

SUPERVISION OF THE “PALEMBANG CERDAS” EDUCATION ASSISTANCE PROGRAM OF BAZNAS, PALEMBANG CITY, 2021–2023

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Abstract

Education is a fundamental right for every citizen and a crucial factor in human development. To broaden learning access for children from low-income families, BAZNAS of Palembang City launched the “Palembang Cerdas” education assistance program. This study evaluates the program’s implementation effectiveness, its oversight mechanisms, and the challenges encountered during the 2021-2023 period. The methodology includes literature review, field observation, in-depth interviews with beneficiaries and BAZNAS officials, and analysis of administrative documents. Findings show that applying the principles of right targeting, right purpose, right quantity, right timing, and right administration enhanced transparency and accountability in the allocation of zakat, infaq, and sadaqah funds, resulting in a significant increase in scholarships disbursed and a reduction of educational disparity in Palembang. However, three major obstacles were identified: (1) limited human resources, (2) an administrative system that is not yet fully digitized, and (3) sub-optimal inter-institutional coordination. Recommendations include strengthening human-resource capacity through specialized training, implementing a real-time, dashboard-driven information system, and deepening collaboration with local government, educational institutions, and the private sector. Implementing these suggestions is expected to not only improve the quality and equity of education in Palembang but also position “Palembang Cerdas” as a replicable model for similar education assistance programs nationwide.

Keywords: zakat-based assistance, BAZNAS, “Palembang Cerdas” Program

Abstrak

Pendidikan merupakan hak dasar setiap warga negara serta faktor krusial dalam pembangunan manusia. Dalam rangka memperluas akses belajar bagi anak-anak dari keluarga kurang mampu, BAZNAS Kota Palembang meluncurkan program bantuan pendidikan “Palembang Cerdas”. Penelitian ini mengevaluasi efektivitas pelaksanaan program, mekanisme pengawasan, dan hambatan yang dihadapi selama periode 2021-2023. Metode yang digunakan meliputi studi literatur, observasi lapangan, wawancara mendalam dengan penerima manfaat, pengurus BAZNAS, serta analisis dokumen administratif. Hasil menunjukkan bahwa penerapan prinsip tepat sasaran, tepat guna, tepat jumlah, tepat waktu, dan tepat administrasi meningkatkan transparansi dan akuntabilitas alokasi dana zakat, infaq, serta sedekah, sehingga beasiswa yang disalurkan meningkat signifikan dan kesenjangan pendidikan di Palembang berkurang.

Namun, tiga kendala utama teridentifikasi: (1) keterbatasan sumber daya manusia, (2) sistem administrasi yang belum terintegrasi secara digital, dan (3) koordinasi lintas-lembaga yang belum optimal. Rekomendasi meliputi peningkatan kapasitas SDM melalui pelatihan khusus, penerapan sistem informasi berbasis real-time dengan dashboard digital, serta memperkuat kolaborasi dengan pemerintah daerah, lembaga pendidikan, dan sektor swasta. Implementasi rekomendasi diharapkan menjadikan “Palembang Cerdas” model replikatif bagi program bantuan pendidikan serupa di tingkat nasional.

Kata kunci: bantuan zakat, BAZNAS, program “Palembang Cerdas”

INTRODUCTION

Education is a basic right for every citizen and a crucial element in the sustainable development of human beings (Pristiwanti, 2022). Quality education becomes an essential foundation for sustainable national development. This effort is aimed at widening educational access for low-income communities, thereby significantly minimizing social gaps in education. According to Rasyid, Alfareza, & M. (2024), education is also seen as an investment in sustainable development, influencing individuals’ behavior toward the environment and their contribution to economic development. Education-assistance programs are one of the strategic efforts to improve the quality of human resources in Indonesia (Ananda, 2017). In Palembang City, BAZNAS runs the “Palembang Cerdas” program as an initiative to help students from disadvantaged families. The program utilizes zakat, infak, and sadaqah funds to provide scholarships to beneficiaries. Through this program, access to decent and quality education can be realized, while also serving as a form of social concern that enhances the quality of life of the community.

Supervision of this education-assistance program is extremely crucial to ensure that the funds provided truly reach those in need and are used appropriately according to the established objectives (Meriza, 2018). An effective internal supervision mechanism also forms an essential part of accountability (Lukas, 2024). In addition, supervision is indirectly carried out through a digital reporting system that involves the public. Collaboration with various related institutions is also an important component of this supervision mechanism. BAZNAS’s role as fund manager is critical in maintaining program accountability. Involvement of the regional government, schools, and parents strengthens the supervision system. Synergy among these parties is expected to create high transparency, which is vital to guarantee that the funds are used for the intended purposes. Moreover, building collaboration with external stakeholders—such as the government, the private sector, and international organizations—can strengthen financing capacity and broaden the program’s coverage (Mansyur & Malik, 2024).

Limited resources, both human resources and budget, as well as weak inter-agency coordination, constitute the main obstacles in the supervision implementation process (Indah et al., 2024). In practice, supervision faces real constraints, especially due to limited human resources. An administrative system that is not yet fully integrated also hampers supervision. These limitations reduce the effectiveness of program monitoring

and evaluation. Therefore, innovative solutions need to be developed so that the supervision process becomes more efficient. Required solutions include strengthening BAZNAS's internal capacity through training and competency development. Utilising information technology is essential to support real-time supervision. A robust data-management system is also key to improving the accuracy of program reporting. This approach can drive sustainable performance improvement.

The “Palembang Cerdas” program offers a great opportunity to enhance education quality in Palembang City. However, a comprehensive evaluation of the program's supervision for the years 2021-2023 is needed. Identifying constraints and obstacles in implementation becomes the main focus of this research. Strategic recommendations are formulated to improve the program's performance and sustainability. This study aims to provide a comprehensive picture of the supervision of the “Palembang Cerdas” program. The research results are expected to serve as a reference for refining program implementation. This effort will positively impact the increase of access to and the quality of education, thereby allowing the target of reducing educational inequality to be achieved more optimally.

METHOD

This study adopts a descriptive-qualitative approach with the aim of obtaining an in-depth understanding of the supervision process of the “Palembang Cerdas” education-assistance program at BAZNAS Palembang City during the November–December 2024 period. The research site is the BAZNAS Palembang City office, and the researcher serves as the primary instrument in defining the research focus, collecting data, and conducting systematic analysis using both deductive and inductive methods. Data-collection techniques consist of non-participatory observation to record supervision phenomena without the researcher's direct involvement, semi-structured interviews involving key informants such as the BAZNAS Chairperson and supporting informants comprising deputies and heads of relevant divisions, as well as documentation that complements the empirical data. In the interviews, questions are open-ended and flexible to explore various aspects of supervision implementation, challenges, and program effectiveness. Data analysis is carried out through source-triangulation to ensure that the research findings are valid and comprehensive. The study also identifies constraints faced in supervision, such as limited human resources and an insufficiently integrated administrative system, and recommends capacity building and the adoption of information-technology solutions to support the sustained effectiveness of program monitoring.

RESULTS AND DISCUSSION

1. Supervision of the ‘Palembang Cerdas’ Education Assistance Program, BAZNAS Palembang City, 2021-2023

a. Establishing Standards

Standards serve as a reference for determining the quality, quantity, and processes expected in program implementation. Implementing these standards involves defining

various elements, such as the educational goals to be achieved, the quality of the material delivered, budget management, and program execution in accordance with applicable regulations. Clear and measurable standards provide guidelines that supervisors can use to evaluate whether the program attains its desired objectives (Wahyuni, 2021). The establishment of standards in the supervision of BAZNAS Palembang's education-assistance program begins with the identification of clear objectives, including the number of beneficiaries, the quality of learning materials, and the expected educational impact. The standards are articulated in measurable terms, for example, the quality of facilities, the competencies participants must attain, and the amount of assistance appropriate for each education level. With such measurable guidelines, supervisors can assess the program's compliance with the set targets.

The standard-setting process is carried out systematically through a series of structured steps. BAZNAS's internal team drafts monitoring procedures that encompass both direct and indirect observation, as well as routine evaluations of fund utilization. Supporting documents such as circular letters, meeting minutes, and staff attendance records serve as formal evidence, allowing every stage to be audited transparently. Interviews with key informants the BAZNAS Chairperson, Vice-Chairperson II, and Division Heads confirm the consistency of the standard-setting approach. All informants emphasize the importance of the indicators "right target, right purpose, right quantity, right time, and right administration," as directed by the BAZNAS Central Office. Involvement of external parties (village offices, neighborhood units) in data verification enhances target accuracy and strengthens program legitimacy. Observations, interviews, and documentation reveal that clear, measurable standards enable BAZNAS to manage the education program effectively, transparently, and accountably. Ongoing internal supervision combined with external control guarantees that zakat funds are administered professionally and deliver maximum benefit to recipients.

b. Measurement

Measurement is a systematic process for assessing the extent to which an activity, policy, or program is carried out in accordance with established standards, objectives, or regulations, using specific indicators or criteria as evaluation tools (Asmita, 2022). Measurement is a systematic process that employs quantifiable indicators to evaluate how well BAZNAS Palembang's education-assistance program achieves its predetermined goals. Key indicators include the number of beneficiaries, attainment of educational objectives, efficiency of fund utilization, and long-term impact on education quality. By collecting accurate data, measurement allows for the identification of problems and the necessary corrective actions.

According to the Chairperson of BAZNAS Palembang City, the measurement process must encompass essential elements such as the number of beneficiaries, achievement of educational goals, fund efficiency, and long-term impact. Structured, data-driven measurement provides a solid foundation for decision-making, enabling the program to be tailored to beneficiaries' needs and to enhance implementation effectiveness.

Vice-Chairperson II of the Distribution Division stresses the importance of regular, data-based evaluations. By measuring program success systematically, BAZNAS can ensure that assistance reaches the right targets, yields optimal results, and undergoes continuous improvement to boost the efficiency and effectiveness of future education-assistance initiatives. Field observations indicate that BAZNAS conducts measurement through regular meetings, interviews, observations, and documentation (circular letters, meeting minutes, staff attendance). This documentation technique reinforces interview and observation findings, offering a clear and valid picture of the measurement mechanisms in place, thereby making supervision more directed, objective, and data-driven.

c. Comparing

Comparing in the context of supervision is a systematic process that assesses how well the implementation of a program conforms to the established standards, guidelines, or targets. By identifying similarities and differences across periods, regions, or implementing units, supervisors can understand the characteristics of each program, uncover deviations, and determine its strengths and weaknesses to make more informed decisions. In the BAZNAS education-assistance program, this comparative process is key to evaluating whether aid has been distributed to the right beneficiaries, evenly, and with a positive impact for the mustahik.

Chair of BAZNAS Palembang City, R, emphasizes that “through year-to-year or inter-regional comparisons of supervision results, we can objectively see the program’s effectiveness, identify best practices, and uncover weaknesses that need improvement.” Vice-Chair II for Distribution and Utilization, SE, adds that comparison helps assess how well distribution meets local needs and serves as the basis for strategies to improve program quality. Likewise, Head of Distribution, BR, notes that comparing realized, planned, and executed activities across periods provides a picture of differing challenges and needs, allowing strategies to be better targeted.

Field observations show that a more systematic comparison approach this year produced significant improvements in targeting accuracy, speed of disbursement, and reduction of administrative errors. Active involvement of schools, parents, and BAZNAS field teams in beneficiary verification and evaluation reinforced transparency and accountability. Comparative results across periods indicate that supervision has become more structured, generating higher public trust in BAZNAS Palembang’s education program. The study employed documentation techniques collecting Annual Work Plans, distribution SOPs, implementation reports, and mustahik data along with interviews and field observations. Document and data analysis reveal that the comparison mechanism in supervision works well and contributes to notable enhancements in supervision methods and coverage.

d. Taking Action

Taking action in supervision means implementing concrete steps to address identified weaknesses, applying recommendations, and making corrections so that the program

proceeds according to its objectives. In the BAZNAS Palembang education-assistance program, these actions are a crucial factor in guaranteeing accountability, transparency, and positive impact for the mustahik. Based on interviews with the Chairperson, Vice-Chairperson II, and the Head of Distribution, BAZNAS Palembang follows up on supervision findings through: (i) providing improvement recommendations; (ii) directly correcting any distribution that does not meet the set criteria; (iii) intensive coordination with schools, field officers, and relevant parties; and (iv) regular training and capacity-building for staff and beneficiaries so that the distribution procedures are well understood.

Field observations show that these actions have increased targeting accuracy, accelerated fund disbursement, and reduced administrative mistakes. Supporting evidence includes meeting minutes, circular letters, activity photographs, and documentation of beneficiary verification. Verification results show increased public trust and improved quality of program reporting. Thus, the actions taken constitute a concrete response to supervision findings, ensuring that the education program follows prescribed procedures, improves data and distribution mechanisms, and maintains public trust in zakat fund management. Overall, these steps strengthen the effectiveness and sustainability of BAZNAS's education assistance, allowing the benefits to be maximally felt by students in need in Palembang City.

2. Extent of Supervision Follow-Up on the “Palembang Cerdas” Education-Aid Program (BAZNAS Palembang City, 2021-2023)

Supervision of the "Palembang Cerdas" education assistance program by BAZNAS Palembang City from 2021 to 2023 was conducted comprehensively, encompassing three main dimensions: beneficiary data verification, monitoring of academic performance and social behavior, and field evaluation. At each period, the supervision team carried out re-verification of beneficiary data authenticity, updated the database, and enforced clarification mechanisms when discrepancies were detected. Beyond financial aspects, BAZNAS emphasized academic achievement; periodic study progress reports were collected from partner schools and higher education institutions, then verified by the supervision team. Monitoring results served as the basis for subsequent policy decisions, including the suspension of assistance for beneficiaries who no longer meet eligibility criteria, and the provision of academic mentoring for those experiencing a decline in performance. This approach is educational in nature, not merely administrative.

Systematically, BAZNAS developed standardized reporting formats and monitoring instruments to facilitate follow-up; however, challenges related to administrative literacy among some beneficiaries remained. To address this, the institution enhanced technical guidance quality and strengthened coordination with educational institutions. Schools and universities were actively involved in the monitoring process, regularly submitting academic reports that served as objective, data-driven evaluation criteria. Random field visits by monitoring teams were also conducted regularly, aiming to gather real-time data

on the socio-economic conditions of beneficiaries and to assess the tangible impact of the assistance provided. Field findings informed targeted follow-up policies.

Comparing across periods reveals a significant evolution: in 2021, the approach was largely reactive to findings; by 2022–2023, it had transitioned to a data-driven and systematic model, indicating a sustained improvement in program governance. Information transparency was a key element BAZNAS provided dialogue forums and official media channels for beneficiaries to voice complaints, suggestions, or challenges, which were responded to promptly, ensuring supervision was not merely bureaucratic but participatory.

The following statements from key stakeholders underscore the success of the supervision follow-up:

- a. The Chairperson of BAZNAS Palembang City stated that supervision includes periodic evaluation of beneficiary study continuity, with all findings followed up through coaching, data clarification, or selective suspension of assistance.
- b. Vice-Chairperson II of the Distribution and Utilization Division, H. M. Yusuf, S.Ag., emphasized that periodic academic reports are verified, regular field visits are conducted, and success indicators include a reduction in violations and increased motivation in learning among participants.
- c. The Head of the Distribution and Utilization Division stressed that monitoring and evaluation mechanisms are not purely administrative but focus on behavioral and academic changes among beneficiaries, with immediate mentoring and corrective actions taken upon detecting deviations.

Through these coordinated efforts, BAZNAS Palembang City successfully implemented a systematic, continuous, and data-based supervision follow-up system, enabling the "Palembang Cerdas" program to reach its target group accurately and make a tangible contribution to improving educational quality for underprivileged communities in Palembang City.

B. Conclusion

1. Supervision of the ‘Palembang Cerdas’ Education Assistance Program, BAZNAS Palembang City, 2021-2023

a. Establishing Standards

Public-service organizations are obliged to develop and set service standards to guarantee quality, speed, ease, affordability, and measurability, which serve as performance benchmarks for the government in delivering services to the community (S & Tonapa, 2024). Setting standards is a critical element in supervising the “Palembang Cerdas” BAZNAS program (2021-2023). According to interviews with the BAZNAS Chairperson, Vice-Chairperson II, and the Head of the Distribution-Utilization Division, supervisory standards function as references for monitoring, evaluating, and following up

each program stage—from beneficiary selection, aid disbursement, to reporting and academic achievement. With measurable, systematic standards, BAZNAS can prevent deviations, increase accountability, and ensure that assistance reaches the right targets and positively impacts educational quality. Standards also provide a basis for continuous improvement in both managerial and field-technical aspects.

Nur Afni Syahputri’s study “Supervision of Employee Task Implementation by Leaders in Offices” supports the importance of standards in supervision. The research shows that standards including performance indicators, timeliness, result quality, and procedural compliance—serve as benchmarks for assessing work effectiveness and as foundations for evaluation and corrective actions. Clear standards enhance discipline, responsibility, productivity, and generate uniformity, efficiency, and overall work effectiveness. Consequently, supervisory standards not only guide the implementation of BAZNAS’s education-aid program but also strengthen the organization’s internal control so that program objectives are achieved optimally.

b. Measurement

Measurement employs observation, rating scales, or other tools to obtain information in quantitative form (Mehrens & Lehmann, 1978). Measurement is a vital component of supervising the “Palembang Cerdas” BAZNAS program (2021-2023). Based on interviews with the Chairperson, Vice-Chairperson II, and the Head of the Distribution-Utilization Division, measurement aims to evaluate the effectiveness of the supervisory mechanism systematically. This process ensures that every program stage—from beneficiary selection to reporting—operates in accordance with standards and procedures, and it can detect deviations or risks early.

Measurements are carried out through quantifiable indicators such as the number of audit findings, problem-resolution speed, compliance rate with SOPs, and reporting quality. Data from these indicators underpin strategic decision-making, policy development, and capacity-building for supervision staff. Rismayani’s research titled “Effectiveness of Supervision over Zakat Management of the National Amil Zakat Agency (BAZNAS) in Wajo Regency” highlights that, although a supervisory framework exists, its measurement effectiveness remains limited due to insufficient comprehensive performance-evaluation systems, lack of professional resources, and inadequate information-technology support. Therefore, a structured internal-audit system and clear indicators are required to ensure optimal and trustworthy zakat management.

In Palembang, successful measurement is reflected in an integrated supervision system, periodic performance evaluations, transparent financial reporting, routine internal/external audits, and the use of technology. Involvement of Sharia supervisors and stakeholders such as the community and local government further reinforces the system. Consistent, evidence-based measurement enables BAZNAS Palembang to boost accountability and public trust in the faithful and professional handling of zakat.

c. Comparing

Comparing supervision within the “Palembang Cerdas” education-aid program (2021-2023) is a vital element for assessing program effectiveness and efficiency by benchmarking against standards or best-practice models from comparable institutions, and for identifying implementation gaps. Yustiara Rahmi’s comparative study “Analysis of Zakat Collection and Distribution between BAZNAS Pekanbaru and BAZNAS Dumai” found that BAZNAS Pekanbaru possesses a more structured supervisory system, featuring routine internal audits, involvement of independent auditors, and third-party performance evaluations. In contrast, BAZNAS Dumai faces challenges in strengthening its supervisory function due to limited human resources and evaluation mechanisms, which affect financial-report transparency and public confidence. Conversely, BAZNAS Palembang demonstrates a higher level of supervision, supported by an active internal-supervision unit that conducts periodic evaluations, applies accountability principles through independently audited reporting, and utilizes information-technology for real-time zakat flow monitoring—thereby minimizing the risk of deviations. Support from the local government and synergy with related stakeholders further strengthen supervisory effectiveness, ultimately increasing public trust and optimizing zakat collection and distribution for education programs.

d. Taking Action

Taking action is a crucial factor in supervising the “Palembang Cerdas” education-aid program (2021-2023) to ensure that assistance reaches the intended beneficiaries and complies with regulations. Supervision is carried out systematically, starting with verification of prospective recipients’ data, field visits to validate economic conditions, and periodic evaluations of beneficiaries’ educational progress. BAZNAS Palembang involves educational institutions and community leaders in monitoring to enhance transparency and accountability, preventing misuse of zakat funds. Technological support through the BAZNAS Management Information System (SIMBA) enables real-time tracking of zakat flow, reducing the risk of diversion. Additionally, BAZNAS actively holds audience sessions with the Acting Mayor to report program achievements, strengthening synergy with the local government.

At the community level, BAZNAS follows up on the legality of zakat management by appointing Zakat Collection Unit (UPZ) administrators in schools and mosques, accompanied by education and coordination with the Palembang Education Office to prevent unofficial zakat collection. This commitment reflects BAZNAS Palembang’s serious effort to preserve public trust and professional zakat management, aligning with best practices observed in BAZNAS South Coast Regency, which also implements periodic internal audits, independent auditor involvement, *amil-zakat* training, and technology-based reporting systems to guarantee public accountability and societal awareness of zakat.

2. Extent of Supervision Follow-Up on the “Palembang Cerdas” Education-Aid Program (BAZNAS Palembang City, 2021-2023)

Supervision follow-up for the “Palembang Cerdas” program (2021-2023) has been conducted in a systematic and comprehensive manner. The supervision process begins with verification of prospective beneficiaries’ data and confirmation of eligibility according to the Sharia asnaf categories, followed by regular monitoring of beneficiaries’ academic development. BAZNAS works closely with Zakat Collection Units (UPZ) located in schools, madrasahs, and higher-education institutions, and maintains active coordination with the Palembang City Education Office to ensure the legitimacy and transparency of fund disbursement. The program also incorporates academic evaluations, whereby assistance can be discontinued if a beneficiary fails to show satisfactory progress. Through this integrated approach combining data verification, field validation, periodic academic monitoring, stakeholder collaboration, and the use of information-technology tools BAZNAS Palembang ensures that supervisory follow-up effectively safeguards program integrity, optimizes resource allocation, and maximizes the educational impact of the “Palembang Cerdas” assistance.

CONCLUSION

The “Palembang Cerdas” education assistance program managed by BAZNAS Palembang City demonstrates great potential in reducing educational gaps and promoting fairer access for under-privileged groups. Based on the principles of *right target, right use, right amount, right time, and right administration*, the program is able to create a structured and measurable supervision framework. The establishment of clear standards, together with a verification approach through villages (kelurahan) and neighborhood units (RT), has fostered a relatively high level of accountability and transparency. Nevertheless, despite the internal supervision processes being in place, significant obstacles still impede optimal performance, especially limited human resources, an administration system that has not yet been digitally integrated, and a lack of synergistic inter-agency coordination. Without improvements in these areas, audit quality and the effectiveness of fund utilization risk deteriorating in the future.

To address these challenges, sustainable, evidence-based strategic steps are required. Strengthening human-resource capacity through specialized training, implementing an information-technology system based on real-time monitoring and a digital dashboard, and enhancing mechanisms for community participation and regional government involvement are crucial actions to build a stronger, more responsive, and inclusive supervision ecosystem. By encouraging innovation and cross-sector collaboration, BAZNAS not only fulfills its religious function but also becomes a real agent of social change—ensuring that every zakat, infaq, and sadaqah fund truly impacts the quality of life and future of Palembang’s youth. Investment in good supervision is an investment in justice, equality, and the nation’s future.

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