



# Risk Management for the Stability of Islamic Educational Institutions: A *Pesantren* Case Study in Hidayatul Fauzaniyyah

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## Article Info

### Received:

2025-06-23

### Revised:

2025-06-28

### Approved:

2025-06-30

### Keywords:

Islamic  
Education, Risk  
Management,  
Institutional  
Stability

OPEN ACCESS

**Abstract:** This study investigates how risk management practices contribute to the stability of Islamic educational institutions, using *Pesantren Hidayatul Fauzaniyyah* as a case study. Employing a descriptive qualitative approach, the research explores institutional efforts in managing operational, financial, human resource, and reputational risks. Data were collected through in-depth interviews, participant observations, and document analysis, with informants selected via purposive sampling. The findings reveal that risk identification is routinely conducted through internal meetings involving school leadership and educators, addressing challenges related to curriculum delivery, financial sustainability, and community engagement. Strategies implemented include the development of income-generating agricultural enterprises, standardized recruitment and training of teaching staff, and structured financial governance. These efforts have strengthened institutional resilience, enhanced educational quality, and fostered community trust. The study highlights the importance of formalizing risk management in *pesantren* contexts and adapting it to local cultural, religious, and economic settings. While the single-case design limits generalizability, the findings offer a practical framework for other Islamic educational institutions seeking sustainable governance models. Further research should explore comparative and longitudinal case studies to refine context-sensitive risk management approaches in Islamic education.

**Abstrak:** Penelitian ini mengkaji bagaimana praktik manajemen risiko berkontribusi terhadap stabilitas lembaga pendidikan Islam dengan menggunakan studi kasus Pondok Pesantren Hidayatul Fauzaniyyah. Dengan pendekatan kualitatif deskriptif, penelitian ini mengeksplorasi upaya kelembagaan dalam mengelola risiko operasional, keuangan, sumber daya manusia, dan reputasi. Data dikumpulkan melalui wawancara mendalam, observasi partisipatif, dan studi dokumentasi, dengan informan yang dipilih secara purposive. Temuan menunjukkan bahwa identifikasi risiko secara rutin dilakukan melalui rapat internal yang melibatkan pimpinan pondok dan tenaga pendidik, membahas tantangan terkait penyelenggaraan kurikulum, keberlanjutan keuangan, dan keterlibatan masyarakat. Strategi yang diterapkan mencakup pengembangan usaha pertanian produktif, standarisasi rekrutmen dan pelatihan guru, serta tata kelola keuangan yang terstruktur. Upaya ini memperkuat ketahanan kelembagaan, meningkatkan kualitas pendidikan, dan membangun kepercayaan masyarakat. Studi ini menekankan pentingnya formalisasi manajemen risiko dalam konteks pesantren dan perlunya adaptasi terhadap setting budaya, keagamaan, dan ekonomi lokal. Meskipun desain studi kasus tunggal membatasi generalisasi, temuan ini menawarkan kerangka praktis bagi lembaga pendidikan Islam lain yang ingin membangun model tata kelola berkelanjutan. Penelitian lanjutan disarankan untuk mengeksplorasi studi perbandingan dan longitudinal guna memperkaya pendekatan manajemen risiko yang kontekstual dalam pendidikan Islam.

## 1. Introduction

Islamic educational institutions, particularly *pesantren*, play a vital role in shaping religious knowledge, moral values, and community development across the Muslim



world. These institutions often serve as the backbone of rural education systems and preserve cultural and spiritual heritage. However, like many other educational systems, *pesantren* face increasing challenges that threaten their operational sustainability, including economic instability, organizational inefficiencies, and environmental risks.<sup>1</sup> In a rapidly changing global context, these vulnerabilities are compounded by limited institutional capacities to adapt and respond effectively to various forms of risk. Therefore, risk management has become an essential consideration for the long-term stability of Islamic educational institutions.

In the corporate context, Baz and Ruel emphasized the importance of supply chain risk management (SCRM) in enhancing organizational resilience.<sup>2</sup> Similarly, risk management in educational institutions involves identifying, assessing, and mitigating potential threats to strategic goals, encompassing areas such as operations, finance, and reputation.<sup>3</sup> Each type of risk requires tailored mitigation strategies, such as strengthening SOPs and improving institutional communication.<sup>4</sup>

While formal universities have increasingly adopted comprehensive risk management frameworks, their application within Islamic educational institutions—particularly *pesantren*—remains limited. Hanif et al. highlighted the need for strategy-based institutional management in areas like human resources and financial planning.<sup>5</sup> Prior studies on risk mitigation strategies in higher education institutions have emphasized the relevance of context-specific frameworks in information security and institutional resilience. Topanta T et al. also stressed the significance of context-specific frameworks to address risks such as digital threats and governance challenges.<sup>6</sup> These approaches, however, are not yet widely integrated into *pesantren* management.

In Indonesia, emerging studies have begun to explore non-financial risk management in *pesantren*. Ekaningsih et al. proposed a faith-based approach rooted in Qur'anic principles to strengthen institutional resilience. This aligns with calls for Islamic educational leaders to balance spiritual grounding with strategic agility in managing risks.<sup>7</sup> Such integration of religious ethics and modern governance represents a unique dimension of risk management in *pesantren*.

Despite these efforts, the maturity of risk management systems in Islamic institutions remains low. Marliyah et al. found that most institutions were only at the “risk aware” level, with difficulties in defining the risk context. Tools such as Failure Mode and

<sup>1</sup> Suyitno, “Implementasi Manajemen Risiko dalam Peningkatan Efektivitas Pembelajaran di Sekolah Menengah Kejuruan Suyitno,” *Edukatif: Jurnal Ilmu Pendidikan* 4, no. 1 (2022): 141–53.

<sup>2</sup> Fernando Oliveira Tavares, Vasco Capela Tavares, and Vanessa Ratten, “Risk Planning and Management in Portuguese Companies — A Statistical Approach,” *Journal of Risk and Financial Management* 16, no. 314 (2023): 1–15.

<sup>3</sup> Suyitno, “Implementasi Manajemen Risiko dalam Peningkatan Efektivitas Pembelajaran di Sekolah Menengah Kejuruan Suyitno,” *Edukatif: Jurnal Ilmu Pendidikan* 4, no. 1 (2022): 141–53.”

<sup>4</sup> Muh Hanif and Novala Arum Salsabillah, “Pendidikan Kewarganegaraan di Era Digital (Perspektif Teori Sosialisasi Politik),” *An-Nuha: Jurnal Kajian Islam, Pendidikan, Budaya dan Sosial* 11, no. 2 (2022): 232, <https://maryamsejahtera.com/index.php/Religion/index>.

<sup>5</sup> Muh Hanif, Ahmad Junaidi, and Siminto, “Menelusuri Peran Strategis Kecerdasan Emosional dalam Meningkatkan Prestasi Akademik Mahasiswa: Kajian Psikopedagogis terhadap Interaksi Emosi, Motivasi, dan Lingkungan Belajar,” *IMEIJ: Indo-MathEdu Intellectuals Journal* 6, no. 3 (2025): 3240–54.

<sup>6</sup> Segundo Moisés Toapanta T et al., “Analysis to Mitigate Risks in Information Security for Management in Higher Education Institutions,” in *2022 3rd Asia Conference on Computers and Communications (ACCC)*, 2022, 93–96, <https://doi.org/10.1109/ACCC58361.2022.00022>.

<sup>7</sup> Lely Ana Ferawati Ekaningsih et al., “Risk Management Concept Development of Pondok Pesantren Educational Institutions,” *International Journal of Multidisciplinary: Applied Business and Education Research* 3, no. 2 (2022): 139–44, <https://doi.org/10.11594/ijmaber.03.02.01>.

Effect Analysis (FMEA) have shown potential in improving educational quality,<sup>8</sup> as demonstrated by Sanafiri. Moreover, integrating parental support and community engagement has emerged as a key success factor in building institutional resilience.<sup>9</sup>

Nevertheless, the literature on risk management in *pesantren* remains fragmented. Most studies focus on isolated components—such as disaster preparedness or leadership—without offering comprehensive models that address the full range of risks these institutions face. Empirical research on how *pesantren* apply risk management within their religious frameworks is particularly scarce. This limits the development of holistic strategies for sustainable Islamic education.

This study seeks to address this gap through a case study of a *pesantren*, examining how risk management practices contribute to institutional stability. It explores the perceptions of *pesantren* leaders, their approaches to risk identification and mitigation, and the alignment of these practices with Islamic values. By offering a context-specific analysis, the study aims to enhance theoretical and practical understanding of non-financial risk management in Islamic education and support the development of adaptive, value-based educational ecosystems.

## 2. Method

This study adopts a descriptive qualitative research approach with a single case study design. The study was conducted at the Hidayatul Fauzaniyyah Islamic Boarding School. The Islamic boarding school is located in the Cilacap area, precisely in the Cimanggu sub-district. The Hidayatul Fauzaniyyah Islamic boarding school was chosen because it allows researchers to study in depth the implementation of risk management to increase stability in Islamic educational institutions. This is because the location of the Islamic boarding school is in a rural area, but until now it is still able to run and operate well.

Informants were selected using purposive sampling techniques to identify key individuals with in-depth knowledge of risk management in Islamic boarding schools. Informants included Islamic boarding school administrators, heads of Islamic schools, treasurers, and administrators of Islamic boarding schools. Purposive sampling is a type of sampling technique in which certain people or events are deliberately selected to provide important information that cannot be obtained from other choices.<sup>10</sup>

Qualitative research aims to observe and identify interactive relationship patterns, formulate new theories, describe complex realities, explore a phenomenon, gain a deeper understanding of a particular aspect, and understand the meaning behind it. Primary data is collected through in-depth interviews and participant observation. Secondary data is obtained from document studies. The list of document types is in the form of institutional reports, financial reports, and activity archives.

This research was conducted in two stages: (1) the preparation stage, namely the researcher submitted a letter of permission to the institution and developed the instrument in the form of making an interview and observation guide, (2) the second stage, namely implementation in the form of conducting in-depth interviews with

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<sup>8</sup> Marliyah Marliyah, Budi Dharma, and Ahmad Muhaisin B. Syarbaini, "The Maturity of Risk Management in Indonesian Islamic Universities," *Jurnal Riset Bisnis Dan Manajemen* 16, no. 2 (2023): 117–25, <https://doi.org/10.23969/jrbm.v16i2.7296>.

<sup>9</sup> Ahmad Nadif Sanafiri, "Optimization of Islamic Boarding School Graduates Through Quality Assurance Based on Furudhul 'Ainiyah," in *International Conference on Education, Society and Humanity*, vol. 2, 2024, 998–1008.

<sup>10</sup> Deri Firmansyah and Dede, "Teknik Pengambilan Sampel Umum dalam Metodologi Penelitian: Literature Review," *Jurnal Ilmiah Pendidikan Holistik (JIPH)* 1, no. 2 (2022): 85–114, <https://doi.org/10.55927/jiph.v1i2.937>.

predetermined informants face to face after obtaining approval from the institution and participant observation was conducted over a two-week period to observe how the strategy was implemented in risk mitigation.

Data collection techniques included in-depth interviews, document studies and participant observation. Qualitative data were analyzed interactively and continuously using the Miles and Huberman model, which includes data reduction, data presentation and drawing or verifying conclusions.<sup>11</sup> This analysis involved thematic coding to identify patterns and themes related to risk management and institutional stability.

### 3. Results

This section presents the key findings of the study on risk management for institutional stability at Hidayatul Fauzaniyyah Islamic Boarding School, based on data collected through in-depth interviews, participant observation, and document analysis.

#### 3.1. Risk Identification

Based on interviews with leadership informants, risk identification at Hidayatul Fauzaniyyah Islamic Boarding School is carried out through internal meetings involving the foundation management, caretakers, and the board of *asatidz*. These meetings discuss potential risks in operational, educational, admission, and financial aspects.<sup>12</sup> Documentation from internal meeting minutes indicates that such meetings are held every three months. The agendas regularly include the identification of risks related to financial management, operations, and curriculum implementation.<sup>13</sup>

One of the *ustadz* interviewed stated that the younger generation today is heavily attached to electronic devices, which poses a risk to student focus and educational quality. This situation is seen as a challenge for *pesantren* in providing relevant educational services.<sup>14</sup> According to interviews with caretakers, since the formal school and the Islamic boarding school are under the same foundation, socialization efforts are conducted jointly, based on agreements between both institutions. This integration is believed to strengthen parental trust.<sup>15</sup>

Observations of these socialization activities revealed that they are held collaboratively with Al-Hambra Integrated Islamic Junior High School. Representatives from the *asatidz* council and teachers are involved in communicating the vision and mission of the institution to the community.<sup>16</sup>

#### 3.2. Risk Management Strategy for Financial and Operational Aspects

According to the treasurer, the main source of income for the *pesantren* comes from monthly *sharia*-based student contributions. These funds are allocated for purchasing educational tools and providing *bisyaroh* (honorarium) to teaching staff.<sup>17</sup> Leadership informants stated that the *pesantren* operates as an agriculture-based institution, focusing on chili and Arabica coffee cultivation. In addition, the *pesantren* manages a coffee grinding facility and a gallon drinking water depot. These business units are managed by the foundation and involve several students.<sup>18</sup>

The treasurer further explained that prior to these initiatives, the *pesantren's* finances were informal and relied heavily on donations. The implementation of a daily

<sup>11</sup> Amiruddin et al., *Metodologi Penelitian Kuantitatif dan Kualitatif*, 2022.

<sup>12</sup> Interview with the Head of the *Pesantren*, March 2025.

<sup>13</sup> Document Analysis, unpublished internal document, February 2025.

<sup>14</sup> Interview with the *ustadz* of the *Pesantren*, March 2025.

<sup>15</sup> Interview with the caretakers of the *Pesantren*, March 2025.

<sup>16</sup> Observation, Al-Hambra Integrated Islamic Junior High School, April 2025

<sup>17</sup> Interview with the treasurer, April 2025

<sup>18</sup> Interview with *Pesantren* leadership, April 2025.

cash-based bookkeeping system has improved financial transparency and minimized budget leakage. Financial training has also enhanced accountability in the institution's economic management.<sup>19</sup>

### 3.3. Risk Management Strategy for Human Resources and Reputation Aspects

Based on interviews with leadership informants, the institution previously lacked standardization in its human resources, with many teachers not having formal educational qualifications. A competency-based recruitment system and periodic evaluations are now conducted. Internal training (*in-house training*) is implemented to improve teaching quality.<sup>20</sup> In the area of community relations, a weekly religious study forum for mothers is conducted every Sunday. This forum serves as a platform to reduce potential social conflict and acts as a medium for public religious education. It includes a question-and-answer session where community members can seek guidance on religious matters.<sup>21</sup>

## 4. Discussion

This study explored risk management practices for institutional stability at Hidayatul Fauzaniyyah Islamic Boarding School. As *pesantren* increasingly face complex operational, financial, human resource, and reputational risks, this study provides empirical insight into how one rural *pesantren* addresses these challenges. Previous research has identified the need for formalized risk management in Islamic education, yet little has been done to document context-specific strategies rooted in local practices and Islamic values.<sup>22,23</sup>

The data revealed that risk identification at Hidayatul Fauzaniyyah is conducted through regular internal meetings between the foundation administrators, caretakers, and the board of *asatidz*. These meetings, held every three months, focus on emerging risks including financial instability, challenges in student recruitment, the influence of digital media on students, and curriculum alignment. The mechanism of internal discussion is in line with the findings of Ekaningsih et al., who emphasized that risk identification through collaborative forums is essential for institutional stability in *pesantren*.<sup>24</sup>

Socialization of the integrated education system—between the *pesantren* and the formal Al-Hambra Integrated Islamic Middle School—was shown to build public trust in the institution. Joint promotional activities increase stakeholder confidence in the institution's educational continuity and coherence. This supports Suparyo et al., who

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<sup>19</sup> Interview with the *Pesantren* treasurer, April 2025; analysis of internal financial documents, April 2025

<sup>20</sup> Interview with the treasurer, April 2025

<sup>21</sup> Observation and interview with participants of the weekly religious study forum, conducted in Mei 2025.

<sup>22</sup> Suyadi et al., "Academic Reform and Sustainability of Islamic Higher Education in Indonesia," *International Journal of Educational Development* 89 (2022): 102534, <https://doi.org/10.1016/j.ijedudev.2021.102534>.

<sup>23</sup> Nur Khusniyah Indrawati, "Management by Inspiration: Implementation of Transformational Leadership on Business at Pondok Pesantren Sunan Drajat," *Procedia - Social and Behavioral Sciences* 115 (2014): 79–90, <https://doi.org/10.1016/j.sbspro.2014.02.417>.

<sup>24</sup> Ekaningsih et al., "Risk Management Concept Development of Pondok Pesantren Educational Institutions."



found that visionary leadership through inter-institutional collaboration can enhance institutional resilience.<sup>25</sup>

To ensure financial stability, Hidayatul Fauzaniyyah has developed several entrepreneurial ventures such as chili and coffee farming, a coffee grinding factory, and a drinking water depot. These initiatives involve students and are managed under the foundation's supervision. This finding expands on the view of Azzahra & Hanif, who stressed the importance of entrepreneurial leadership in school resilience.<sup>26</sup> While Azzahra & Hanif focused on innovation by leadership, the case of Hidayatul Fauzaniyyah demonstrates commodity-based entrepreneurship grounded in the *pesantren's* rural agricultural context.

On financial governance, the *pesantren* implemented a daily cash-based bookkeeping system and financial training to reduce fund leakage and improve accountability. This addresses previous concerns in the literature that many *pesantren* continue to rely on informal financial practices, thereby limiting risk detection and transparency.<sup>27</sup>

Human resource risks were managed through competency-based recruitment and periodic evaluations. Training activities (in-house training) were implemented to improve instructional quality (Interview with Leadership, April 2024). This aligns with findings from Marliyah et al., who noted that teacher standardization and performance evaluation are essential in maturing institutional risk systems.<sup>28</sup>

In addressing social and reputational risks, Hidayatul Fauzaniyyah holds weekly Majelis Ta'lim sessions for mothers, creating a space for religious learning and open discussion of community issues. This adaptive practice reflects the framework proposed by Hosseini & Izadkhah, who emphasized the importance of religious-based community adaptation in strengthening Islamic educational resilience.<sup>29</sup>

Institutional transformation at Hidayatul Fauzaniyyah also included openness to innovation and external input, such as from alumni and educational consultants. This managerial shift indicates a transition from informal leadership toward structured governance that supports long-term sustainability. Such institutional mindset development reinforces findings from Sanafiri, who argued for the integration of structured risk management tools, including FMEA, in *pesantren* governance.<sup>30</sup>

The findings from Hidayatul Fauzaniyyah contribute to the theory of Islamic educational management by showing that risk management can begin with basic but consistent practices such as regular internal risk identification, financial literacy, and

<sup>25</sup> Suparyo, Muh Hanif, and Suratno, "Peran Kepemimpinan Visioner Dalam Pengembangan Kualitas Pendidikan: Studi Kasus MTs Raudlatul Huda Cilacap," *Juwara: Jurnal Wawasan Dan Aksara* 4, no. 1 (2024): 53–62.

<sup>26</sup> Tuti Alawiyah Azzahra and Muh Hanif, "Peran Kepala Sekolah Sebagai Edupreneur Untuk Transformasi Sekolah Yang Unggul Di MTs Negeri 1 Cilacap," *Pendas: Jurnal Ilmiah Pendidikan Dasar* 09, no. 02 (2024): 1034–51.

<sup>27</sup> Ashfaq Ahmad Shah et al., "Looking through the Lens of Schools: Children Perception, Knowledge, and Preparedness of Flood Disaster Risk Management in Pakistan," *International Journal of Disaster Risk Reduction* 50 (2020): 101907, <https://doi.org/10.1016/j.ijdrr.2020.101907>.

<sup>28</sup> Marliyah, Dharma, and Syarbaini, "The Maturity of Risk Management in Indonesian Islamic Universities."

<sup>29</sup> Kambod Amini Hosseini and Yasamin O Izadkhah, "From 'Earthquake and Safety' School Drills to 'Safe School-Resilient Communities': A Continuous Attempt for Promoting Community-Based Disaster Risk Management in Iran," *International Journal of Disaster Risk Reduction* 45 (2020): 101512, <https://doi.org/10.1016/j.ijdrr.2020.101512>.

<sup>30</sup> Sanafiri, "Optimization of Islamic Boarding School Graduates Through Quality Assurance Based on Furudhul 'Ainiyah."

context-relevant entrepreneurship. These strategies align with the theoretical framework of participatory governance and localized adaptation, which are critical for sustaining *pesantren* under increasing systemic pressures.

Nevertheless, this research has limitations. As a single case study, the findings may not represent all *pesantren* contexts, particularly those in urban or well-funded environments. Leadership commitment, alumni support, and socio-cultural alignment are influential variables in the success of these practices. Future comparative studies across multiple *pesantren* types are needed to evaluate the transferability of these strategies.

In summary, the findings of this study offer several implications for policy and practice. First, risk management in *pesantren* should be institutionalized through structured internal meetings and strategic planning frameworks, rather than treated informally. Second, financial independence through locally relevant economic ventures can significantly enhance institutional resilience. Third, integrating risk awareness into teacher recruitment and community engagement helps foster stability across both educational and social dimensions. Finally, this study highlights the importance of developing risk management models tailored to Islamic educational institutions, reflecting both their religious identity and operational context. Such models can guide policymakers and educational leaders toward more adaptive and sustainable governance in Islamic education.

## 5. Conclusion

This study aimed to examine how risk management contributes to the institutional stability of Islamic educational institutions, with a specific focus on Hidayatul Fauzaniyyah Islamic Boarding School. Through qualitative methods involving interviews, observations, and document analysis, the research identified and analyzed practical strategies employed by the *pesantren* in managing various institutional risks. The findings show that risk identification at Hidayatul Fauzaniyyah is conducted through routine internal meetings that involve key stakeholders, including foundation leaders, caretakers, and religious teachers. These meetings address potential risks across financial, operational, educational, and reputational domains. Risk management strategies were developed in response, including structured financial practices, agricultural-based income generation, competency-based teacher recruitment, and community engagement through religious forums. These efforts collectively strengthened the institution's self-reliance, educational quality, and public trust. These findings have meaningful implications for the field of Islamic education management. They underscore the importance of institutionalizing risk management practices through structured governance and integrating local economic, social, and religious contexts. The study contributes to the growing body of knowledge by offering an empirically grounded model of *pesantren* resilience rooted in participatory and adaptive mechanisms. By demonstrating how risk can be systematically managed in a rural Islamic boarding school, this study advances practical and theoretical understandings of institutional sustainability in Islamic education. However, the study is not without limitations. As a single case study, the generalizability of the findings is limited. The success of the strategies identified may be influenced by unique contextual factors such as leadership vision, alumni support, and rural community dynamics. Thus, caution must be exercised in applying these practices to other institutional settings, especially those with different demographic or organizational profiles. Future research should explore comparative case studies across different types of *pesantren*—urban and rural, large and small,

traditional and modern—to assess the adaptability and scalability of risk management models. Longitudinal studies could also investigate the long-term impact of such strategies on educational outcomes and institutional resilience. Through broader inquiry, the field can develop more comprehensive frameworks that support the stability of Islamic educational institutions in an increasingly complex environment

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