Darussalam (1981), Junior high school/SMP Plus Darussalam (1994), Senior High School/SMA Darussalam (2001), Vocational High School/SMK Darussalam (1986).

In 2014, Pondok Pesantren Darussalam opened STAIDA, a Strata-1 institution, affiliated with the Ministry of Religion of the Republic of Indonesia, Directorate of Islamic Higher Education. In its development, it changed its status to the Islamic Institute of Darussalam BlokagungBanyuwangi or known as IAIDA. In 2017, Pondok Pesantren Darussalam also organized Strata-1 Education, namely Ma'hadAly Darussalam. In 2019, opened Darussalam Community Academy Vocational College (AKD); Diploma I and Diploma II with 3 Study Programs, affiliated with the Ministry of Research, Technology, and Higher Education. Non-formal education owned by

Pondok Pesantren Darussalam include: Sorogan Recitation, Bandongan Recitation, Weekly Recitation, Wetonan Recitation, Tahfidhul Qur'an Recitation, and Bahtsul Masa'il.

Wong (2014) states that many organizations already have the tools to successfully deal with financial risk in business operations, but for most organizations the introduction of non-financial risks such as environmental and social is the biggest challenge for new millennium companies. In particular, the challenge is how to effectively define and manage non-financial risks in operations. Risk management has emerged over the years, but risk management in terms of non-financial risks has not been well articulated or defined and there are gaps in academic research.

Risk management is a series of processes to identify risks, analyze, assess, treat, and monitor risks that arise. This is useful for improving coordination between managers so that the

goals of Islamic educational organizations/institutions will be achieved. In Islam, it is permissible and even required for a Muslim to manage risk as well as possible. The risk management process in Islamic boarding school educational institutions as a whole in its implementation is based on the implementation of Islamic values sourced from the Qur'an and Hadith (Ekaningsih at al, 2022).

Pondok Pesantren as one of the educational institutions has to identify risks, especially non-financial risks. Identification is carried out to determine environmental and social aspects in daily events that can create risks, trace the root causes, become sources of risk, and determine the positive factors and impacts arising from these risks. Moreover, they can determine the work unit that handles and is responsible for.

The next stage is to determine the target desired by Pondok Pesantren. Target must be clear and specific, because risk identification and risk assessment is very important for the organization. If there are several targets, it is necessary to pay attention to their relationship, whether they can be treated as a risk assessment as one target group or not. Furthermore, determine the level of Inherent Risk. Inherent risk is a risk that is attached to organizational activities, and affects the organization, can arise both from internal and external to the organization (Prowanta, 2019:16). From the data findings, then determine the risk assessment technique, namely the technique used in the process of risk identification, risk analysis, and risk evaluation. The risk assessment technique is a risk analysis method and is a tool that serves to provide an understanding of risk, causes, consequences, and probabilities. Inherent risk levels are divided into High Risk, Medium Risk, and Low Risk. The following are the results of the risk identification process of Pondok Pesantren Darussalam Blokagung Banyuwangi:

Table 1 *Risk Identification Process of Pondok Pesantren Darussalam*

Risk Category	RISK IDENTIFICATION						Inherent Risk Level
	Work Unit	Target	Risk Event	Root Cause	Positive Factor	Impact	
Security Risk	Head of Security and Order	Student entry and exit can be controlled	Santri leave the boarding school/dormitory without permission	1. Number of off-campus dormitories, 2. Weak supervision, 3. The meeting between non-*mahram* students. 4. *Santri* stay outside the dormitory/at the community	1. The number of students living in PondokPesantren, 2. The Islamic boarding school has spent funds for the purchase of CCTV and computers	1. Giving a bad image in the community around the PondokPesantren, 2. Interfere with the smooth learning process 3. Lowering the trust of the guardians of the *santri* to the PondokPesantren.	**HIGH RISK**

Risk Category	Work Unit	Target	Risk Event	Root Cause	Positive Factor	Impact	Inherent Risk Level
				house			
Infrastructure Risk	Head of Development and Public Works	Availability of infrastructure facilities sufficient to accommodate	Insufficient facilities and infrastructure	1. Lack of facility availability 2. Increasing number of developments	There are infrastructure facilities, but they are still insufficient	1. Reduce good value 2. Giving a bad image (slum and crowded)	**HIGH RISK**
Financial Risk	Head of Finance	Sufficient funding	Lack of funding	1. The source of funding only comes from monthly student fees 2. There are no regular donors 3. Many students come from underprivileged families 4. Many students have not paid tuition fee	There are non-permanent donors	1. Distrust of students' parents 2. Gives a bad image	**HIGH RISK**

Risk Category	RISK IDENTIFICATION						Inherent Risk Level
	Work Unit	**Target**	**Risk Event**	**Root Cause**	**Positive Factor**	**Impact**	
				5. Limitations of providing employee welfare			
Financial Risk	Head of Finance	Guaranteed Employee Welfare	Lack of Funding	Limitations provide welfare to employees	The majority of employees apply the concept of *Barokah*(blessing) in work	1. Many employees have multiple positions 2. Employees do not give top priority	**MEDIUM RISK**
Activity Operational Risk	Head of Education and Teaching	Making Activities	The number of students who are sick	1. The number of activities in the PondokPesantren 2. Centralized activities 3. Lack of rest time	There is a balance activities between general knowledge and religion	1. Many students are sick 2. Gives a bad image	**HIGH RISK**
Development Risk	Head of Development	PondokPesantren as the first choice in education	Lack of facilities and infrastructure for students	Pondok Pesantren as the second choice in alternative education	PondokPesantren do not limit students who register	Insufficient facilities and infrastructure	**MEDIUM RISK**
Information Risk	Head of Communication and Publication	Smooth information between stakeholders	Guardians of students and students do not understand the rules of the Pondok pesantren	Insufficient contact information	PondokPesantren provides contact information	Miscommunication between students' parents and PondokPesantren	**MEDIUM RISK**
Activity Operational Risk	The Head of *Kepesantrenan*	Makes Learning Activities Effective	*Santri* lack enthusiasm in learning	1. Too many activities in Pondok pesantren 2. Lack of rest time	There is a balance activities between general knowledge and religion	1. Many students skip class 2. Students are not optimal in the learning process	**HIGH RISK**

Source: Processed Field Data Results. 2021

Evaluation and risk management are carried out to minimize the level of residual risk. The risk strategy is carried out with the option of mitigating risk, in the hope that the risks posed do not threaten the sustainability of the activities of the Islamic boarding school. The risk strategy can be carried out with several options including: Avoid Risk, Transfer Risk,

Mitigate Risk (planned and sustainable actions taken by the risk owner/risk person in charge in order to reduce the impact of an event that has the potential or has harmed or endangered the risk owner) (Yuli, 2013). The risk management efforts by Pondok Pesantren Darussalam are as follows:

Table 2 *Risk Management of Pondok Pesantren Darussalam*

RISK EVALUATION AND HANDLING			RESIDUAL RISK
Strategy	*Risk Treatment*	**Handling That Has Been Done**	Residual Risk Level
MITIGATE	1. Coordinate between dormitory administrators 2. Improve surveillance and install CCTV 3. Conduct socialization of Islamic boarding school regulations/rules to all students every month 4. Cooperating and socializing with the community around the boarding school	Adding security and order management, installing CCTV in every strategic place	**MEDIUM RISK**
MITIGATE	1a. Adding facility availability 1b. Adding new land 2. Adding a place to live	Adding facilities, but still not sufficient for the number of students	**MEDIUM RISK**
MITIGATE	1. Adding funding sources from the CSR Companies 2. Looking for regular donors 3. Provide entrepreneurship training to students to be able to earn income 4. Collecting student contributions 5. Improving the function of PondokPesantrencooperatives	1. Adding funding 2. Pondok Pesantren has opened a cooperative business	**MEDIUM RISK**
MITIGATE	Adding funding sources and looking for regular donors	Pondok Pesantren opens a cooperative business	**LOW RISK**
MITIGATE	1. Choose activities that are important to students 2. Add Monitoring 3. Increase rest time	1. Educational activities are chosen to be balanced between general and religious education 2. Give rest time 3. Providing health services	**MEDIUM RISK**
RISK EVALUATION AND HANDLING			RESIDUAL RISK
Strategy	*Risk Treatment*	**Handling That Has Been Done**	Residual Risk Level
MITIGATE	Improving the quality of educators through certification and improving the quality of the education system	1. Include Certification for educator 2. Participate in employee workshops/training activities 3. The education system is in accordance with government regulations	**LOW RISK**

		4. Promotion has been carried out through brochures, regional television, and radio.	
MITIGATE	Conducting socialization inviting parents of students to PondokPesantrenand the party of PondokPesantren*silaturrohmi*/visit parents' house	Inviting parents of students in every routine event and doing social service once a year	**LOW RISK**
MITIGATE	Coordinate with all administrators	Provide adequate rest time (Tuesday and Friday)	**LOW RISK**

Source: Processed Field Data Results. 2021

The results of this study are supported by the research of Syafa'at et al., (2014) using a SWOT analysis found several weaknesses possessed by pondok pesantren Darussalam, namely: 1) Limitations in providing welfare to employees, 2) Limitations in ownership of the development budget. Weaknesses that are owned if not addressed quickly and efficiently, will be a very serious risk for the continuity of the organization in the future.

Based on the analysis and description above, it can be arranged Research Propositions (RP) that has not been tested, as follows:

RP 1 Security risk, financial risk, operational risk of activities as well as risk of facilities and infrastructure are the most severe inherent risk levels in Pondok Pesantren Darussalam, thus requiring a strategy to mitigate risk appropriately, so that the residual risk level is low.

RP 2 The most severe sources of risk in Pondok Pesantren Darussalam are weak supervision, lack of availability of facilities, many activities, thus requiring detailed and precise handling

RP 3 The impact of the most severe risks for Pondok Pesantren Darussalam if the risks are not handled properly can reduce a bad image in the surrounding community, resulting in a decrease in the trust of the guardians of students to send their children to study at the Pondok Pesantren

RP 4 Efforts to minimize the risk that has been carried out by Pondok Pesantren Darussalam

are going well, so that Pondok Pesantren is able to compete with educational institutions in the era of globalization and the pandemic.

CONCLUSION

The results of this study support the opinion of Young (2000) that risk management is a process used to identify and control exposure to potential risks and liabilities for private and public organizations. Risk handling, especially non-financial, is very important to do, has a person in charge/work unit, has a root cause or source of risk, has risk categories, namely: Security risk, infrastructure risk, financial risk, operational risk, development risk, information risk. Risk management target include: controlling the entry and exit of students, Availability of adequate infrastructure for the capacity of students, adequate funding, guaranteed employee welfare, PondokPesantren as the first choice in education, Smooth information between stakeholders, and has a risk mitigation strategy. The application of risk management in the PondokPesantren Darussalam was found to be very beneficial or positive, both for the internal boarding school and the environment around the Islamic boarding school, especially not leaving the characteristics of the PondokPesantren, and the need for a party to supervise, monitor, and be responsible for the implementation of risk management implementation.

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