

Risk Management Based on Islamic Boarding School

Lely Ana Ferawati Ekaningsih^{1*}, Ubud Salim², Djumahir³, Nur Khusniyah
Indrawati⁴, Muhammad Djakfar⁵

¹ Student of Doctoral Program, Department of Management, Faculty of Economics and Business, Universitas Brawijaya Malang, Indonesia

^{2,3,4} Department of Management, Faculty of Economics and Business, Universitas Brawijaya Malang, Indonesia

⁵ Department of Management, Faculty of Economics and Business, Universitas Islam Negeri Maulana Malik Ibrahim Malang, Indonesia

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*Corresponding author

e-mail: lafwens@gmail.com

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ABSTRACT

Uncertainty is often associated with risk, in Islamic economics the concept of uncertainty becomes one of the important pillars in the Islamic risk management process. Nothing in this life is free from risks and facts in every organization and its activities. The purpose of this research is to reveal and explain in depth the implementation of Islamic boarding school risk management. The paradigm used is post-positivistic. This type of research uses case studies. The key informant is the manager of the pesantren. Data analysis was carried out by an interactive analysis of the model from Miles and Huberman. The application of risk management at the Manba'ul Ulum Islamic boarding school in Banyuwangi Regency from the results of the study stated that it was very beneficial/positive, as evidenced by the increase in the number of students studying at the pesantren after experiencing the pandemic period from 2019. Islamic values frame Islamic boarding school risk management activities as a source of inspiration and aspirations. Has been applied by the predecessors and is a character that shapes the santri so that they are not shaken under any conditions, besides that it is also sourced from the Islamic values of the Qur'an and hadith as principles, then the educational curriculum is sourced from the book of *ridhotun nashihin* or *akhlaq*.

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Abstrak: Ketidakpastian sering dihubungkan dengan Risiko, pada ekonomi Islam konsep ketidakpastian menjadi salah satu pilar penting dalam proses manajemen risiko Islam. Tidak ada di dalam kehidupan ini yang bebas dari risiko dan faktanya dalam setiap organisasi dan kegiatannya. Tujuan penelitian ini untuk mengungkap dan menjelaskan secara mendalam penerapan manajemen risiko Pesantren Manba'ul Ulum di Kabupaten Banyuwangi. Paradigma yang digunakan post-positivistik. Jenis penelitian menggunakan studi kasus. Informan kunci yakni pengelola pesantren. Analisis data dilakukan analisis interaktif model dari Miles dan Huberman. Penerapan manajemen risiko pesantren Manba'ul Ulum di Kabupaten Banyuwangi dari hasil penelitian menyatakan sangat bermanfaat/positif, dibuktikan dengan bertambahnya jumlah santri yang belajar di pesantren setelah mengalami masa pandemi dari tahun 2019. Nilai Islam membingkai kegiatan manajemen risiko pesantren sebagai sumber inspirasi dan aspirasi yang sudah diterapkan para pendahulu dan merupakan sebuah karakter yang membentuk

santri agar tidak tergoyahkan pada kondisi apapun, selain itu juga bersumber dari nilai Islam Qur'an dan hadis sebagai prinsip, kemudian kurikulum pendidikan bersumber dari kitab ridhotun nashihin atau akhlaq.

Kata kunci: manajemen risiko pesantren Manba'ul Ulum, Banyuwangi

INTRODUCTION

The role of Islamic boarding schools as Islamic educational institutions must be able to compete in offering a competitive education model so that they are able to produce output (*mutakhirin*) students who have the basis of al-akhlaq al-karimah and have competence in mastering knowledge as well as skills, so that they will become *uswah al-hasanah* in the social life of society which continues to experience accelerated changes due to modernization supported by technological sophistication. The failure of pesantren education to produce santri resources that have skills in the fields of Islamic sciences and mastery of technology in a synergistic manner will have implications for the potential bottleneck of pesantren whose capacity as one of the agents of change in participating in supporting the nation's social transformation process. Problems faced by Islamic boarding school education in its interaction with social changes due to modernization or globalization. Globalization is a continuation of modernization, and on the other hand globalization is a process of integrating the national economy into the world economic system¹.

In Banyuwangi Regency, there are 158 Islamic Boarding

Schools and 21,983 students who have been registered in the EMIS data. Islamic boarding schools in carrying out their activities must consider and realize that the development of progress does not occur evenly in all islamic boarding school. There are several pesantren that have been closed because they do not have students who are interested in studying at the islamic boarding school, especially with the pandemic starting in 2019 until now. Learning activiy by online; so many parents do not allow their children to live in Islamic boarding schools. In general, Islamic boarding schools face serious threats to their organizational development. From the results of research conducted by Syafa'at *et al.*² By using a SWOT analysis, it can be seen that out of 5 (five) Islamic boarding schools in Banyuwangi Regency, there are threats, namely: coming from the community's assumption that Islamic boarding schools are the second choice in alternative education, islamic boarding school only teach Islamic religious knowledge, so that it will limit the creatifty of their children. to develop their talents. The establishment of a national or international standard school is added by the emergence of

¹ Machali, Imam. 2004. *Pendidikan Islam dan Tantangan Globalisasi*, Presma dan Ar-Ruzz Media. Yogyakarta.

² Syafa'at, Abdul Kholiq, Siti Aimah, Lely Ana Ferawati Ekaningsih, Mahbub. Strategi Pengembangan Pondok Pesantren Dalam Era Globalisasi Di Kabupaten Banyuwangi. *Inferensi, Jurnal Penelitian Sosial Keagamaan*, Vol. 8, No. 1 Juni 2014

many institutions/courses, skills and professions. This can also threaten the existence and sustainability of Islamic boarding schools, which generally have a relatively longer education period. Excessive concern from the community over strict Islamic boarding schools rules, one of which is prohibited from bringing cellphones and laptops, this makes people worried if they will curb the freedom of their children. Lack of defense from the government over the public's perception that Islamic boarding schools are terrorist nests; this can also be a serious threat to the development of Islamic boarding schools so that they can be more accepted by the world community. Competition in the world of work, if the pesantren maintains its employee wage system with bisyaroh, the arrangements are left to the Foundation, and the nominal is smaller than the standard UMR salary. The public's perception that Islamic boarding schools are slum areas is also a threat, because today's society pays enough attention to health and comfort in educational facilities.

The threat possessed by pesantren, if does not manage properly, will become a risk for the continuity of the pesantren organization, because the risk exists in all organizations including pesantren and it is necessary to take appropriate and correct countermeasures. Risk management can be done in various ways of management. The management of various ways of overcoming this risk

is called Risk Management. Risk management is needed to manage the existence of 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 crises until now.³

Risk is in organizations and companies. Good risk management is very important. Tchankova in her research states that conducting risk identification as the first stage in risk management is very important to do, as well as a basis for future work of the organization related to developing and implementing new programs for risk control. Research on risk management conducted by Dalglish and Cooper conducted a research on risk management in the water industry with the results concluding that a number of strategic risks were identified, namely the failure to provide a safe, acceptable and reliable water supply, and about the essential requirements of an integrated approach to managing risk. in water authority. Djebbra et al. also conducts research for activities and public interest with the use of risk management on natural pollution. The results of his research show that risk can affect natural media and the establishment of a program is needed for risk management and control⁴.

³ Salim, Ubud. 2011. *Manajemen Keuangan Strategik*. UB Press. Malang.

⁴ Djebabra, Mébarek. Toufik Bentarcia Saadia Saadi Lylia Bahmed. 2006. Pollution risk management of a natural medium,

Research on Islamic risk management that has been produced still does not provide a clear enough understanding, because these studies are generally carried out on organizations engaged in the business sector, as can be seen in the research of Indrawati et al. who conducted a risk management study based on Islamic spirituality in business management at the Sunan Drajat Islamic Boarding School, Lamongan using a postpositivist, theological, and intuitive approach. The results of his research state that risk management is a process to eliminate risk by placing a strong intention as the essence underlying risk management practices and the existence of spiritual strength in the form of *khusnuzhzhân* to Allah SWT which leads to *maslahah* towards *falâh*.⁵

The emergence of risk management practices based on educational institutions is a response to the emergence of a new faction against the old faction, namely business-based ideology. Risk management involves a thorough evaluation of an organization to measure the potential loss that the organization faces an event that occurs. According to this perspective, risk management decision-making must remain objective so that it can be used to

achieve organizational goals and minimize negative outcomes⁶.

Uncertainty is often associated with risk, in Islamic economics the concept of uncertainty becomes one of the important pillars in the Islamic risk management process. Nothing in this life is free from risk and the fact is that in every organization and its activities, no one wants the organization to suffer losses. A Muslim is faced with a condition 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. This has been explained in the Qur'an Lukman verse 34 explicitly Allah SWT states that, no one in this universe can know with certainty what he will work for tomorrow or what he will get, so that with this teaching all humans are ordered to invest as provisions for the world and the hereafter. And are required to try so that unexpected events do not have an impact on fatal damage to them (mitigating risks)⁷.

Anticipating and anticipating risks so as not to cause greater losses is permitted by Allah SWT. This is explained in the Qur'an Surah Al-Hasyr verse 18. The verse explains that a Muslim is allowed to prepare what he will do for tomorrow by knowing, studying and analyzing

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⁵ Indrawati, Nur Khusniyah, Ubud Salim, Djumilah Hadiwidjojo, Nur Syam. 2012. *Manajemen Risiko Berbasis Spiritual Islam. Ekuitas: Jurnal Ekonomi dan Keuangan*. Volume 16, Nomor 2, Juni 2012: 184-208. ISSN 1411-0393

⁶ Flyvbjerg, B. 2006. Nobel Prize To Project Management: Getting Risks Right, *Project Management Journal*, Vol. 37 No. 3, pp. 5-15.

⁷ Shihab, M. Quraish. 2002. *Tafsir Al-Mishbah*, Lentera Hati. Jakarta.

the risks that will occur by applying risk management. Furthermore, a Muslim is told to put his trust in Allah for what happens after making these various efforts. Because humans can only predict and predict, then God determines the occurrence of everything⁸.

In addition, in the Fiqh Rules, it is explained that if there is a choice between eliminating harm and one that brings benefits, then eliminating the harm is prioritized, unless the harm is smaller than the benefit that will be caused. The verses of the Qur'an and the rules of fiqh above have taught a Muslim to carry out activities in the face of risk (by eliminating all harm) or carry out risk management, so it is clear that in Islam it is permissible or even required for a Muslim to manage risk by the best. The purpose of this study is to reveal and explain in depth the application of risk management for the Manba'ul Ulum Islamic Boarding School in Banyuwangi Regency.

METHODS

The paradigm used is post-positivistic. This type of research uses case studies. Case studies emphasize the case as a holistic object as the focus of research⁹. This research was conducted at a pesantren located in Banyuwangi Regency, namely the Manba'ul Ulum Islamic Boarding School located in Tambak Beras Village, Muncar District. This research uses a case

study. The informants in this study were key informants who came from within the pesantren, namely the Director of an Islamic boarding school consisting of caregivers (*Kiai*), managers and administrators of Islamic boarding school. Supporting informants (expert informants) come from outside the Islamic boarding school but are involved in managing the Islamic boarding school, namely PD-Pontren of the Ministry of Religion and RMI (*Rabithah Ma'ahid Islamiyah*) PC of Banyuwangi Regency. The informants were chosen because they have an in-depth understanding of the condition of the Islamic boarding school, and are very understanding and interact directly with the pesantren. The data analysis technique used is by *interactive model*, which consists of: data collection, data reduction, data presentation, conclusion and data verification¹⁰.

RESULT AND DISCUSSION

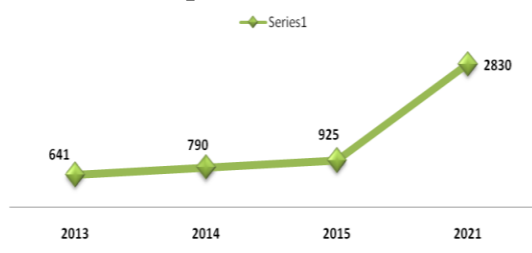
The Manba'ul Ulum Islamic Boarding School is located on Jl. KH. Askandar No. 01 Berasan Krajan Hamlet, Wringin Putih Village, Muncar District, Banyuwangi Regency, founded by KH. Askandar in 1934 until now, shows that the Manba'ul Ulum Islamic Boarding School is able to survive in managing its Islamic boarding school. Until in its development it has students who continue to grow from year to year.

⁸ Shihab, *Al-Mishbah*....

⁹ Creswell, J.W. 2009. *Research Design : Qualitative, Quantitative And Mixed Methods Approaches*. Sage. Los Angeles.

¹⁰ Miles, Matthew B. Dan A. Michael Huberman. 2014. *Analisis Data Kualitatif*. Diterjemahkan oleh Tjetjep Rohendi Rohidi. UI Press. Jakarta.

At this time the number of santri developments at the Manba'ul Ulum Muncar Islamic boarding school for four/4 years from 2013, 2014, 2015 and 2021, especially after going through the pandemic period, the number of students increased. For more details can be seen in Graph 1 below¹¹:



Grafik 1: Development of Santri Pondok Pesantren Manba'ul Ulum 2013, 2014, 2015, 2021

The current formal education institution owned is Madrasah Diniyah which is affiliated with the Ministry of Religion of the Republic of Indonesia, the directorate of pesantren and diniyah. Madrasah Ibtidaiyah Darul Ulum, Madrasah Tsanawiyah, Madrasah Aliyah. In addition, it also opened educational units affiliated with the ministry of national education, namely Kindergarten, Superior Junior High School, Darul-uluum State Vocational High School, Manba'ul-uluum Vocational High School. As well as opening an education unit affiliated with the ministry of religion of the Republic of Indonesia,

the directorate of Islamic higher education, namely the Darul-uluum Islamic High School or later known as STAUDU.

The results of the SWOT analysis for the Strengths possessed by the Manba'ul Ulum boarding school stated that they are: 1) Islamic boarding schools have long been known by the public, 2) Islamic boarding schools have extensive networks with local governments, regions and centers.

This is because there are islamic boarding school caregivers who have served as deputy regents of Banyuwangi Regency, namely, KH Yusuf Nuris and KH Nur Muhammad Iskandar who are close to the Minister of Religion and the Minister of Education of the Republic of Indonesia, so they are believed to be government mediators with Islamic boarding schools in Indonesia.¹².

Research results from Syafa'at et al. found the weaknesses of the Manba'ul Ulum Muncar boarding school, namely: There is no main caregiver/chairman of the board of caretakers, this condition affects the weaknesses of the policies implemented in the pesantren, as well as the coordination of the pesantren

¹¹ Emis Dashboard. 2021. *Data Lembaga Pondok Peantren Tahun 2021 Banyuwangi Provinsi Jawa Timur*. http://emispendis.kemenag.go.id/dashboard/?content=data-pontren&action=list_pontren&prop=35&k=10&id=51 (accessed on October 5, 2021)

¹² Syafa'at, Abdul Kholiq, Siti Aimah, Lely Ana Ferawati Ekaningsih, Mahbub. Strategi Pengembangan Pondok Pesantren Dalam Era Globalisasi Di Kabupaten Banyuwangi. *Inferensi, Jurnal Penelitian Sosial Keagamaan*, Vol. 8, No.1 (Juni 2014)

organization which is less focused, because it is not balanced with the distribution of policy authority. Management of education is not central. Not implementing central financial management. Imbalance in the number of islamic students and students. From the data documented by the Manba'ul Ulum Muncar Islamic boarding school, it has 817 students, while the number of students reaches 2598 students. The takeover of Darul Ulum Vocational High School into Muncar Vocational School caused the educational institution pioneered by the Manba'ul Ulum Muncar Islamic boarding school to no longer be fostered by Islamic boarding schools, but to be fostered by the government. in Islamic boarding school education is low¹³.

Organizational risk can come from within the organization, as well as from outside the organization, it can also be in the form of threats and weaknesses possessed by the Manba'ul Ulum Islamic boarding school organization that must be faced and managed, because if it is not faced it will disrupt the continuity of the organization. Despite knowing the important risks to the organization, in its development the islamic boarding school has an increasing number of students and also an increase in the

number of formal educational institutions owned.

The seriousness of educational institutions in implementing risk management reflects the increasing marketization of higher education institutions (HEIs) and the fields they operate in. In Australia, risk management is also officially implemented under the Tertiary Education Quality & Standards Agency (TEQSA) which was appointed by the government as the new regulator for the higher education system to help Australian universities compete globally on a risk basis. Likewise, educational institutions in Indonesia, although there is no official regulation on the application of risk management, but indirectly it has been carried out.

At the Manba'ul Ulum Islamic boarding school, the research findings from key informants stated that the application of risk management is very important to do, because it has a positive impact, if you carry out risk management. Although the application of risk management is important for islamic boarding school, it is still not optimal and there is no official regulation from the government, so it is necessary to add Toriqod Sufism to equip the spirituality of santri. Sufism is an effort to get closer to Allah, while tariqat is a way and a path taken by someone in an effort to get closer to Allah, besides the application of risk management in Islamic boarding schools is needed, because boarding schools are a place to improve the behavior of troubled teenagers.

¹³ Syafa'at, Abdul Kholiq, Siti Aimah, Lely Ana Ferawati Ekaningsih, Mahbub. Strategi Pengembangan Pondok Pesantren Dalam Era Globalisasi Di Kabupaten Banyuwangi. *Inferensi, Jurnal Penelitian Sosial Keagamaan*, Vol. 8, No. 1 (Juni 2014)

From the informants supporting the research findings, it is stated that the form of efforts so far has been carried out by external parties in this case PD-Pontren Banyuwangi Regency to help overcome/minimize the risks of pesantren, although not directly, by organizing pesantren and conducting training. From the RMI side, research findings say that boarding school risk management is important to implement, because of the times, so boarding schools need to follow the wishes of the community. However, this creates risks, so these risks need to be managed.

Pesantren has values that are believed by all members manifest in the way of thinking, acting, and responding to matters related to the condition of the pesantren. From the research findings, Islamic values are a source of inspiration and aspiration and have been applied by their predecessors. This statement is in accordance with Umar's opinion that educators (education providers/heirs of parental inheritance) have the task of interpreting these values so that values can be applied in life.¹⁴ According to Mahfudz, the Islamic values of Islamic boarding schools are:¹⁵

1. Firm in terms of basic aqidah and shari'ah; aqidah is the foundation

of a believer, for this region does not recognize the term compromise in the field of aqidah. *Lakum dinukum waliya din* (to you your religion and to me my religion).

2. Tolerance in terms of shari'ah or social guidance, in the field of shari'ah and social guidance, students are required to be creative and able to adapt to the environment, such as *da'wah*.
3. *Walisono* who is able to innovate gently and invites people without knowing he was invited.
4. Having and being able to accept various points of view on a social problem, people who have a broad perspective make that person wise because they have a broad view, do not like to blame others.
5. Maintain and promote morality as a guide for daily attitudes and behavior. Moral or often called *ahlak* is a barometer of the Prophet Muhammad who was sent down to the earth, namely to perfect good morals, students always maintain the morals of respecting the elders and loving the younger ones.

In addition, it is strengthened from the research findings, that Islamic values frame Islamic boarding school risk management activities as a source of inspiration and aspirations that have been applied by their predecessors and Islamic boarding school values are a character that shapes students so that they are not shaken under any conditions, besides that they are also based on Islamic values. The Qur'an

¹⁴ Umar, Bukhari. 2010. *Ilmu Pendidikan Islam*. Amzah. Jakarta

¹⁵ Mahfudz, Sahal. 2005. *Memahami Karakter Islam di Pesantren*, Seminar Publik Hearing Pengembangan Pesantren Hotel Syahid Yogyakarta 22-23 Juni

and hadith as principles, then the educational curriculum is sourced from the book of *ridhotun nashihin* or *akhlaq*.

The application of risk management is beneficial for organizations/Islamic boarding schools as well as for companies, including: Increasing the achievement of organizational goals, Encouraging management to be more proactive, Can identify and handle risks at all levels of the organization, Have identified opportunities and threats in risk analysis, Comply with regulations and laws and norms, Financial reporting in accordance with applicable and timely standards, Improving the implementation of GCG, Increasing stakeholder trust and confidence, As a decision-making and planning tool, Can improve control, Effectiveness and efficiency in managing organizational resources, Improving loss prevention and accident management, Improve organizational performance¹⁶. In line with the application of risk in the *Manba'ul Ulum* Islamic boarding school, it is useful in increasing the number of students, the surrounding community benefits from the increase in students, from social, economic, cultural factors, which bring a lot of benefit/goodness. The results of this study are in line with the research that has been carried out by Wong stating that the benefits of reducing overall operational risks

and associated costs, reducing public concerns regarding globalization and free trade increase market reach through competing dengan with another bussiness, serta membedakan merek dan produk, untuk pembangunan berkelanjutan¹⁷.

Based on the analysis, it can be arranged a Research Proposition (PP) that has not been tested as follows:

PP 1: The application of risk in the *Manba'ul Ulum* Islamic boarding school, is useful in increasing the number of students who stay, the surrounding community benefits from the increase in students, from social, economic, cultural factors, and brings a lot of benefit/goodness. PP 2: Islamic values frame Islamic boarding school risk management activities as a source of inspiration and aspirations that have been applied by predecessors and pesantren values are a character that shapes santri so that they are not shaken under any conditions, besides that they are also sourced from the Islamic values of the Qur'an and hadith as a principle, then the educational curriculum is sourced from the book of *ridhotun nashihin* or *akhlaq*.

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¹⁶ Prowanto, Embun. 2019. *Manajemen Risiko Pasar Modal (ISO 31000:2018)*. IN MEDIA. Bogor

¹⁷ Wong, Anson. 2014. Corporate Sustainability Through Non-Financial Risk Management. *Corporate Governance*. Vol. 14 Iss 4 pp. 575-586.

number of students who stay, the surrounding community benefits from the increase in students, from social, economic, cultural factors, and brings a lot of benefit/goodness. PP 2: Islamic values frame Islamic boarding school risk management activities as a source of inspiration and aspirations that have been applied by predecessors and pesantren values are a character that shapes santri so that they are not shaken under any conditions, besides that they are also sourced from the Islamic values of the Qur'an and hadith as a principle, then the educational curriculum is sourced from the book of *ridhotun nashihin* or *akhlaq*.

CONCLUSION

The application of risk management for the Manba'ul Ulum Islamic boarding school from the results of the study stated that it was very beneficial/positive, as evidenced by the increasing number of students studying at the Islamic boarding school after experiencing the

pandemic period from 2019. Islamic values frame Islamic boarding school risk management activities as a source of inspiration and aspirations that have been implemented by the students. The predecessors and values of the pesantren are characters that shape the santri so that they are not shaken under any conditions, besides that they are also based on the Islamic values of the Qur'an and hadith as principles, then the educational curriculum is sourced from the book of *ridhotun nashihin* or *akhlaq*.

This research opens opportunities for further research by adding supporting informants from community leaders who are not directly involved with the management of Islamic boarding schools, so that they can provide useful information so that the information obtained is in accordance with the research objectives and enriches research findings related to risk management.

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