

# Effective Assessment Model to Reduce Risk Management: A Micro Entrepreneur Program

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## Abstract

This conceptual paper examines the use of the Context, Input, Process, and Product (CIPP) evaluation model to provide feedback to the organizer in determining whether to continue, enhance, or terminate a program. Planning, creating, implementing, and analyzing the effectiveness of a program are all part of the assessment outcome. The CIPP model is selected as it comprehensively addresses the context, input, process, and product. The CIPP Model Development output assessment was created in 1971 and is widely utilized and frequently used to evaluate the efficiency of training programs. Other than to meet individual needs, the CIPP model is used in this study to help organizers and participants fulfil the program's goals. The CIPP Model allows for a training program's implementation outcome and efficacy be demonstrated, while also reduce risk management. The implementation of the CIPP model in entrepreneur training programs facilitates the compilation of knowledge and information consistent with the program's goals.

This study may support to demonstrate the effectiveness of a training program's implementation outcome which helps assess a model for risk management in microentrepreneur training program. Consequently, the comparative analysis of assessment models from this study can be utilized to determine needs and importance, as well as suitability, thereby achieving the organizer's goal when evaluating a program.

**Index Terms**— CIPP Model approach, assessment model, micro entrepreneur module, risk management

## I. BACKGROUND

By carrying out detailed evaluation and analysis of a program and its problems, the assessment model is used to determine the outcome of a program with a report that is useful for decision makers. Thus, the assessment process must be

carried out meticulously as it can be the most challenging aspect of the assessment model.

This paper aims to discuss the reasons the CIPP 2007 assessment model was adopted. Developed in 1966, this model relates to the design of objectives, tests and testing. Stufflebeam's Assessment Model (2003)

emphasizes the researcher's role in gathering data and information directly from primary sources while the program is running. The primary function of a program assessment is to improve rather than change. To achieve this, the model systematically acquaints itself with the roles and responsibilities of the leader and staff of an organization, as a program's effectiveness stems from the formative and summative assessment outcomes. Thus, this assessment manages to anticipate and prevent similar issues in the next program implementation.

Additionally, this model assesses a program before, during and after it is conducted. Unlike other models, such as the Stake Model which only conducts assessments during the program and the Tyler's Model<sup>9</sup>, where only the difference in the participants' behavior before and after the training is measured. Similarly, Kirkpatrick's Assessment Model assesses whether the program's objectives have been met, and the changes in attitude, added knowledge and skills at the end of the training program.<sup>1</sup>

Nonetheless, there are pros and cons to all assessment models, and none can be considered the best or perfect in its functions. Before selecting the best or most appropriate Assessment model, one way to determine its suitability is to understand the program's objective, design, suitability criteria, previous studies, strengths, and limitations.<sup>2 3</sup>

### **Motivation**

Assessments can determine the value of a program. Thus, module assessment is a crucial process to determine whether a particular program carried out has a positive or negative

outcome<sup>4</sup> (Vincent, 2010). Module assessment in micro entrepreneurial programs centers on the positive effects in the development of a micro entrepreneur, which considers the quality, effectiveness or value of a program, product, project, process, objectives, and curriculum.<sup>5</sup>

Due to the inherent uncertainty in program development, it is important to accommodate individual and organizational life spans as well as reduce the risks involved.<sup>6</sup>

Aside from examining the syllabus, module, activities, and processes, the micro entrepreneurial program assessment in this study aims to determine the program's ability to achieve its goals. The major goal of this study is to see how effective the micro entrepreneur program's implementation process is at raising microentrepreneur awareness and knowledge. Therefore, early-stage practice can provide positive input for the students and produce better performance outcome. Hence, reliable and extensive information from various participants is critical for evaluating a training program.<sup>7</sup> The assessment may include the following training module:

### **Training module**

- a- Islamic business management information
- b- Personal financial information management using PFi model.
- c- Company's financial management information
- d- License application information

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[4] Vincent Pang & Denis Lajium 2010. *Penilaian dalam Pendidikan*. Kota Kinabalu: University Malaysia Sabah.

[5] Worth, B.R. & Senders, J.R, 1987. *Educational Evaluation: Alternative Approaches & Practical Guidelines*: New York: Longman Inc.

[6] Farida, A. L., Roziq, A., & Wardayati, S. M. (2019). Determinant Variables Of Enterprise Risk Management (ERM), Audit Opinions And Company Value On Insurance Emitents Listed In Indonesia Stock Exchange. *International Journal Of Scientific & Technology Research*, 8(7): 288-293.

[7] Tomlinson, H (2004), *Educational Leadership – personal growth for professional development*, London: Sage Publication.

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[1] Kirkpatrick. D.L. (1994). *Evaluating Training Program: The Four Level*. San Francisco: Barret-Koehler

[2] Othman N. (2002). *Keberkesanan Program Keusahawanan Remaja di Sekolah Menengah*. PhD thesis, Universiti Putra Malaysia

[3] Patton M, Q. (1990). *Qualitative Evaluation and Research Method*. Sage Publications

- e- Marketing information & location determinant
- f- Business account management information & personal account
- g- Client information management
- h- Staff management information
- i- Leadership information
- j- Health and sanitation care information
- k- Business simulation
- l- Monitoring
- m- Guidance

As a result, there are a variety of models or approaches that can be used to assess a training program. Ibrahim (2001) asserts that a model serves as a guide to the actual situation. It's concise and comprehensive, and it's comparable to a road map for establishing one's direction.

### **OBJECTIVE**

This study aims to investigate the risk of a program's evaluation outcome, which includes planning, designing, implementing, and evaluating its effectiveness. The CIPP model is selected due to its comprehensive framework which encompasses context, input, process and product. The output assessment in the CIPP Model Development has been widely used by various institutions and organizations to assess the effectiveness of training programs. This study employs the CIPP model to assist program organisers and participants in achieving their objectives rather than simply meeting individual needs.

### **II. STATEMENT OF CONTRIBUTION**

The CIPP Assessment Model uses various measurement approaches that provide different impact depending on the model adopted and is considered appropriate for the purpose of this study. With up to 60 variations of Assessment Model programs, the differences derive from a variety of factors, including study techniques and prerequisites. Meanwhile, six assessment approaches share common features which includes the purpose of assessment, the method of assessment and the criteria in the models categorized. They are:

- a) Objective-oriented approach
- b) Management-oriented approach
- c) Customer-oriented approach
- d) Opponent-oriented approach
- e) Expertise-oriented approach
- f) Naturalistic and participant-oriented approach

To select an Assessment Model, the assessor examines each model carefully based on the assessment method and evaluation stage.<sup>8</sup> A fixed allocation from the sponsor is required in the planning of a program in order to achieve a the desired aim. Ultimately, the best Assessment Model is one that meets the requirements of the assessor.

### ***Effect of selected model in reducing risk management***

The successful effect in entrepreneur program depends on selecting a compatible model by having a suitable guideline following the listed models in the evaluation standard. Failure in training model selection can affect the outcome of a product.

A successful entrepreneur depends on the business practice, but the failure of an entrepreneur program causes the failure of an entrepreneur. According to Farida (2019), relationship between the level of leverage and disclosure of risk has a positive effect. In fact, the management in decision making plays a major influence on a program.

### **III. RESULT AND DISCUSSION**

In the process of selecting the most suitable Assessment Model for a study, all approaches of the model must be understood by the assessor. As each model has its own method, rules and strategies, the model selected needs to suit the assessment objectives.

There are 9 Assessment Model approaches which have been analyzed to make the task of

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<sup>[8]</sup>Razak, T. M. T. A., Haron, M. S., & Buang, N. A. (2017). How the CIPP model assesses the entrepreneurial education program: From the micro entrepreneurs' perspective. *Turkish Online Journal of Educational Technology*, 2017(November Special Issue INTE), 70-78.

finding one that is compatible with the upcoming assessment study easier. Along with studies on program effectiveness and achievement of these nine models, the assessor will gain a better understanding of why the CIPP Assessment Model is best suited. The following are some of the approaches that have been analyzed:

1. Tyler's Assessment Model (1949)
2. Hammond's Assessment Model (1973)
3. Scriven's Information-Free Assessment Model (1972)
4. CIRO Assessment Model (1970)
5. CIPP Assessment Model (1973-2007)
6. Bell's Assessment Model (1979)
7. Kirkpatrick's Assessment Model (1959)
8. Responsive assessment model (1967)
9. Illuminative assessment model (1972)

#### ***A Summary of the Comparative Analysis between Assessment Models and CIPP Model***

It can be observed that there are similarities in the assessment component of Assessment Models, mainly in terms of the method, use, focus and process, However the models' purposes and requirements vary.

As a result, when viewed as a whole, each Assessment Models have their own set of strengths and flaws. Having analyzed all nine models, the CIPP Assessment Model is found to be a systematic model that provides a comprehensive assessment, while observing the assessment situation. Many researchers have been fascinated by it, claiming that the CIPP model assessment is simple and accurate in evaluating management-oriented initiatives such as agriculture, entrepreneurship, and fisheries, among others.

On the surface, the eight types of Assessment Models only evaluate a stage. This is due to the assessment process which is time consuming. However, the CIPP Assessment Model consistently proves to be most suited to comprehensively assesses a program as well as look into the program's outcome. The CIRO model is similar to the CIPP, in that it encompasses all aspects, though it only assesses

the early stages of the program, its implementation, and the outcome.

In short, this analysis determines the suitability of a model appropriate for a program's needs and requirements, by fulfilling the organizer's aim when evaluating a program.

***Table 1: Comparative analysis between assessment models***

No.	Component of Assessment	Method	Use	Focus	Process
1	CIPP (Stufflebeam et al 1971)	*Context *Input *Process *Product	*Formative *Summative	Obtain all information	*Before *while *after
2	Tyler (1942, 1950)	Context	Summative	Progress	*Before *while
3	Hammond (1973)	Process	Formative	Achievement	After
4	Scriven (1967, 1972)	output	Summative	Program's strengths and weaknesses	After
5	CIRO (1970)	*Context *Input *Reaction *outcome	Summative	Implementation of Program	*early *implementation *outcome
6	Bell (1979)	*Reaction *Efficacy *Use *Value	Formative	Personality Improvement @ Change	*While *after
7	Kirkpatrick (1959)	*Reaction *Learning *Behavior *Outcome	*Formative *Summative	Result of Change	*Before *after
8	Responsive (1967)	*Report Outcome	Summative	Information of the stakeholder	While
9	Illuminative (1972)	*Process *Outcome	*Formative *Summative	Strategic	*While *after

#### **IV. CONCLUSION**

The application of the CIPP assessment model to evaluate the performance of an education development program provides decision makers with information that is aligned with the program outcome, as the outcome can address all issues such as the program's relevance, plan execution, and the like.

The CIPP assessment model, according to Stufflebeam<sup>9</sup> sees a collaboration between the assessors and the decision makers. However, the assessor's role in demonstrating the program's worth in terms of its improvement is even more important. Overall, the CIPP model is appropriate for evaluating the effectiveness of an education program because it aides' organizers in remaining accountable with the

[9] Stufflebeam, D.L., McKee, H. & McKee, B. (2003). The CIPP Model For Evaluation. *Paper Presented at the Annual Conference of the Oregon Program Evaluators Network*

decisions they make. Rasmuna<sup>10</sup> contends that assessing the quality of the related module requires a systematic effort. Based on feedback from assessors during the planning and implementation of the entrepreneurship development training program, the study's goal and objectives are very much in line with the CIPP model.

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