

СОВРЕМЕННЫЕ КОНЦЕПЦИИ И ЭТАПЫ УПРАВЛЕНИЯ РИСКАМИ В УНИВЕРСИТЕТАХ

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Аннотация

Для любой организации, даже в благоприятных экономических условиях, всегда сохраняется возможность возникновения кризисных явлений. Подобные явления способствуют возникновению рисков. Риск присущ любой сфере человеческой деятельности, он связан со многими условиями и факторами, влияющими на результат принимаемых решений. Исторический опыт показывает, что риск недостижения запланированных результатов стал особенно проявляться в современной экономической системе.

Актуальные проблемы и тенденции в области управления рисками продолжают привлекать внимание отечественных исследователей и предпринимателей. Наличие риска, по сути, является ключевым аспектом экономической свободы. Поскольку государственное регулирование в рыночных условиях выражается главным образом в осуществлении предпринимательской деятельности и установлении норм сбора налогов, все остальное определяется производителем и потребителем по их желанию. В рыночной экономике прибыль одних может обернуться убытком для других, а «равная экономическая свобода субъектов рынка неизбежно влечет за собой экономический риск».

В данной статье показано и доказано, что рассмотрение многих задач по шкале оценки рисков позволяет получить максимальную информацию и точнее понять значение внешних и внутренних факторов, влияющих на университеты, их взаимодействие, что позволит затем представить этапы эффективного управления рисками.

Новизна исследования заключается в современных концепциях и этапах управления рисками в вузах, которые могут представлять практическую ценность, учитывая тот факт, что этапы управления рисками вузов не разработаны в контексте высшего образования.

Риски присущи любому виду человеческой деятельности, их наличие не зависит от сознательных усилий отдельных лиц. Кроме того, они носят непрерывный характер и ими затрагиваются все хозяйствующие субъекты, независимо от их статуса. Другими словами, избирательность вообще не присуща риску. Универсальность рисков – это абстрактная и конкретная возможность.

Ключевые слова: возможность рисков, управление рисками, этапы управления рисками, противоречивость, альтернативность, неопределенность..

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Կարապետյան Սվետլանա

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Ամփոփում

Ցանկացած կազմակերպության համար նույնիսկ տնտեսական բարենպաստ պայմաններում, միշտ մնում է զգնաժամամային երևույթների հավանականությունը: Նման երեւույթները նպաստում են ռիսկերի առաջացմանը: Ռիսկը բնորոշ է մարդկային գործունեության ցանկացած բնագավառին, այն կապված է որոշումների արդյունքի վրա ազդող բազմաթիվ պայմանների և գործուների հետ: Պատմական փորձը ցույց է տալիս, որ պլանավորված արդյունքներին չհասնելու ռիսկը սկսեց դրսերվել հատկապես ժամանակակից տնտեսական համակարգում:

Ռիսկերի կառավարման ընթացիկ խնդիրներն ու միտումները շարունակում են գրավել հետազոտողների և ձեռնարկատերերի ուշադրությունը: Ռիսկի առկայությունը, ըստ կության, տնտեսական ազատության առանցքային կողմն է: Քանի որ շուկայական պայմաններում պետական կարգավորումը հիմնականում արտահայտվում է ձեռնարկատիրական գործունեության իրականացմամբ և հարկերի հավաքագրման չափորոշիչներ սահմանելով, մնացած ամեն ինչը որդոշում են արտադրողն ու սպառողն իրենց ցանկությամբ: Շուկայական տնտեսության պայմաններում

ոմանց շահույթը կարող է վնասի վերածվել մյուսների համար, և «շուկայի սուբյեկտների հավասար տնտեսական ազատությունն անխուսափելիորեն տնտեսական ռիսկ է առաջացնում»:

Սույն հոդվածում ներկայացվում է, որ ռիսկերի գնահատման մասշտաբով բազմաթիվ առաջադրանքների դիտարկումը թույլ է տալիս առավելագույն պատկերացում կազմել և ավելի ճշգրիտ հասկանալ համապարանների վրա ազդող արտաքին ու ներքին գործոնների կարևորությունը, դրանց փոխազդեցությունը, ինչպես նաև հոդվածում ներկայացված են ռիսկերի արդյունավետ կառավարման փուլերը:

Հետազոտության նորույթը բուհերում ռիսկերի կառավարման ժամանակակից հասկացություններն ու փուլերն են, որոնք կարող են գործնական արժեք ներկայացնել՝ հաշվի առնելով այն հանգամանքը, որ բուհերի ռիսկերի կառավարման փուլերը զարգացած չեն բարձրագույն կրթության համատեքստում:

Այսայսուպ՝ ռիսկերը բնորոշ են մարդկային գործունեության ցանկացած տեսակին, դրանց առկայությունը կախված չէ անհատների գիտակցված ջանքերից: Բացի դրանից՝ դրանք շարունակական են, և դրանցից սուժում են բոլոր տնտեսվարող սուբյեկտները՝ անկախ իրենց կարգավիճակից: Այլ կերպ ասած՝ ընտրողականությունը բացարձակապես կապված չէ ռիսկի հետ: Ռիսկերի ունիվերսալությունը վերացալան ու կոնկրետ հնարավորություն է:

Բանալի բառեր՝ ռիսկերի հականականություն, ռիսկերի կառավարում, ռիսկերի կառավարման փուլեր, անհամապատասխանություն, այլընտրանք, անորոշություն:

THE MODERN CONCEPTS AND STAGES OF RISK MANAGEMENT AT UNIVERSITIES

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Summary

Brief introduction. For any organization, even in favorable economic conditions, the possibility of crisis phenomena always remains. Such phenomena contribute to the occurrence of risks. Risk is inherent in any field of human activity, it is associated with many conditions and factors affecting the outcome of decisions. Historical experience shows that the risk of not achieving the planned results began to manifest itself especially in the modern economic system.

Current issues and trends in risk management continue to attract the attention of local researchers and entrepreneurs. The presence of risk is, in fact, a key aspect of economic freedom. Since the state regulation in market conditions is mainly expressed by the implementation of business activities and setting standards for tax collection, everything else is determined by the producer and the consumer, at their will. In a market economy, the profit of some may turn into a loss for others, and "equal economic freedom of market subjects inevitably causes economic risk".

This article demonstrates and proves that the consideration of many tasks with the scale of risk assessment allows to get the maximum insight and to more accurately understand the importance of external and internal factors affecting universities, their interaction and thus the stages of effective risk management are introduced.

The novelty of the research is the modern concepts and stages of risk management at universities, which can represent practical value, taking into account the fact that the stages of risk management of universities is not developed in the context of higher education.

Thus, risks are inherent in any type of human activity, their presence does not depend on the conscious efforts of individuals. In addition, they are continuous and all economic entities are affected by them, regardless of their status. In other words, selectivity is not intrinsic to risk at all. The universality of risks is an abstract and concrete possibility.

The main problem. The problem of the research is to study and highlight the modern concepts and stages of risk management at universities.

A brief analysis of other current research and publications related to the problem. Based on many approaches to risk classification in the professional literature, certain concepts regarding risk management are formed.

The aim of the article. The purpose of the research is to present the modern concepts and stages of risk management at universities based on studies, strategic plans, self-analysis of institutional capabilities and expert reports.

Keywords: *possibility of risks, risk management, stages of risk management, inconsistency, alternativeness, uncertainty.*

The description of the main material. Based on many approaches to risk classification in the professional literature, the following concepts regarding risk management are formed.

The first group includes a number of works that analyze risk-related phenomena from the point of view of various theories, in which risk is considered as a "general sociological characteristic of any type of human activity" [5], [1], [6], such an activity that is carried out under the conditions of resource constraints and the availability of opportunities in the background of information uncertainty. As noted by E. Dolan. "No genius, no human ability can destroy risk. There are only ways to mitigate its consequences" [4]. Risks characterize the probability of occurrence of events, which lead to a change in the stability of the balance of socio-economic systems. Their source is the conditions and factors determining the uncertainty of information. Within this direction, the main focus of the authors is on the study of such risk properties as: *inconsistency, universality and systematic nature.*

Thus, the *inconsistency* is manifested in the dual nature of risk, in this concept combining constructive and destructive components, on the one hand, expanding the range of opportunities, and on the other hand, increasing the degree of disorder in economic activity.

The *alternation* derives from the basic tenets of microeconomic theory, which asserts that at each point in time economic agents are faced with the problem of choosing between two or more solutions. In conditions of asymmetric information, the need to choose creates a situation of uncertainty of results and the risk of an unfavorable outcome [9].

The *universality* and *systematic nature* of risks is explained by their objective nature. In this context, two types of risks are considered: abstract and specific. Abstract risks are risks that may occur, but for which there is no set of necessary and sufficient conditions.

The theories of socio-economic dynamics allow to assess and predict risks in the uneven distribution of information, to study them as processes that continuously change over time.

Application of this theory allows to more accurately predict the structure and scale of the following types of risks:

- consumer risks (consumers' attitude towards possible losses cannot be expressed in the monetary system),
- industrial, which is related to the assessment of the market and international competitiveness of the products produced by the industry,
- social, related to loyalty, labor mobility and quality risk assessment.

These risks are assessed using a system of qualitative and quantitative indicators that characterize the improvement or deterioration of the situation, and the probability of the same changes can be perceived by different social groups in the "negative - neutral - positive" range.

As a second group, the processes in which risks arose as a result of the accumulation of regression potential can be distinguished [50]. This approach has a long historical tradition and is rooted in theories of historical and technological progress, in which the main focus is on the study of such characteristics of destructive risks as:

- properties that were useful in the past, material and spiritual values that are disappearing now,
- the emergence of new properties, material values, the scale of threats and their retrograde potential are unclear and uncertain for the future,
- declining safety levels as new industries and technologies are created.

The third group of authors studies risks as a form of outcome uncertainty associated with a specific type of economic activity, entrepreneurship [8], [7], [2]. Entrepreneurship is a process of creating a new product (service), which is carried out under conditions of limited resources, on the basis of constructive management, the purpose of which is to overtake competitors through new

technological possibilities, new sources of raw materials, creation of a new market for finished products, new industries. In this area, special attention is paid to the characteristics of such risks as: entropy (a measure of certain probability, which can be expressed in various ways, including the tendency to disequilibrium), hierarchy - gradualness, completeness.

Entrepreneurial risk is a form of discrepancy between desire and reality, goals and results. Achieving a result is always multifaceted, so there are several opportunities to minimize losses (costs) and maximize benefits. Such diversity determines the entropy of risks. The market is primarily economic freedom, where the freedom of one entrepreneur is accompanied by the freedom of other entrepreneurs. Moreover, each of them strives for their own interests, and the benefit for some may be harmful for others [3].

In recent years, the views and approaches to the problems in the field of risk management have changed, which immediately led to the formation of a new model of risk management, which comprehensively takes into account the risks of all areas of the organization's activity. The development of risk management as a new management paradigm dates back to the mid-90s. It was at this time that accelerating the rate of change in organizations operating in the new economy led to an increase in the number of factors that exacerbate the uncertainty of the market environment. Such researchers as T. Barton, U Shenkir, P. Walker mention among these factors:

- increasing competition,
- increasing freedom of trade and investment,
- deregulation of government rules in key areas of the economy.
- changes in organizational structures as a result of restructuring and layoffs,
- growing consumer expectations of products and services.

These changes meant that the bottom-up approach to risk management that existed until the 1990s was no longer relevant to global market conditions (Table 1). The new paradigm of risk management today comprehensively takes into account the risks of all infrastructures of the organization and its spheres of activity. Due to the optimal combination of previously known methods and models, the application of the new approach made it possible to obtain comparative estimates for all types of risks. The need to apply comprehensive risk management methods is mainly due to the fact that many organizations are facing risks that were difficult to imagine before. Therefore, the new risk management model is defined as "the process of determining, evaluating and controlling the impact of internal and external factors that may negatively affect the company's operations".

Table 1. The key features of new and old risk management paradigms

Old paradigm	New paradigm
Segmental risk management: each infrastructure manages risks independently (according to its functions).	Integrated risk management: the risk management is coordinated by the management, every employee of the organization considers risk management as part of his work.
Non-continuous risk management: risk management is carried out when management deems it necessary.	Continuous risk management: the risk management process is continuous, not interrupted.
Limited risk management: primarily refers to funded risks.	Enhanced risk management: all the risks and opportunities of the organization are taken into account.

Risk management should become an integral part of a successful organization, moreover, "an organization that does not learn how to effectively manage its risks will eventually cease to exist" [10]. In this regard, risk management should include:

- identification, analysis and assessment of risks,
- developing a program of measures to eliminate the consequences of risky situations,

- development of response mechanisms of the organization,
- maintaining the goals of the organization,
- cost reduction,
- ensuring the success of the organization,
- forecasting the development of the organization, taking into account the situation and other possible changes.

The influence of the external environment, the lack of time allocated for decision-making and implementation, the increase in the degree of exploitation of available resources and the increase in competition lead to an increase in demands on the organization's management system. It is necessary to update the existing management systems, quickly responding to the changing conditions of the market environment.

According to the fundamental principle of the systematic approach formulated by Ashby, "in order to successfully cope with aggressive external factors, the economic system must make managerial decisions with a complexity and speed that exceed the complexity and frequency of environmental changes". Accordingly, for the successful operation of the organization, it is necessary that any external influence be neutralized by the internal capabilities of the organization.

One such opportunity is the creation and operation of an effective risk management system, which allows to reduce the level of uncertainty and risk in any organization's activities.

In this sense, risk is considered as "objective impossibility of the organization, inability to avoid or minimize threats to its activity, reduction of uncertainty in the external and internal environment by applying the principle of forecast reflection". This definition of risk shows:

- first, the presence of risk sources both in the organization's external and internal environments,
- secondly, it does not represent risk only in terms of financial losses, but represents "threat" in a broader sense, linking it to the presence of uncertainty.
- thirdly, it implies a basic principle of predictive reflection management, which allows timely identification of risks and their effective management.

Universities have often seen themselves as fundamentally different and separate from other for-profit, not-for-profit organizations, and the "outside world" has historically seen them as such as well. Universities today face the same pressures and influences. They have an incredibly sophisticated risk management system. Many authors have noted the variety and types of risks affecting higher education.

However, it should be noted that the risk has objective and subjective bases. The objectivity of risk is related to the presence of factors, the existence of which ultimately does not depend on the decision maker. It arises due to the uncertainty of the external environment, which includes economic, social, demographic and other conditions, according to which the organization carries out its activities, and whose dynamics of the internal environment are forced to adapt to it, not being able to directly influence and change them to its advantage.

It is also necessary to analyze the properties of the economic category "risk" and identify the specifics of their content in the field of higher education.

In addition to the above-mentioned properties of risk, the following main properties of risks are important in the operation of universities: *inconsistency, alternateness and uncertainty*.

The *inconsistency* of risks in the field of education is manifested as follows. being the result of human activity, risk is focused on the achievement of extraordinary, new significant results in a situation of uncertainty, on the one hand, and unavoidable choice, on the other.

Alternateness of risks is caused by the fact that the risky situation includes a situation of choosing between two or more possible solutions, actions. Depending on the specific content of the risk situation, the alternative has different degrees of complexity and can be solved in different ways. If in simple situations, as a rule, a choice is made on the basis of past experience and simple knowledge, then in complex situations it is necessary to apply special methods.

Finally, such a risky feature as *uncertainty* can be manifested mainly in the external environment in the university's activities. It is characterized by changes in the demand for

educational services and the legislative (including tax) base regulating the activities of universities, insufficient budget support for educational and research activities, and a number of other factors.

However, it should be noted that the risks associated with university operations are rarely catastrophic. On the one hand, this is due to the fact that the state bears subsidiary responsibility for the obligations of state educational institutions, on the other hand, it is related to the strict regulation of educational activities, licensing and mandatory accreditation of educational programs of universities.

The uncertainty of the economic situation forces university management to make decisions related to risks, which in turn is caused by the following factors: *uncertainty of information, coincidence and countermeasures*.

Any field of human activity, including higher education, is associated with decision-making in conditions of incomplete information. Moreover, the more complex the situation, the more quickly decisions must be made, and the less information there is to make those decisions, the greater the chance that this may lead to an unexpected outcome.

According to Dubov, there are two types of *information uncertainty*: its *excess* and *deficit (less)*. Lack of information can occur due to its inaccuracy, inconsistency and impossibility of evaluation. Redundant information is created when its volume is too large. If the information is considered from the perspective of higher education institution decision-making and management issues, it is possible to identify additional causes of uncertainty:

- using available information without searching for new ones, overestimating the importance of received information; as a result, the alternative possibilities are transformed, the decision is formed on the basis of the last message,
- search for economic laws in an event or process where they do not exist and cannot exist, ignoring new data that contradicts the original information.
- underestimation of probable events and overestimation of unlikely events,
- the management of the university, while assessing the probabilities of the last two independent events, may try to find connections between them, unreasonable optimism in the assessment of the situation.

Informational reasons for risk situations are not limited to the above.

Coincidence: this is a possibility, different results of the same actions due to the presence of unknown or unpredictable factors affecting the development of the situation. Planning and predicting every eventuality is impossible. For example, the same professional training programs may have different demand depending on the region, education market segments among others.

According to Dubov, the third factor of economic uncertainty is the *countermeasures*, that is, the actions of other subjects of the market of educational services aimed at reducing the probability of an unfavorable development of events.

The most important component of the science-based risk management concept in universities is the *development of a risk management strategy based on the prediction of risk situations and the application of various risk management methods*.

Since in the process of risk management in universities, the object of management, the university and its structural units, are not as much as the risks, the economic nature and content of the risk management strategy are determined by the features of the object. In this regard, it is advisable to develop a risk management strategy, including forecasting the degree of uncertainty of the situation, planning methods of protection against it, as well as the manifestation of risks to ensure the operational management of current processes.

The *strategy of risk avoidance* (risk-related actions) involves the refusal of actions related to it, which deprives the management of the university of the profits that could be obtained from these activities. It must be admitted that most universities are managed by such a strategy, but one must also take into account the point that avoiding risk is simply impossible. avoiding one type of risk can lead to other types of risks, and the potential profit in a risky situation can significantly exceed the potential loss.

Risk reduction strategy (reducing the amount of possible damage or the probability of adverse events). In this case, all possible preventive measures are applied: improving the quality of

activities and making management decisions, organizing and managing the educational process, using flexible technologies, creating a system of reserve funds, among others.

Risk management strategy (retention of risk to achieve a socially useful goal and generate income). Risk retention is appropriate and even necessary when potential losses are insignificant, when everything necessary is done to prevent and reduce damage from unforeseen circumstances, when the probability of generating income is high enough.

The risk localization strategy is used when it is possible to clearly identify the sources of risk. By identifying the most economically dangerous stage, it is possible to make it controllable and thereby reduce the final risk level.

In modern conditions, the *risk transfer strategy* is applied in a rather limited way and mainly concerns the conclusion of purchases, construction contracts, supplies, warranty and post-warranty services and leases.

Undoubtedly, the choice of risk management strategy is determined by the overall development strategy of the university, its financial capabilities, and is aimed either at adapting to the environment in the face of changes, or at proactive transformation of the university.

Thus, it can be stated that in order to ensure and consistently maintain the vitality and sustainable competitive advantage of universities in the current economy, any university even with limited resources should apply effective mechanisms, procedures and tools for strategic risk management, from time to time subject to in-depth analysis of existing and expected academic risks.

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