

EVALUATION OF TEACHER WELFARE IMPROVEMENT PROGRAM THROUGH PESANTREN HEALTH INSURANCE CIPP MODEL

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Abstract

The low welfare of teachers is a big task for Islamic Education Institutions, especially Islamic boarding schools, to find solutions to improve their welfare. This research aims to measure the effectiveness of the health insurance and social security programs at the Mambaul Ulum Bata-Bata Pamekasan Islamic boarding school. The program's effectiveness is seen using program evaluation carried out using the CIPP (context, input, process, and product) model developed by Staflebeam. The sources of research data are the person in charge of the program (Madamrosiyah Board of the Mambaul Ulum Bata-Bata Islamic boarding school), school principals, and teachers. The total population is 536 teachers. The sample was taken as 20% of the population, namely 107 people. Primary data was taken using questionnaires and interviews. The questionnaire instrument was tested with construct validity using correlation and Alpha Cronbach. Interviews were conducted with 3 school principals and 6 teachers divided into 3 male and 3 female teachers. Secondary data is obtained by documentation. The research results show that the program has been running effectively and on target. The aside (teachers) have felt the benefits of the program and are satisfied with the existence of this health insurance program because indirectly they worry that if they get sick and have to pay a lot of money can be covered by Islamic boarding school health insurance. The settlement amount is up to 70%. Therefore, this program is recommended for Islamic educational institutions such as Islamic boarding schools to improve their welfare in terms of health insurance. Findings also show that teachers who have received assistance tend to respond positively to the program compared to teachers who have never received assistance.

Keywords: Evaluation, health insurance, CIPP

Abstrak

Rendahnya kesejahteraan guru menjadi satu pekerjaan besar bagi Lembaga Pendidikan Islam terutama pesantren untuk menemukan terobosan dalam meningkatkan kesejahteraan mereka. Tujuan penelitian ini adalah untuk mengukur tingkat efektifitas program asuransi kesehatan dan jaminan sosial di pesantren Mambaul Ulum Bata-Bata Pamekasan. Efektifitas program dilihat dengan menggunakan evaluasi program yang dilakukan dengan model CIPP (context, input, process, dan product) yang di kembangkan oleh Staflebeam. Sumber data penelitian adalah penanggungjawab program (Dewan Madrosiyah pesantren Mambaul Ulum Bata-Bata), kepala sekolah, dan guru. Jumlah populasi adalah 539 guru. Sampel diambil sebanyak 20% dari populasi yaitu 107 orang.

Data primer diambil dengan metode angket dan wawancara. Instrument angket diuji validitasnya minimal 0,30 dan reliabilitas dengan Alpha Cronbach sebesar 0,89. Wawancara dilakukan kepada 3 kepala sekolah dan 6 guru dibagi 3 guru laki-laki dan 3 guru perempuan. Data sekunder diperoleh dengan dokumentasi. Hasil penelitian menunjukkan program sudah berjalan cukup efektif dan tepat sasaran. Para asatidz (guru) sudah merasakan manfaat program dan merasa puas dengan adanya program dengan persentase sebesar 82,80%. Temuan ini menunjukkan bahwa kekhawatiran guru jika mengalami sakit yang harus mengeluarkan biaya tidak sedikit bisa dicover dengan asuransi Kesehatan dari pesantren dengan penyelesaian sampai 70%. Oleh karenanya program ini direkomendasikan pada Lembaga Pendidikan Islam seperti pesantren sebagai upaya mensejahterakan mereka dari sisi jaminan kesehatan. Temuan juga menunjukkan bahwa guru yang pernah menerima bantuan cenderung memberikan respon positif terhadap program dibandingkan dengan guru yang belum pernah menerima bantuan.

Kata Kunci: *Evaluasi, Asuransi Kesehatan, CIPP*

INTRODUCTION

Welfare is a serious problem to be solved. It has become an important issue that affects various aspects of people's lives around the world. Growing economic inequality, rising poverty, and poor access to healthcare and education have raised deep concerns. These factors cause a large proportion of the population to live in economic uncertainty, which has the potential to negatively affect their welfare (Iqbal dkk., 2021). In addition to the economic aspect, welfare issues also include the growing mental health crisis, the unaffordable housing crisis, and the lack of quality employment opportunities. All of these have an impact on social stability and community security. Amidst climate change and growing environmental threats, well-being is also closely linked to environmental resilience and adequate access to natural resources (Milburn, 2024).

Wellbeing is not only an individual issue, but also a collective issue that requires serious action from the government, non-governmental organizations including Pesantren, and communities (Jafari dkk., 2020). Investigating innovative solutions that include more inclusive and sustainable approaches is a must to address these complex welfare issues. In a changing global context, addressing welfare issues is an urgent and essential task for societies that want to achieve sustainable and more equitable development. Teachers are among the people whose welfare should be considered, especially honorary teachers. Regarding teacher welfare, there have been government efforts to ensure teacher welfare through various programs including functional allowances, and school operational assistance (BOS), to improve the education system in Indonesia. In coverage 6.com, it is explained that the president will continue the teacher welfare allowance for both civil servant and non-civil servant teachers. In addition, news also circulated that teacher allowances would increase in 2022 to 487.9 trillion. The budget will be well guarded so that the budget for teacher welfare is not corrupted.

Various research results show that welfare has a positive and significant effect on teacher performance. The results of a study conducted by Kim & Choi, (2020) show that teacher performance can be improved through certification allowances, motivation, and improved welfare. Research by Hajaroh dkk., (2021) with the results that the level of teacher welfare is linearly related to teacher morale with a correlation level of 0.78. This means that the

more welfare increases, the more morale increases. These findings are supported by further findings conducted by Nawawi (Kande dkk., 2022).

Talking about welfare certainly cannot be separated from health and safety guarantees. There are already guarantees for teachers with civil servant status, but for honorary teachers, health and safety guarantees have not been maximized, especially by the government. Babadi dkk., (2024) explains that the term social welfare has two different meanings, namely as an institution or institution and also as a scientific discipline. This implies that social welfare is an institution, system, or service program. Furthermore, Zastrow explained that welfare is a state system related to programs, benefits, and services that help citizens meet social, economic, educational, and health needs that are fundamental to the sustainability of society. Welfare institutions lead to social welfare programs and social service institutions with certain rules and policies to create prosperous conditions for service users with various strategies. Social welfare as a scientific discipline is related to other disciplines that study social problems, their causes, and how to overcome them. Welfare guarantees should be given to teachers. The guarantee in question is in the form of a welfare guarantee that is supported by adequate income, health insurance, guarantees to develop personal quality, and guarantees of security and comfort in carrying out their duties. The provisions on teacher security are stipulated in Law No. 20/2003 on the National Education System, art. 20/2003 on the National Education System article 40 paragraph (1), which reads: Educators and education personnel have the right to obtain: income and social welfare guarantees that are appropriate and adequate; awards by duties and work achievements; career guidance by the demands of quality development; legal protection in carrying out duties and rights to intellectual property; and the opportunity to use educational facilities, infrastructure, and facilities to support the smooth implementation of tasks.

Therefore, it is appropriate that the fate of teacher welfare must continue to be fought for in various ways, even with the institution's self-help. Many institutions and pesantren have sought the welfare of their teachers in various ways, including improving the quality of teachers so that it is easier to get benefits from the government, increasing foundation allowances, improving health services, providing assistance through BAZ (Badan Amil Zakat), etc. Honorary teachers are prohibited from getting sick. The phrase seems to illustrate how teachers' health insurance is still very low, especially teachers in pesantren. Honorary teachers often face major challenges related to health insurance. They struggle to obtain adequate access to health facilities and financial protection in the face of health risks. Most of them are not insured through their teaching institutions, so they have to rely on government health services that are often limited. These limitations can have a serious impact on honorary teachers' physical and financial well-being, resulting in additional burdens in the midst of demanding teaching duties. It is important to address this issue so that honorary teachers can make their best contribution to education without having to worry about their health and financial security. Even now, the BPJS health program, which is intended as a solution to improve health services for the small community, is not running optimally, and the company is allegedly losing money. This fact shows that health services to the community are still minimal, including health

services to non-civil servant teachers or honorary teachers, even though the JKN program has been successful. The following data on JKN participants is obtained from the good stats.id site.

Table. BPJS Health JKN participant data in 2016-2021



(data: good stats.id, downloaded September 2023)

The preliminary study conducted by the researcher shows that teachers in PP Mambaul Ulum Bata-Bata Pamekasan can already be classified as prosperous in terms of honorarium or allowances. The data obtained shows that 60% of teachers have received certification benefits. In addition, the application of the teaching honorarium system is also quite high, which ranges from 35,000 per teaching plus transportation. However, problems arise when the teacher is sick. The large expenses incurred when a teacher becomes ill, especially when hospitalization or surgery is required, is one of the obstacles to improving teacher welfare.

With these facts, the health insurance program and social funds run by Pesantren Mambaul Ulum Bata-Bata Pamekasan are worth studying because this could be one of the innovative efforts of Pesantren in the welfare of teachers. Based on preliminary studies, information was obtained that this program has been running for 2 years whose management system is based on formal education institutions under the auspices of PP Mambaul Ulum Bata-Bata including PAUD/RA, MI (Madrasah Ibtidaiyah), SMP, MTs (Madrasah Tsanawiyah), MA (Madrasah Aliyah male and female), and SMK (Vocational High School) with a total of 539 teachers. No matter how good the education program is, it is necessary to conduct an evaluation study. This is so that the program is right on target and there are improvements if the program is not optimal in its implementation. Program evaluation is comparing what has been achieved from a program with what should be achieved based on predetermined standards/criteria. In the context of program implementation, the criteria in question are the criteria for successful implementation, while the things that are assessed are the process and results to make a decision.

The concept of the CIPP (Context, Input, Process, and Product) evaluation model was first introduced by Burke & Hennessy, (2021) as a result of his efforts to evaluate ESEA (the Elementary and Secondary Education Act). According to C. J. Kim dkk., (2021), an

important purpose of this evaluation model is to improve, saying: “The CIPP approach is based on the view that the most important purpose of the evaluation is not to prove but to improve”. Stufflebeam's evaluation model consists of four dimensions, namely: context, input, process, and product, so the evaluation model is named CIPP.

METHOD

This research method uses evaluative research. In evaluative research, the data sources involved as providers of information are those who understand the substance of the object under study (evaluated) because the variables observed are factual, not conceptual variables as observed in non-evaluative research. This evaluation research uses a qualitative research design. After qualitative data is obtained, then to see the certainty of the evaluation process, qualitative data is processed or analyzed into quantitative. These two methods fall into the mixed method category with a convergent model (Barlian, 2018). The evaluation approach used in the research is the CIPP or *Context-Input-Process-Product* approach. The uniqueness of this model is that each type of evaluation is related to decision-making tools concerning the planning and operation of a program. The advantages of the CIPP model provides a comprehensive evaluation format at each stage of the evaluation, namely the *context*, *input*, *process*, and *product stages*.

The research was conducted at the Mambaul Ulum Bata-Bata pesantren with a total of 9500 students and 539 ustadz. The methods used to collect data in this study are documentation, observation, questionnaires, and interviews. The questionnaire instrument has been analyzed for validity using product moment correlation analysis with the smallest correlation limit of 0.30 and the reliability of the questionnaire is analyzed by the *Cronbach Alpha* method, with a value of 0.899 so that it is declared to have high reliability. Data collection is carried out to obtain the information needed to achieve the research objectives. Sources of data collection were taken through primary and secondary sources. Primary sources are data sources that directly provide data to data collectors including observations, questionnaires, and interviews with Madrosiyah Council staff as program administrators, principals, and teachers in the scope of the Mambaul Ulum Bata-Bata pesantren. Secondary sources are sources that do not directly provide data to data collectors, in this case through the study of existing documents. The data collection techniques used in the study were interviews and observations. The questionnaire data collection technique is a data collection technique by giving a list of questions to the respondent to be filled in regarding the questions of the problem in the study and the respondents in this study were the teachers (ustadz) as the target recipients of the program.

This research uses qualitative analysis techniques and is carried out in 3 stages, namely before research, during research, and after research. Before going to the field, researchers already had an overview of what would be researched and prepared a list of questions, a valid questionnaire instrument, and things to be revealed while in the field. The analysis was carried out on the data from the preliminary study or secondary data used to determine the focus of the research.

RESULT AND DISCUSSION

Some things that are lacking from the health insurance program and social funds are seen from the CIPP or *Context-Input-Process-Product* approach. The following in Table 2 describes the results of a questionnaire distributed to ustadz from several educational levels in the Mambaul Ulum Bata-Bata pesantren. The respondents' answers are not engineered, meaning that what is presented in the table is only the original answers. This is also the case with suggestions and solutions for the implementation of the program which may be something that needs to be considered by all managers of this program. The following is the data from the questionnaire filled out by the teachers at the Mambaul Ulum Bata-Bata pesantren as program recipients.

The results of the questionnaire distributed to 107 teachers can be explained that the highest value of the questionnaire with a total of 12 items and 4 answer options is 45 and the lowest value is 20. The calculation results show that the total questionnaire score is 3987 and the average value is 37.26, with the lowest score of 20 and the highest score of 45. The results of the total questionnaire score show that the respondents in this study responded positively to the health insurance program by 82.80%. If analyzed based on each component of CIPP, the questionnaire results can be explained that the total score for the *context* aspect with three indicators is 978 of the total score or 24.53%. The *input* aspect score is 900 of the total score or 22.57%. The process evaluation aspect received a total score of 945 or 23.70%. Finally, the *product* aspect score was 1164 or 29.20%. An overview of the score results for each evaluation aspect can be seen in the following table.

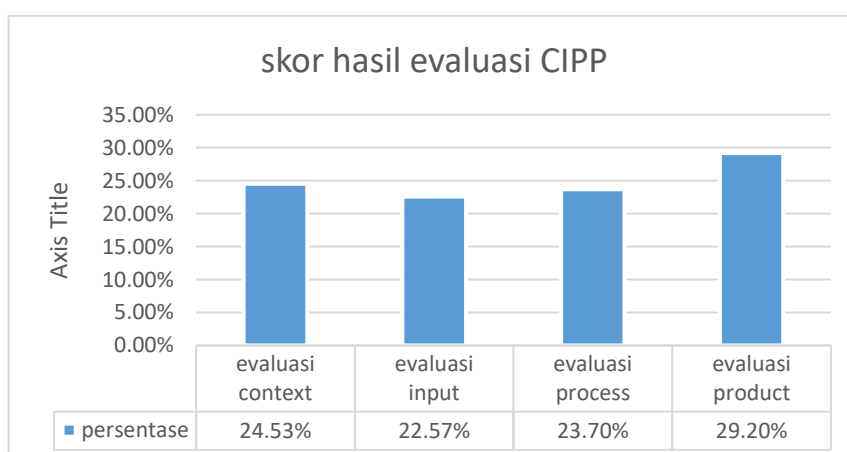
Table. Analysis of questionnaire results

NO	ASPECTS	INDICATOR	TOTAL SCORE ON EACH ASPECT OF THE EVALUATION	PERCENTAGE
1	Context	a. Objectives of the Health insurance and social fund program b. Readiness of the Health insurance and social fund program plan c. Eligibility of target recipients of health insurance and social funds	978	24,53 %
2	Input	a. Readiness of human resource managers b. Condition of infrastructure and facilities c. RAPB	900	22,57 %

3	Process	a.	Implementation of health insurance and social fund programs	945	23,70 %
		b.	responsible for health insurance and social fund programs		
		c.	c. Settlement of program activities (claims) Health insurance and social funds		
4	Product	a.	Targeting accuracy of health insurance and social fund programs	1164	29,20 %
		b.	Improved teacher welfare		
		c.	Improved teacher health		
TOTAL				3987	100 %

If depicted with a diagram, it will be seen that the highest score is in the aspect of product evaluation with 3 indicators, namely the accuracy of program targets, improving teacher welfare, and improving teacher health care, which is 29.20%. This can illustrate that teachers feel the effects and benefits of the program despite the technical shortcomings. The following is an illustration of the percentage of the questionnaire results for each aspect of the evaluation.

Table. An overview of the score of the CIPP evaluation questionnaire results on the health insurance program in Pesantren



Context evaluation includes an analysis of problems related to the program environment or objective conditions to be implemented. This stage contains an analysis of the strengths and weaknesses of a particular object. Basaran dkk., (2021) states *context* evaluation is

an institutional focus that identifies opportunities and assesses needs. A need is formulated as a gap (*discrepancy view*) between real conditions (*reality*) and expected conditions (*ideality*). In other words, context evaluation is related to analyzing the strengths and weaknesses of certain objects that will or are currently running. Context evaluation provides information for decision-makers in planning a program that will be *ongoing* (Ananias dkk., 2024). In addition, *context* also means how rational a program is. This analysis will help in planning decisions, determining needs, and formulating program objectives in a more focused and democratic manner. *Context* evaluation also diagnoses a need that should be available so as not to cause long-term losses (Khan dkk., 2024).

In the *context* aspect, several things were evaluated in this study, including the analysis of program objectives, the readiness of the program plan, and the feasibility of program targets. In the analysis of program objectives, it is clear that the management team at the Madrosiyah Council of PP Mambaul Ulum Bata-Bata is trying to find a solution to the problem of teacher health insurance. Preliminary studies were carried out by holding various stages of meetings to prepare the teacher service program. One of the things that underlie the approval of this program by the board of caregivers is that the costs for health are getting higher and will be very difficult to reach, especially for non-civil servant teachers in the pesantren environment. In addition, the pesantren as an institution that has 9500 students and 539 teachers is indirectly a place to depend on to make a living for ustadz. Therefore, if there is a solution to provide relief for their health burden, the board of caregivers is very welcoming.

At the program plan readiness stage, the manager determines the claim mechanism for health problems faced by teachers in the PP environment. Mambaul Ulum Bata-Bata. The regulation is then determined and socialized through each principal at all levels of pesantren education, namely MI, MTs, MA, and SMK. In this case, there are still many teachers who do not know very well about this program, so there are still many teachers who claim late for the costs of the health problems they face. In the feasibility stage of the program target, the manager identifies the total number of teachers under PP. Mambaul Ulum Bata-Bata, from the levels of MI, MTs, MA, and SMK. This is done to identify the teacher's economic level and find a solution to how many claims are worth giving for the health problems faced. Based on the data obtained from observations, interviews, questionnaires, and documentation studies, it can be concluded that in context evaluation, this health insurance and social security program is effective and good. The components and stages in program planning, targeting, and program feasibility are well implemented. Even if there is a shortcoming, the communication stage from the manager to the school principal and the person in charge of each school is not well established.

Input evaluation includes personal analysis related to how to use available resources and alternative strategies that must be considered to achieve a program. Identify and assess system capabilities, alternative program strategies, design procedures for implementation strategies, financing, and scheduling. *Input* evaluation is useful for guiding the selection of program strategies in specifying procedural design. The information and data collected can be used to determine resources and strategies within existing limitations. The

fundamental question is how to plan the use of existing resources to obtain an effective and efficient program plan. In the *input* evaluation analysis, researchers tried to explore data related to the management of human resources, sources of funds, and the RAPB. Based on data obtained from interviews with managers held by the Madrosiyah council chaired by M.Khoiri, M.Pd.I, information was obtained that the person in charge of the program who was also the initiator of the health insurance program at PP. Mambaul Ulum Bata-Bata. Next, he as the person in charge coordinates with the principal to appoint the person in charge of the program in each institution.

The funds for this program are taken from each unit of educational institutions in PP. Mambaul Ulum Bata-Bata with the provision that each ustadz is charged 50,000/month. Furthermore, each educational unit of PAUD, MI, MTs, SMP, MA, and SMK submits money for insurance twice a year, namely at the beginning of the odd and even semesters. The funds are then allocated for the following purposes: medical expenses for clerics, both mild and severe, including the costs of hospitalization and surgery whose provisions are regulated in the attached regulations. Based on the results of the data, it can be concluded that in the *input* evaluation, the three urgent things evaluated, namely human resources, financing, and RAPB, have been running well. As input to maximize implementation, there is a need for good coordination from the manager to representatives of each education unit so that teachers who experience illness and want to claim can be handled immediately.

Furthermore, *process* evaluation is an evaluation designed and applied in the practice of implementing activities. This includes identifying procedural problems in the management of events and activities. Each activity is carefully monitored for changes that occur. The *process* aspect of the health insurance program and social security at PP. Mambaul Ulum Bata-Bata who is evaluated is the person in charge of the program, the mechanism for claiming teachers' medical expenses, and program supervision by the manager. The person in charge of the program is the Madrosiyah Council of PP. Mambaul Ulum Bata-Bata coordinates with the person in charge of each educational unit in the pesantren environment, namely MI, MTs, SMP, MA, and SMK. At the beginning of each semester, the person in charge coordinates with the principal to request health insurance budget funds. The amount of funds submitted depends on the number of teachers from each education unit. Furthermore, every time there is a claim, teachers who experience illness are coordinated by the person in charge of each school to claim the person in charge of the program from the Madrosiyah Council. The type of claim is 100% of medical expenses for minor illnesses under one million. Serious illnesses with large costs such as surgery, hospitalization, and others will get reimbursed up to 70% of the costs incurred.

Finally, *product* evaluation is an evaluation measuring the success of achieving goals. The activity of *product* evaluation is to measure and interpret the results that have been achieved. The accuracy of the analysis will be the material for drawing conclusions and submitting suggestions according to feasibility standards. Broadly speaking, product evaluation activities include determining the operational objectives of the program, measuring the criteria that have been achieved, comparing the field reality with the formulation of objectives, and preparing a rational interpretation. The aspects of the

product evaluated in this study are the suitability of the plan with the implementation of activities and the satisfaction of teachers with this health insurance and social security service. At this stage of the evaluation, the evaluators analyzed the results of the interviews and questionnaires distributed mainly on three important issues: the accuracy of the targeting of the health insurance program and social funds, the improvement of teachers' welfare, and the improvement of teachers' health. The results obtained show that the health insurance program is quite well-targeted because permanent teachers, especially those with honorary non-civil servant status, need insurance for their health. It is proven that this program can cover the costs they incur for treatment so that their income and teaching salaries can be used for other needs. In addition, the teachers in the Mambaul Ulum pesantren environment have begun to be health conscious by conducting routine health checks because they are no longer worried about the expensive costs if they get sick and require considerable costs.

CONCLUSION

The results of the CIPP evaluation showed that the program was quite successful and went well as indicated by the success rate of 82.80%. The results of the *context* evaluation show that there are some parties, especially the target teachers, who do not know well the mechanism of this insurance program so they feel embarrassed and awkward to submit claims if they experience illness. This happened especially in the early years of the program implementation. The *input* evaluation shows that the budget for this health insurance and social security program is issued by each education unit in the Mambaul Ulum Bata-Bata pesantren environment at the beginning of each semester according to the number of teachers. In the *process* evaluation, it is found that each manager appointed to be responsible for the program has begun to actively record ustadz/ustadhah who are entitled to receive funds from this program so that claims for expenses for their health costs can run quickly/effectively and efficiently. Finally, the *product* evaluation shows that a good system has been formed in each educational unit within the scope of the Mambaul Ulum Bata-Bata pesantren, namely PAUD, MI, MTs, SMP, MA, and SMK so that the ustadz are satisfied with this program and feel positive benefits when they experience health problems with the coverage of medical expenses from this program.

The results of this evaluation show that this program is running quite well as indicated by the percentage of questionnaire results which is 82.80% and teachers feel helped by this program. This is because health is a serious problem faced by teachers, especially honorary teachers. Therefore, this program can be used as a reference model by other pesantren to ensure and improve the welfare of teachers from the health aspect.

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