

**RISK MANAGEMENT IN STUDENT MANAGEMENT: EFFORTS TO
IMPROVE THE QUALITY OF EDUCATION AT MI MANBA'UL HUDA
BANDUNG CITY**

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Abstract

Based on data obtained from *the Programe for International Student Assessment (PISA)* in 2022 regarding the decline in the quality of education in Indonesia, which is reviewed from literacy, numeracy, and science competencies. In line with that, MI Manba'ul Huda has a goal in improving the quality of education through student management. Challenges and risks in making it happen are always there. Therefore, it is important for him to implement risk management in the institution. To conduct a risk management analysis on student management at MI Manba'ul Huda, the researcher used a qualitative descriptive method. Furthermore, the data obtained was through interviews with school principals, several educators, and education staff, in addition to which the researcher made direct observations at the school. The result of this study is that MI Manba'ul Huda has a strategy and mitigation in its efforts to overcome risks. As for other situations, these schools can accept the risks that occur to avoid greater risks.

Keywords: Risk Management, Students, Quality of Education.

Abstrak

Berdasarkan data yang didapat dari *Programe for International Student Assesment* (PISA) pada tahun 2022 mengenai penurunan kualitas pendidikan di Indonesia dimana hal tersebut ditinjau dari kompetensi literasi, numerasi, dan sains. Sejalan dengan itu MI Manba'ul Huda memiliki tujuan dalam meningkatkan kualitas pendidikan melalui pengelolaan kesiswaan. Tantangan dan risiko dalam mewujudkannya selalu ada. Oleh karena itu penting untuknya menerapkan manajemen risiko dalam lembaga. Untuk melakukan analisis manajemen risiko pada pengelolaan kesiswaan di MI Manba'ul Huda peneliti menggunakan metode deskriptif kualitatif. Selanjutnya data yang diperoleh yaitu melalui wawancara dengan kepala sekolah, beberapa pendidik, serta tenaga kependidikan, selain itu peneliti melakukan observasi langsung di sekolah. Hasil dari penelitian ini yaitu MI Manba'ul Huda memiliki strategi dan melakukan mitigasi dalam upayanya mengatasi risiko. Adapun dalam situasi lain, sekolah ini dapat menerima risiko yang terjadi untuk menghindari risiko yang lebih besar.

Kata kunci : Manajemen Risiko, Kesiswaan, Kualitas Pendidikan.

INTRODUCTION

Education has always been positioned as an important element in building the character of a civilized society. With various levels of education such as elementary school (SD), junior high school (SMP), high school (SMA), to the university level also have a role in forming a generation that is not only skilled and academically intelligent but also has a good personality and morals. Character formation in formal education, the frequency will be more fostered at the elementary level. Madrasah Ibtidaiyah (MI) is an educational institution that is equivalent to other public elementary schools, has a dual curriculum load, namely general lessons and lessons based on Islamic values.

Realizing the ideals and goals of the school or madrasah is a shared responsibility. To form an intelligent, emotional, and spiritual generation, of course, it is not without a process, it must go through a slick educational process. Based on data from *Programe for International Student Assessment* (PISA) in 2022 stated that the quality of Indonesian education has declined from three aspects, namely numeracy, literacy, and science. The average of Indonesia in terms of literacy is 359 in 2022, and this has decreased by 12 points compared to 2018. In the numeracy score itself, Indonesia got a score of 366 while in 2018 Indonesia got a score of 371 points. Judging from science competence, Indonesia in 2022 has a score of 383 where in 2018 the score reached 379.

Risks in the management of institutions will always exist, including obstacles in the educational process. In this case, risk management in student management is a very crucial element to identify, evaluate, and control these losses or risks so that the education sector can continue to improve its quality. The relationship between humans and the risks that require humans to deal with them, because risks have been considered a part of life and so is their relationship with humans and an institution. There are times when humans do not have the capacity to handle the risks faced by institutions that can result in fatal losses.

Even in some cases, such as in companies that finally choose to go out of business as a result of the inability of resources to manage the risks that occur.

The quality of education is defined as supporting standards that must be achieved in an educational institution in order to get good grades and even excel in academic and non-academic fields in order to create intelligent, superior, and competitive students. To make this happen, an educational institution must identify and analyze the level of ratios that schools are likely to face. Regarding some of the risks in question are controlled, namely in the implementation of programs based on the approach of eight National Education Standards that the primary and secondary education levels are regulated by educational units and recommend the Content Standards and Graduate Competency Standards which are based on the teachings stated and compiled by the National Education Standards Agency (Rosyada et al., 2022, p. 274). Schools are required to make efforts to create quality education, and be able to bring out the character of students. This is intended so that the national education goals can be realized.

Because risk has a close relationship from all human activities such as in terms of daily life and in an institution. In a study conducted by Ita Rosyada in 2022 regarding risk management in improving the quality of education at MTs Muhammadiyah Sanden, the problems in MTs Muhammadiyah Sanden are related to the quality of lessons, the quality of the curriculum, guidance and training from teachers, and the quality of teacher competence and performance. Therefore, as an effort to improve the quality of schools, several evaluations are carried out through risk management such as program evaluation, implementation evaluation, and evaluation of activity results. As for this study, in implementing risk management, in addition to conducting evaluations, MI Manba'ul Huda always tries to establish good communication with stakeholders as a step before making formal decisions from the institution. So then this is the reason for the author to discuss risk management as an effort to improve the quality of education at MI Manba'ul Huda Bandung City, where in this case risk management needs to be applied as an effort to be able to survive in handling various unpredictable risks.

METHODS

This research was conducted at MI Manba'ul Huda, Bandung City, which is located on Jl. Cijawura Girang III Gg. Kartadinata No. 8, Sekejati, Buahbatu District, Bandung City, West Java. To conduct a risk management analysis on student management at MI Manba'ul Huda, the researcher used a qualitative descriptive method. Furthermore, the data obtained was through interviews with school principals, several educators, and education staff. In addition, the researcher conducted direct observations at the school and some documentation regarding the school's annual report, along with the report of extracurricular activities that were analyzed to get a comprehensive picture of student management and the risks faced.

RESULTS AND DISCUSSION

Risk

Risk can generally be understood as a form of uncertainty about a situation that will occur later (*future*) with decisions made based on various considerations at this time (Dewi, 2019, p. 42). Another definition of risk is an opportunity to come danger, loss, or other consequences. In this case, risk has negative consequences because it is related to losses. Then another definition also comes from the *Institute of Risk Management* which states that risk is a combination of the possibility of an event and its consequences. Risk is also considered as the effect of uncertainty on the goal (Wibowo, 2022, p. 4). Risk in the context of an organization is usually interpreted as everything that has an influence on the achievement of the goals of a company or institution.

Risk is often thought of as uncertainty. As in everyday life, risk is something that can cause problems. In addition, risk is also considered an opportunity or something profitable for a person, group, or organization (Siahaan, 2007, p. 1). Risk itself is closely related to probability or *probability*. The intended possibility is about losses, especially these losses that can cause a problem. Risk becomes an important problem when the losses experienced or incurred cannot be known for sure. If the losses can be known for sure, then it will be possible to plan in advance a solution or a way to overcome the problem (Siahaan, 2007, p. 2).

Risk assessment itself is carried out as a systematic way of monitoring and monitoring work activities, considering what can have a bad impact and making appropriate decisions to minimize the occurrence of damage, losses, and even accidents or injuries at work. According to Government Regulation No. 60 of 2008 concerning risk assessment, it is a method that can be carried out by an educational institution, organization, or agency, and it is a very integral part of a risk management process in determining risk decisions by conducting a phase of ratio identification, conducting a ratio analysis, and evaluating risks (Istiningrum, 2011, p. 18). The purpose of managing risk is to improve the ability of the leadership in company management which means that a manager is required to be dynamic and progressive by pressing as little as possible decision-making based on mere feelings, skill improvement must actually use rational analysis in minimizing risks (Arta, 2021, p. 2). Risk assessment is felt to be carried out on factors that can threaten the realization of the ideals or objectives of educational institutions.

The educational institution is considered to need to identify the risk, namely to determine the risk. In determining risks, it is mandatory for each division in educational institutions and organizations to know where the risks can arise in the division, and must identify the causes of the risks, in addition to thinking about how these risks can hinder the realization of goals. Another purpose of risk identification is to categorize risks. Risks can be differentiated based on, (a) the type of risk, (b) the source of the risk, (c) the acceptance of the risk, (d) the effect of the risk, (e) the ability to control the risk, and (f) the hierarchy of risks. If the risk has been categorized then this risk identification will be able to generate a list of risks. The risk list itself has the meaning of a table which contains the sources of risk and the causes of the emergence and occurrence of risks. Furthermore, this list of risks will be the basis for creating a risk statement model (Istiningrum, 2011, p. 19).

Risk assessment is important for one of the reasons that there are many changes that occur in the field of education, and the impact of the changes that occur needs to be managed to minimize losses, and failures in realizing the goals of the institution that have been set according to the plan (Istiningrum, 2011, p. 23). The implementation of risk management in every process in educational institutions has a greater possibility for a successful strategy implementation. This can happen on the basis of educational institutions that apply risk management to their management systems, so that they can achieve better results and make strategic and more rational decisions. In Indonesia itself, the idea of risk management in public organizations or other agencies has been initiated by the Ministry of Finance since 2008 and has been recognized as important in order to integrate with strategic planning in efforts to achieve the goals of educational institutions. In addition, in its development, the implementation of risk management within the scope of the Ministry of Finance has been strengthened by the Minister of Finance No. 171/PMK.01/2016 which discusses risk management within the Ministry of Finance (Pradesa et al., 2021, p. 147).

Risk Management

As explained in a definition of risk that is closely related to unpleasant things. So both for a person, organization, and other institutions such as a company, they must remain cautious and make proper calculations, in order to avoid risks that can have an impact on a loss. Therefore, risk management is needed to deal with all unpredictable situations, this is done as an effort so that a person or an institution can survive in facing risks (Arifudin, 2020, p. 17).

Management has the meaning of control, supervision, direction, and organization. Another definition of management is a science in which there is the formulation or planning, mobilization, and utilization of resources that are carried out regularly in accordance with predetermined conditions to achieve goals. Therefore, it can be concluded that management is an effort made together to achieve a desired goal by using several of its functions, namely planning, formulation, control, direction, and supervision. As previously explained and more emphasized regarding the four management functions, namely:

1. Planning;
2. Organizing;
3. Controlling; and
4. Actuating.(Fitri & Hidayat, 2023, p. 3)

Meanwhile, risk management itself is a way to manage uncertainty related to threats. The risk management process is a comprehensive system and includes the creation of a conducive management environment, monitoring, maintaining efficient risk measurement, and adequate internal control (Sriyono, 2019, p. 2).

Risk management is a field of science that studies how an organization applies measures in mapping various existing problems by placing various management approaches comprehensively and systematically. In a broader sense, risk management is all risks that occur in society (loss of property, financial spirit, business and others) reviewed from the perspective of company management. Risk management is also defined as a comprehensive approach to dealing with all events that cause losses. Risk management is said to be a logical process in its attempt to understand exposure to losses. In short, risk

management is a complete set of policies, procedures that an organization has, to manage, monitor, and control an organization against risks (Arta, 2021, p. 15).

Risk Management can also be defined as a risk. This means that individuals who do not follow the rules, provisions, or procedures that have been set in an organization or institution so that the individual commits irregularities and will have an impact on the damage to the performance and reputation of the institution or organization (Perajaka & Ngamal, 2021, p. 36). Risk management can also be interpreted as the process of identifying, assessing, and controlling threats. The threats present can arise from several sources such as sources of funds, strategic mismanagement, legal obligations, and natural disasters (Perajaka & Ngamal, 2021, p. 36).

According to Irham Fahmi, risk management is defined as a science that discusses an organization's efforts to map *problems* through a management approach. In this case, risk management itself involves several management functions to face and overcome risks that may occur (Fitri & Hidayat, 2023, p. 4). A risk management program includes several tasks such as:

1. Identify the risks faced;
2. Measuring or determining the magnitude of the risk;
3. Develop strategies to face or overcome risks;
4. Develop strategies to minimize or control risks;
5. Coordinating the implementation of risk mitigation and evaluating the risk mitigation program that has been made (Pertiwi & Susanty, 2017, p. 2).

Risk identification itself was carried out through literature review, interviews with respondents, and observations. Problem identification can also be defined as the process of identifying, illustrating, and understanding potential events or situations that can affect the achievement of a project, organization, or activity that has a negative influence (Aristawati & Hidayat, n.d., p. 217). The importance of implementing this risk management is as a consideration to prevent various potential losses to events so that an organization or an institution can save funds and protect their future.

The ability to understand and control this can also give an organization or institution the confidence to carry out its plan (Perajaka & Ngamal, 2021, p. 37). Organizations, institutions, and companies that have strong principles of risk management will be helped in achieving their expected goals. In addition, risk management (Perajaka & Ngamal, 2021, p. 37) has benefits including:

- a. Providing a guaranteed working environment and situation for all staff;
- b. There is protection from adverse events;
- c. Protect all people involved from potential harm;
- d. Help determine the allocation of funds from things that are not needed.

In the field of education, risk management has been implemented, but there are slight differences in the procedures used by companies in the financial and business sectors (Munawwaroh, 2017, p. 77). Furthermore, there is the term risk measurement, which is an effort to determine the magnitude or size of the risk that will occur.

In anticipating failures and losses in an educational institution, a balance is needed between management management strategies, then the implementation of education and risk management to get optimal results in the operational programs carried out (Fitri &

Hidayat, 2023, p. 5). As for choosing a strategy for implementing risk management, it is by considering (a) the possibility of risks, this is because risks that have a high probability of occurring require a more active strategy and tend to be more responsive. For risks that have a small probability of losses, it requires several more preventive steps to avoid the occurrence of risks, (b) the availability of resources, in choosing a strategy for implementing risk management, of course, we must consider the availability of resources needed to implement the strategy. The resources in question are human, financial, and technological needed to manage risk effectively, (c) needs and characteristics, meaning that in choosing a strategy for implementing risk management, it is important for institutions to consider the needs and characteristics that have differences in each institution. This includes involving several components such as the organizational structure, culture, policies, and procedures that already exist, and the goals and values that are upheld. The strategy chosen by the educational institution must be in accordance with the context of the institution and can be well integrated into the existing system (Fitri & Hidayat, 2023, p. 6)

Risk Prevention

Based on the results of the research, there are indeed several risks that can be identified in the management of student affairs itself at MI Manba'ul Huda Bandung City. Such as the aspect of decreasing the number of students, problems in discipline, as for student health or safety, as well as academic achievement. Some of the risks that have been previously described at MI Manba'ul Huda need to be mitigated or prevented and the right strategy is determined.

According to the results of the interview, there are several factors that can cause these risks to occur. Regarding the decrease in the number of students, this is due to several factors, such as students who change schools, miscommunication between prospective new student registrants and the school, or competition with other schools. To overcome these problems and risks, MI Manba'ul Huda promotes through programs that are *claim* as a flagship program. The problem of students who change schools from MI itself will try to consider the risks and needs of the student. In this case, the madrasah makes its maximum efforts to retain the student and evaluate him. However, if in a condition the results cannot be maintained, the school will accept the risk, namely a shortage of students. However, this is done on the basis of careful consideration and not to take greater risks.

In addition, from the results of interviews with administrative staff at MI Manba'ul Huda for the number of students, the frequency goes up and down. It was explained that in the 2022-2023 school year the number of new students who registered was 28 students, which makes grade 1 students in the school year only have 1 class or 1 study group, which when compared to the previous year grade 1 students have 2 classes or 2 study groups. Then in the 2023-2024 school year, the number of new students has increased, namely 43 people with a difference of 15 people from the previous year. Furthermore, in the 2024-2025 Academic Year, the number of registrants has been recorded at 41 people, but this is expected to increase again by seeing the enthusiasm and interest of the community who continue to register 3 weeks before registration closes and as evidenced by the number of prospective parents of students who consult through social media *Instagram* and *WhatsApp* MI Manba'ul Huda.

For the problem of miscommunication with prospective new student registrants, the prevention carried out by the madrasah is to reaffirm and clarify the policies that apply in the next school year after going through the evaluation stage. Regarding student discipline which is often an obstacle in student management. The school in this case takes an effective approach by providing space to provide guidance to students with problems, in addition to the school or madrasah strengthens the discipline that involves the guardian of the student/student in the process of forming discipline. Because the school believes that with good cooperation, effective communication, and cooperative parents, it will contribute to the formation of discipline character to students, which in turn will also have an impact on improving the quality of education at MI Manba'ul Huda.

Student safety risks, such as accidents or disease outbreaks, are threats that cannot be ignored. Therefore, as a mitigation effort, MI Manba'ul Huda has held routine programs and collaborated with surrounding health institutions as well as improving existing facilities and infrastructure. Next is the subject of academic achievement. Achievement is something that can affect the quality of a school or madrasah. Therefore, schools or madrasahs need to make efforts to improve their reputation through strengthening or training programs for teachers, education personnel and holding remedial programs to help students who experience difficulties in the learning process.

CONCLUSION

To meet the needs of students as a generation formed to build the nation, they need tools to meet these needs. Education is one of the tools to form a generation that is more civilized, sensitive to knowledge, and has noble morals. The school or madrasah as the person in charge of this, in practice does not always go according to plan. Various risks will certainly be faced, therefore to realize its vision, mission, and goals, educational institutions as non-profit institutions must implement risk management well, in order to minimize these risks or situations that can cause losses. MI Manba'ul Huda itself has implemented risk management as one of the ways in designing strategies to manage losses and unpredictable events. In practice, although the institution has the authority to make a decision to manage these losses, because in educational institutions there are school stakeholders or stakeholders where the institution feels the need to establish good communication and accommodate various aspirations from that party as a consideration in making an effective strategy. In addition, related to other risks, MI Manba'ul Huda certainly conducts several evaluations with educators as one way to see the picture of losses that have occurred before as well as plan for prevention.

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