

KWAME NKRUMAH UNIVERSITY OF SCIENCE AND TECHNOLOGY
(COLLEGE OF ART AND SOCIAL SCIENCES)
SCHOOL OF BUSINESS

**EVALUATING THE EFFECTIVENESS OF TRAINING FOR MICRO AND SMALL SCALE
ENTERPRISES IN THE SEFWI-WIAWSO DISTRICT**



By

**Kofi Kyere Boateng
(PG4717510)**

**A Thesis submitted to the Department of Managerial Science,
Kwame Nkrumah University of Science and Technology in partial fulfillment of the requirements
for the degree of Executive Masters of Business Administration in Human Resource Management.**

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Declaration

I, Kofi Kyere Boateng hereby declare that, except for references which I have duly acknowledged, this submission is the work of my own research towards the award of Executive Master of Business Administration Degree in Human Resource Management and that it has neither in part nor in whole been presented elsewhere for another degree.

KOFI KYERE BOATENG
(PG4717510)

Signature

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Date

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Certified By:

MISS HANNAH VIVIAN OSEI
(Supervisor)

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Signature

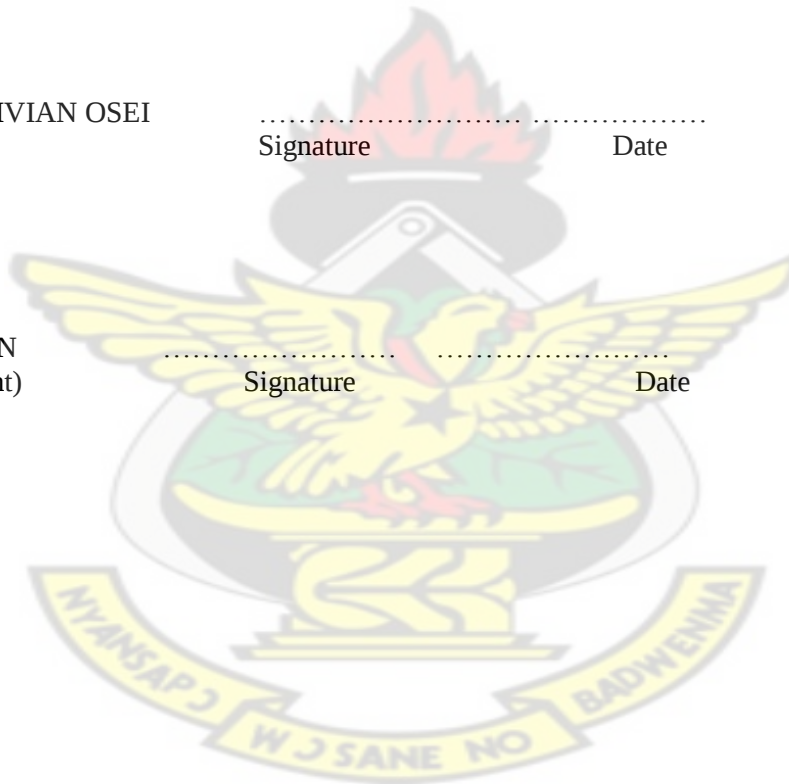
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Certified By:

MR. J .K TURKSON
(Head of Department)

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Signature

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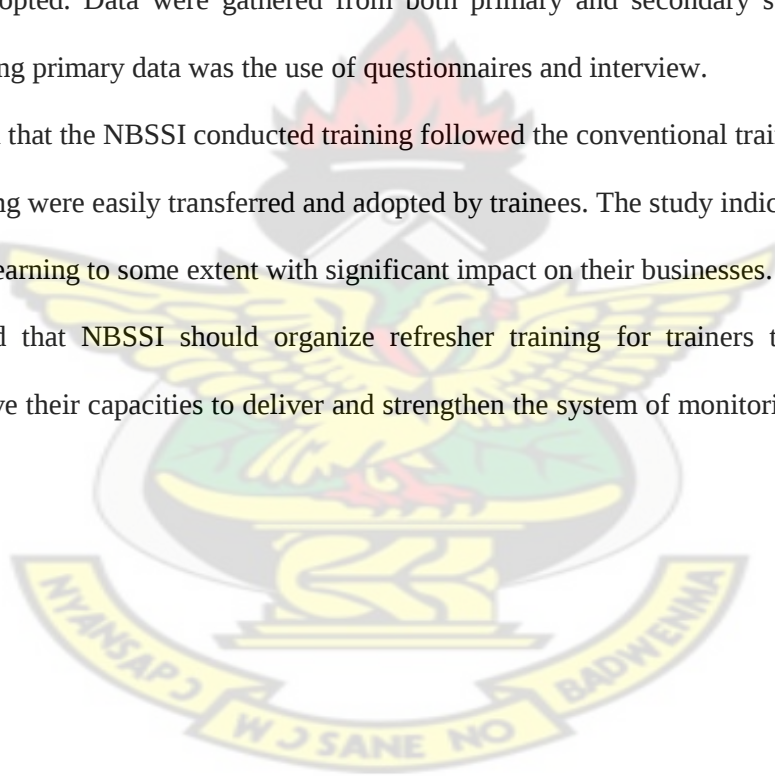


ABSTRACT

The National Board for Small Scale Industries has undertaken various training activities since its inception comprising of both Management and Technical Skills training. The current method of evaluation of training programmes is carried out at the first level of the Kirkpatrick model evaluation, giving very little or no indication of the effectiveness of the training programmes. From observation beneficiaries of the NBSSI trainings had partly or not fully put into use the skills acquired. The study examined small enterprises training, learning transfer and adoption in the Sefwi-Wiawso District. It covered the Business Advisory Centre (BAC) and its trainees. A sample size of 206 and a descriptive study design was adopted. Data were gathered from both primary and secondary sources. The main technique for collecting primary data was the use of questionnaires and interview.

The study established that the NBSSI conducted training followed the conventional training cycle. Again, technical skills training were easily transferred and adopted by trainees. The study indicated that there has been transfer of learning to some extent with significant impact on their businesses.

It was recommended that NBSSI should organize refresher training for trainers to formalize their programme to improve their capacities to deliver and strengthen the system of monitoring and evaluation training.



ACKNOWLEDGEMENTS

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DEDICATION

To the memory of my late father Francis Kofi Boateng and my wife, Cynthia for her sacrifice and encouragement.

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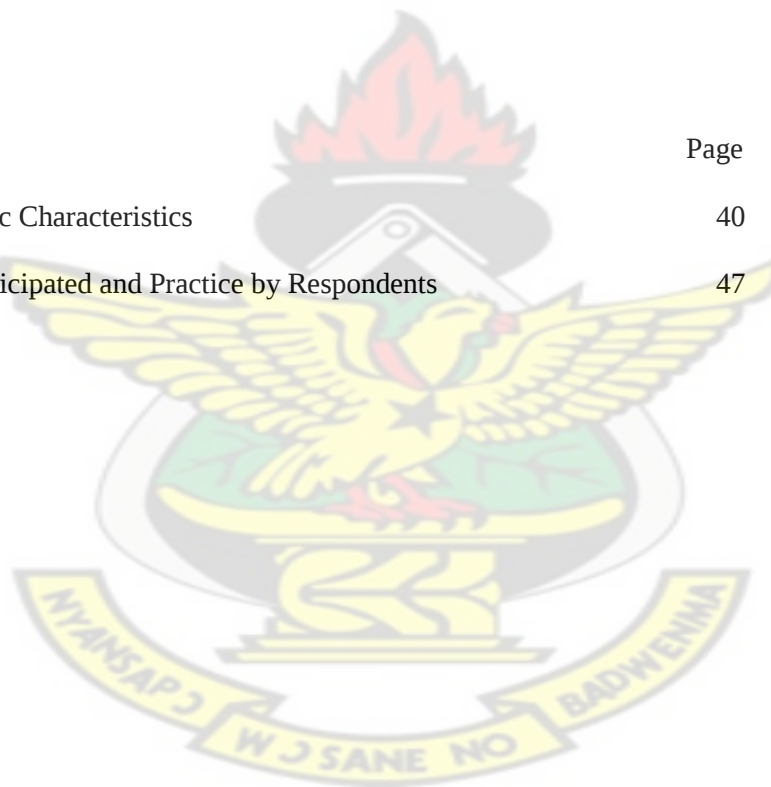
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LIST OF ACRONYMS

AA	-	Administrative Assistance
ABS	-	Australian Bureau of Statistics
AWPB	-	Annual Work Plan Budget
BAC	-	Business Advisory Centre
NBSSI	-	National Board for Small Scale Industries

CHAPTER ONE

INTRODUCTION

1.0 Background of the study

Extensive literature acknowledges the role training, learning, and skill development play in the development of the individual, organizational, and dynamic capabilities necessary for achieving business competitive advantage. Recent studies suggest that, globally, close to \$100 billion per annum is invested in employee training (Ketter, 2006). Further, investment in training and education has been noted to enhance national competitiveness and minimize the risk of unemployment (ILO, 2001)

Traditionally, training was not viewed as an activity that could help companies create value and successfully deal with competitive challenges. Today, that view has dramatically changed. Companies that use innovative training and development practices are likely to report better financial performance than their competitors that do not. As companies attempt to expand into global marketplace, their success will be determined by employees' ability to work in a new culture (Noe, 1998).

Over the years, there have been rapid changes in the political, economic and other developmental forces which have created an environment within which governments all over the world have expressed strong mutual interest in exploring new ways to promote the development of their countries and people.

In the contemporary economy, the role of Micro and Small Scale Industries (MSSIs) in the industrialization process has gained much prominence in developing countries. Their

prominence came into the limelight in the late 1970s and early 1980s due to the economic recession which led to the decline of industrial growth and employment in many developing countries especially in Africa. Governments of such countries adopted a new policy approach towards the Small Scale Industries (SSIs) because of their promise to adapt flexibly to the unprecedented foreign exchange constraints. They were seen as providing a viable alternative to the large scale industries which were so dependent on foreign exchange. The contribution of MSSIs to the national economy is potentially very large and is seen in the contribution to the Gross Domestic Product (GDP) (Basu, Blavy and Yulek, 2004). They are also labour intensive and generate more employment, spread developments to regional and district level and contribute to a more equitable distribution of income in the country.

Globalization and liberalization have exposed Small Enterprises (SEs) to high level of competition, which affects their operations as they cannot compete with well established big companies. Globalization and liberalization have again resulted in the dumping of shoddy goods in different countries, further affecting the activities of SEs. In addition, low level of technology, knowledge and skills of SEs reduce their ability to produce goods and services that meet national and international standards and thereby making them less competitive.

Writing on “Growing MSEs in Least Developed Countries”, the United Nations Conference on Trade and Development (UNCTAD) asserted that any government that is concerned about promoting SEs should carefully assess the effects of existing policies and programmes for enterprise development and redesign its Micro and Small Enterprise (MSE) strategy to focus on addressing issues related to the growth of middle-sized growth-oriented MSEs. The UNCTAD argue that the processes of globalization and liberalization, combined with rapid advancement in

Information Communication Technologies (ICT) are creating new dynamics of production, enterprise development and international competition.

In countries such as Japan, Australia, Germany, France and Canada, SEs are important engine of economic growth and technological progress (Thornburg, 1993). Confirming the significance of SEs in the American economy, a total of 218,382 SMEs exported goods from the United States in 2003, accounting for 97 % of all U.S. exporters (U.S. Department of Commerce, 2003). In the Netherlands, SMEs employed 60% of the workforce in 2004 (Boekhoudt & Petra van der Stappen, 2004). Furthermore, the World Bank recognizes that SMEs potentially offer greater efficiency, more productivity and by increasing employment can offer struggling economies a chance to rise from poverty (Beck, Demirguc-Kunt, & Levine, 2005).

In Ghana, the activities of the micro and small scale industries confirm the important role they play in national economy. The economic recessionary period of the late 1970s and early 1980s brought into sharp focus the importance of micro and small scale industries to local and national economy. The desperate shortage of foreign exchange led to a scarcity of consumer goods and inputs of industrial activities. The result was that many large industries produced well below their installed capacity. The cause being that most of them depended on imported spare parts and inputs. The lack of foreign exchange to import spare parts, equipment and raw materials affected their performance. This gave the MSSIs impetus to fill the industrial gaps created by the poor performance of most of the large scale industries. Through creativity and ingenuity, the micro and small scale industries mobilized resources to produce goods and services that were in critical demand.

The success of micro and small scale industries has resulted in the establishment of a number of institutions whose key function among others, is to cradle the transformation on micro and small scale industries to a more vibrant sub-sector. Further, other institutions have also redirected their focus towards the activities of the micro and small scale industries in Ghana. In view of the above, the micro and small scale industries are getting attention of late. Donor agencies and development analysts are converging on the micro and small scale industries development as a potential area in development policy. The potential of micro and small scale industries to promote greater efficiency in the use of local resources and technology, providing employment to indigenes and serving as a catalyst for the transformation and modernization of local economies have been recognized. In the face of the above, these micro and small scale industries still face challenges such as difficulty in accessing investible capital, poor working conditions, low technology, low quality products, inadequate networking, poor distribution system, poor regulatory system, inadequate managerial support, low infrastructural facilities and inadequate market information (Aryeetey, et al, 1994; Kayanula and Quartey, 2000).

The Government of Ghana (GoG) acknowledges the private sector as the engine of growth of the economy. In Ghana, SEs contributes a considerable share of Gross Domestic Product (GDP) and account for quite a large portion of the labour force. Approximately 1.9 million households (49%) in the country operate a non-farm enterprise of one type or the other and there are about 2.3 million of such enterprises (Ghana Statistical Service, 2006).

Knowing the immense role SEs play in the nation's development, the GoG has designed several interventions to promote their growth and development. These interventions include institutional development, capacity building programmes and establishment of appropriate legal framework to guide and protect the operations of SEs. Also, specific governmental and Non-

Governmental Organizations are established to provide Business Development Services (BDS) to SEs.

Some of these government agencies are the National Board for Small Scale Industries, Rural Enterprises Project (REP), Social Investment Fund, Ghana Decent Work Programme and Community Based Rural Development Project (CBRDP).

1.1 Problem statement

The National Board for Small Scale Industries (NBSSI) is the Apex body established by an Act of Parliament of Ghana to promote the development of SMEs in Ghana through training and other business development interventions. The Board has undertaken various training activities since its inception comprising of both Management and Technical Skills training under various SME development interventions in the country. The current method of evaluation of training programmes are carried out at the first level of the Kirkpatrick model of evaluation (reaction), giving very little or no indication of the effectiveness of the training programmes. From observation beneficiaries of the NBSSI training had partly or not fully put into use the skills acquired. Many clients of NBSSI are still grappling with issues such as poor product finishing, limited market, poor financial records and low productivity. According to NBSSI about 500 micro and small enterprise have benefited from training as at December, 2011. Again, thirty (30) graduates/apprentices received start-up kits in 2007, forty one (41) received start-up kits in 2008, and thirty (30) received start-up kits in 2009. These kits included basic equipment to enable the graduate/apprentices start their businesses. However, not much has been felt as most of these trainees are not using the skills given them.

Also, unemployment, poverty and other challenges that the NBSSI's training programmes were meant to address are still widespread among clients. There is therefore an increasing interest by stakeholders in Business Development Service to pursue higher level of evaluation to track their training investments. NBSSI needs to know whether the training programmes are effective, in which case it means that training have the desired impacts. In this direction, the study examined micro and small enterprises training, learning skills transfer and adoption in the Sefwi Wiawso District.

1.2 Objectives of the study

The objective is divided into two sections: The general objective and the specific objectives

1.2.1 General Objective

The general objective of the study was to examine business development training, learning skills transfer and adoption for micro and small enterprises in the Sefwi-Wiawso District.

1.2.2 Specific objectives

The specific objectives are:

- i. To evaluate how skills training were offered by NBSSI training service providers in the District.
- ii. To assess learning skills transfer and adoption by NBSSI clients in the District.
- iii. To determine the extent of learning skills transfer
- iv. To examine the factors that affect learning skills transfer and adoption in the District.
- v. To make recommendations for improvement of training, learning skills transfer and adoption in the District.

1.3 Research questions

The research seeks to answer the following questions:

1. How was business development training conducted in the Sefwi-Wiawso District?
2. What was the state of learning transfer of trainees?
3. To what extent did client transferred the training skills
4. What are the factors affecting learning skills transfer and adoptions?

1.4 Significance of the study

The study affirms training as an important strategy for contemporary human resource development and business growth. It outlines best practices in training as exhibited by the NBSSI. The study provides a key path for building the capacities of small enterprises and empowering them to be productive and contribute to the economic development of a nation. It serves as reference material for local and international development agencies and non-governmental organisations to provide need –oriented business development service. The study also provides useful information to guide the redesigning of subsequent training programmes by, NBSSI, Rural Enterprise Project and other business development agencies. In addition, it serves as an input for policy formulation by local and international actors in human resource development and small business growth. Finally, it is an addition to the stock of knowledge in the field of contemporary human resource development and small business growth.

1.5 Methodology

A descriptive study design was used for this study. The sampling process involved both non-probability and probability sampling techniques. The non-probability included purposive selection staff of the Business Advisory Center, NBSSI, training service providers, and local trade association. For the probability sampling, simple random sampling was used to sample

eight communities from a total of 12 communities and 500 clients that had received training programmes from NBSSI in the District. Data is gathered from both primary and secondary sources. The main technique for collecting data was the use of questionnaires and interview.

1.6 Scope of the study

The study reviews the operations of the NBSSI-BAC in Sefwi -Wiawso District from 2004 to 2011 with emphasis on the training component. It assesses how training was conducted by the NBSSI-BAC focusing on the training cycle and its effectiveness. The roles of the NBSSI/BAC staff, and training service providers and local trade associations in the organisation of training programmes will be covered. The study again examines the challenges of clients in the implementation of training skills, learning skills transfer and adoption by trainees. The targets will be micro and small business owners who had participated in NBSSI/BAC training programmes. Finally, the study examines the gaps in training and explored ways at improving the design and implementation.

1.7 Limitations of the study

Data collection was very tedious as some individual trainees were located far apart. The exercise was also time consuming. Clients were busy attending to their wares and customers; making time to complete the questionnaires was a bother. Again, some clients were not able to meet data collectors as they had to respond to other commitments, hence the target sample size of 221 could not be reached.

1.8 Organisation of the study

The study is organised into five chapters. Chapter one deals with the introduction of the study. This includes the background, problem statement, research objectives, research questions, scope, significance and organisation of the study. Chapter two, Literature review focuses on the

definition and explanation of concepts as well as review of relevant studies on the subject matter. Chapter three gives an overview of the methodology for the study. This comprises discussions on the study area, study design, study population, study sample, data collection and method of analysis. Chapter four deals with the data presentation and analysis of the study and chapter five is devoted to the summary of findings, conclusions and recommendations.

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CHAPTER TWO

REVIEW OF LITERATURE

2.0 Introduction

This literature review offers a comprehensive look at training and effectiveness of skills training as they may apply to small business in the Sefwi Wiawso District. Furthermore, it selects successful models of training and development, methods of needs assessment for training programs. It will also provide a clear understanding of how to implement a successful training program.

This chapter basically covers issues such as the training and training cycle, successful training models, factors influencing the training approach, strategies for effective design and implementation of training, learning transfer and adoption and the conceptual framework for training and skills transfer. Subsequently; it reviews the factors affecting learning transfer and adoption.

2.1 Training

The *Oxford English Dictionary* definition of training defines it as a practical education in any profession, art or craft. It is generally defined as a planned and systematic effort to modify or develop knowledge, skills and attitudes through learning experiences, to achieve effective performance in an activity or a range of activities (Garavan *et al.*,1995). Many of the definitions within the HRM literature emphasize on current job focus. As an activity it appears to span many boundaries including on- and off-the-job training, training for younger workers and adult training, formal and informal training through work experience.

According to Noe (1998), training refers to a planned effort by a company to facilitate employees' learning of job-related competencies. The competencies include knowledge, skills or behaviours that are critical for successful job performance. Desimone and Harris (1998) define training as a process of providing knowledge, skills and attitudes specific to a particular

task or job. These definitions do not differ significantly. The goal of training is to master the knowledge, skills and behaviours transfer and to apply them to the activities.

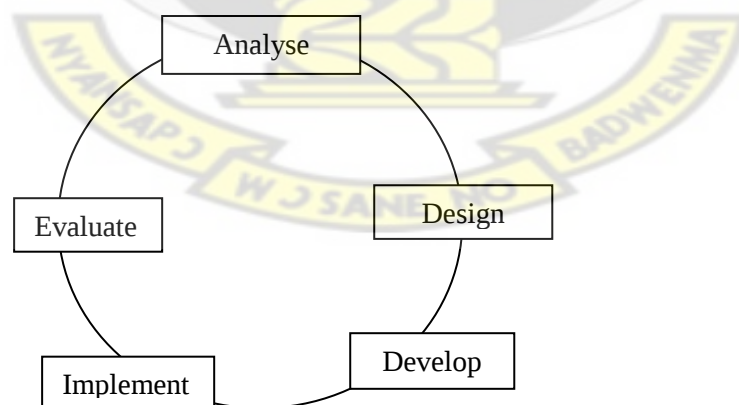
Van Wart *et al.* (1993) suggest that training is application driven and aims to impart skills that are useful immediately in particular situations. They argue that although general principles are introduced in training, discussion of them is limited because they are used to reinforce specific learning points. Training, in their view, is generally completed in a shorter time.

2.2 Successful Models of Training Cycle

For training to be effective and achieve the desired goals, it must go through a logical process known as the training cycle. There are many models of training and development that have made greater progress into organizational settings, which have begun to have a greater impact.

This study critically analyses the *ADDIE* model, which not only generates practical application of skill level improvement, but also is useful for training. The origin of the *ADDIE* instructional development model is a concept that can be traced to the United States armed forces in the 1970s. The name *ADDIE* seems to have been spread by word-of-mouth, beginning maybe in the 1980s. The *ADDIE* processes in training is as, illustrated in below

Figure 2.1.



The ADDIE Model (2002)

“The word *ADDIE* is an acronym formed from the first letter of each key word” (Rothwell & Benkowski, 2002).

2.2.1 Analysis Stage

In the *Analysis stage* job needs are analyzed to identify the performance problem or the gap between the current and the desired performance. To better understand, the trainer begins by finding facts that are needed to make informed training and development decisions.

2.2.2 Design Stage

In the *Design stage* process is performed to determine the learning objectives, both in knowledge and performance. The objectives are determined by using the task requirements and performance information collected during analysis stage to specify the knowledge, skills, and attitudes that are provided in the training.

2.2.3 Development Stage

During the *Development stage*, the trainer will organize the knowledge and performance objectives, instructional materials, course design, and model from the design stage are put together for employees to achieve learning objectives. During this stage, existing materials will be reviewed, lesson plans will be selected and new ones will be produced.

2.2.4 Implementation Stage

The *Implementation stage* is the process that cannot be taken for granted. This is when conditions are determined (who, what, when, where) under which the training will be offered and the solution implemented. This is done by reviewing the data collected during the life of the project, reviewing the lessons learned about field conditions from the validation, and discussing with trainees who are knowledgeable about conditions at the job.

2.2.5 Evaluation Stage

The purpose of the *Evaluation stage* enables the trainer to determine if the training methods and material were effective and successful as well as accomplishing the goal and objective that were established. To evaluate the program effectively, data will be gathered from participants and the results will be carefully analyzed to identify any unforeseen problems or changing conditions. It

is also essential to monitor the return on investment in the training program where productivity issues are the driving factor.

Desimone and Harris put the training cycle into three stages: Needs Assessment, Design, Implementation and Evaluation. There are similarities between the cycles propounded by Rothwell & Benkowski and Desimone and Harris that are worth noting. Both cycles have in common, Needs Assessment, Design, Implementation and Evaluation of Training.

2.3.1 Needs assessment

According to Lee and Roadman, a needs assessment is the systematic process of determining goals, identifying discrepancies between actual and desired conditions, and establishing priorities for action (cited by Lee & Owens, 2000,p. 5).

Training Needs Assessment is a process of identifying gaps in skills, knowledge and attitude that would be addressed through training. These gaps if correctly understood provide the basis for designing comprehensive training interventions. The outcome of Needs Assessment can be used to define training objectives, content, methodology, materials, and inputs requirements.

DeSimon and Harris (1998) state that a “need can either be a current deficiency, such as a poor employee performance, or a new challenge that demands a change in the way the organization operates” (p.18). They also report that an assessment is a way to collect information that can be used to decide what type of development will be perceived as relevant and useful. This in turn enables a conversation to take place that questions the type of skills and knowledge required to be more effective. Organizational gaps will be identified and, considered, if the problem can be

solved by training. The assessment is part of a planning process focusing on identifying and solving performance problems.

Desimone and Harris (1998) define also Need Assessment as a process by which an Organizations' Human Resource Development (HRD) needs are identified and articulated. They identify three levels of Needs Assessment: organization level, task level and person level. At the organizational level, attention is given to where training is needed and the conditions in which training will be conducted. The task level examines what must be done to perform the job effectively. The person level assesses who should be trained and what kind of training they need. The critical analysis of the various levels lead to a set of issues relating to systems, models, standards, skills and attitudes that must be addressed during training. Administration of employee survey is identified as one of the methods for conducting needs assessment.

Writing on Needs Assessment, Gilley and Egglund (1998) describe it as a process that has at least five components: client analysis, identification of areas of need, performance and casual analysis and task analysis. Abdullah and Hiok (2009), identified in a study conducted in manufacturing industries in Malaysia that a vast majority of SEs do not identify needs before any training initiatives are carried out. According to the manufacturers, "needs analysis is not necessary and it is a very costly process". In addition, SMEs "lack internal expertise in HRD". They indicated that employees of SMEs are sometimes provided with training in the advent of change such as the introduction of new technology and new working methods or work processes.

2.3.2 Design and implementation of training

Once an agreement has been reached regarding the identification of performance deficiencies within the organization, the instructional designer can begin the task of designing interventions that will improve organizational performance (Gilley & Eggland, 2002). The design phase is based on information discovered at the needs analysis phase. This should include training characteristics, programme demand, knowledge, skill and attitude requirement, causes of performance deficiencies, and task analysis. Based on this information, instructional designers should develop 1) performance objectives, 2) learning activities, 3) a structure and sequence for performance objectives and activities, 4) experiential learning activities, and 5) appropriate instructional media, materials and methods of instruction.

Desimone and Harris (1998) identify seven key activities involved in designing and implementing an HRD programme: 1) setting objectives, 2) selecting the trainer or vendor, 3) developing a lesson plan, 4) selecting programme methods and techniques, 5) preparing materials 6) scheduling the programme and 7) implementing the programme.

On the other hand, Abdullah and Hiok (2009) in their study of manufacturing firms in Malaysia reported that training and development activities undertaken by small businesses were more informal, reactive, ad-hoc and practical approach rather than adopting the normative perspective.

2.3.3 Conducting training

According to Kearney (2000), direct training refers to formal training delivery to small groups by an external provider or expert. To meet the needs of small businesses, direct or formal training needs to be contextualized to the individual workplace and there must be a flexible approach to content and delivery. Period of instruction, which can take the form of workshops,

lectures, tutorials, training, seminars, audio-visuals presentations, demonstration sessions or monitored self-paced training packages, may be combined with monitored practical work.

Informal training include unstructured or unplanned training that is provided as the need arises and training activity that is not monitored such as self-training through reading manuals or using self-training computer packages (Australia Bureau of Statistics (ABS) 1998). Informal processes are clearly an important feature of education and training to small businesses (Figgis, Alderson, Blackwell, Butorac, Mitchell, & Zubrick, 2001). 'Informality' refers to two different aspects of training and learning; the outcomes expected, and the guidance given to the learner. Outcomes may be unknown in advance such as when workplace teams are created to solve a workplace problem. Informal guidance of the learner may be incidental, such as a casual conversation, or intentional through mentoring, network meetings, job enrichment and modelling.

The NBSSI (2002) provides an outline for conducting training in a workshop. Training goes through the following stages: 1) welcome the participants, 2) introduce the trainer, 3) introduce participants, 4) participants state their expectations, 5) review participants expectations, 6) explain the programme objectives and time table, 7) conduct training sessions, 8) conduct daily evaluation, 9) participants prepare action plans, 10) conduct wrap-up sessions, and 11) conduct final evaluation of programme.

2.2.4 Evaluation

Evaluation is defined as the systematic collection of descriptive and judgmental information necessary to make effective training decisions related to the selection, adoption, value and modification of various instructional activities (Desimone & Harris 1998). In conducting

evaluation, four stages are outlined: 1) select evaluation criteria, 2) create evaluation design, 3) implement evaluation design and 4) interpret evaluation results.

Several models have been developed for the evaluation of training. These models include Kirkpatrick's model, Phillips model, Brinkerhoff model and Hotton model. According to Desimone and Harris (1998) the most popular and influential model of training evaluation was articulated by Kirkpatrick (1994). Kirkpatrick states that training efforts can be evaluated according to any or all four criteria: reaction, learning, job behaviour and results. Brinkerhoff (1987) on the other hand identifies six stages: goal setting, programme design, programme implementation, immediate outcomes, intermediate or usage outcomes, and impacts and worth. Russ-Eft and Preskill (2001) posits that evaluation is a systematic process; a planned and purposeful activity; a mechanism for collecting data on questions or issues; a process for enhancing knowledge and decision-making; a means of judging the evaluand's merit, worth or value, and not the same as research. They also argue that "evaluation should be conducted with the intention of using the results."

Gilley and Eggland (1998) acknowledge that although evaluation has many purposes, the principal reason for evaluating performance improvement interventions is to determine if the programme accomplished its assigned objectives. In other words, did the intervention help participants develop adequate knowledge, skills, and attitudes to improve their performance or to implement appropriate organizational changes? Another reason for evaluating interventions is to determine the strengths and weaknesses of the intervention. Each intervention should be evaluated to determine whether the proper design was employed, the instructional designer developed the intervention correctly, and the appropriate controls were used. Again, interventions should be evaluated to determine the cost-to-benefit ratio, and finally, to establish

a database that can be used to demonstrate the productivity and effectiveness of the training programme.

Gilley and Egglund (1998) identify two types of evaluation: summative and formative evaluation. When evaluation is used to justify the cost of an initiative, determine measurable results, identify activities, account for participation and so forth, it is referred to as summative evaluation. When the evaluation provides feedback during an initiative which facilitates choosing among possible modifications and developmental in approach, it is referred to as a formative evaluation. Six steps are provided for the evaluation process: 1) collecting data 2) analyzing data 3) interpreting and drawing conclusions from the data 4) comparing conclusions to stated objectives 5) documenting results and 6) communicating results to key decision makers, stakeholders and influencers.

2.4 Factors influencing the training approach

Studies have identified that training support for SMEs needs to address specific challenges which SME managers face if it is to be successful (Perren et al., 1999; Patton and Marlow, 2002; Cassell et al., 2002). However, what may also be important is an understanding of how particular firm circumstances or characteristics might moderate the choice of training approach. So, for example, a firm manufacturing a highly specialized product may require, or adopt, a different training strategy to one working within general manufacturing, including the level of formality and the number of training interventions undertaken.

Previous research has suggested that a number of factors may influence the approach to training in small firms including leadership roles, sector and business ownership (Hannon, 1999) and staff numbers, responsibilities and previous experience of training (Westhead and Storey, 1997).

2.5 Strategies for effective design and implementation of training

The ABS (1998) states that strategies that work for small businesses focus on current or real issues and build on informal learning processes, especially learning from other business people. Informal learning includes what is learnt from managers, supervisors and peers or through family and social networks. Informal learning can be incidental, for example, values and attitudes learned through observation; or planned, such as workplace coaching from supervisors or peers. Integrating formal training with informal training and informal learning processes have proved effective. Most enterprises use both formal and informal approaches in training and learning. It is important to note that the two approaches should complement one another since informal learning amplifies the value of formal training (Figgis et al, 2001).

According to Kearney (2000), informal learning by itself runs the risk of restricting people to old ways of thinking and working. For example, family-owned and operated small businesses often struggle to survive if they do not take in new ideas. In addition, combining the feature of the formal and informal approaches to training delivery can borrow from the informal approaches of small businesses and become more flexible and business outcome focused. The ABS (1998) underscores that successful strategies include business mentoring, networking, and collaborative or group learning with other businesses through clusters, alliance or action learning. Other effective strategies include diagnostic services such as training needs analysis and benchmarking processes against other organizations. Programmes which employ a number of these strategies work better than those relying on a single approach.

2.6 Theories of Learning

Although there is no acceptable definition of learning, a generally accepted definition of learning is any relatively permanent change in behavior that occurs as a result of experience (Robbins,

1998). Belkin and Gray (1977) define learning a change in the individual as a result of some intervention. It may be viewed as an outcome or as a process. Belkin and Gray (1977) define learning a change in the individual as a result of some intervention. It may be viewed as an outcome or as a process.

In training, learning is viewed as an intervening variable to cause behavioral change, which is a dependent variable and the experience or practice works as the independent variables. Two processes or stages of learning in the context of training are evident, namely the process of acquiring skills, knowledge and concepts, and the process of putting these into actions. Learning in the context of training, therefore, is well connected with the post learning application, otherwise known as the transfer of learning. Learning is an integral part of training.

Numerous viewpoints concerning learning process exist today. As a context to better understanding all of the theories of learning, we classify learning theories into four paradigms. These are (a) behaviorism, (b) constructivism, (c) cognitivism, and (d) social learning theories (Bandura's Social Learning and Double Loop Learning of C. Argyris).

2.6.1 Behavioral Theories

J.B. Watson who is said to be the father of Behaviorism studied animal's response to conditioning based on the experiments of Ivan Pavlov. Watson (1913) concluded learning as a sequence of stimulus and response actions in observable cause and effect relationships.

Behaviorism focuses on objectively observable behaviors and discounts mental activities. They view learning as the acquisition of new behavior.

B.F. Skinner is considered the best-known behaviorist to use reinforcement techniques and is responsible for much of the sophistication of modern training and teaching. The theory of B.F.

Skinner is based upon the idea that learning is a function of change in overt behavior. Changes in behavior are the result of an individual's response to events (stimuli) that occur in the environment. According to Skinner, voluntary or automatic behavior is either strengthened or weakened by the immediate presence of a reward or punishment (Skinner: 1968).

According to Skinner, the job of the trainer is to ensure the right behavior is reinforced. Thus, the trainer should have the clear idea about the terminal behavior of the trainees, and the trainer should closely follow the trainees to appropriately reinforce correct responses.

2.6.2 Cognitive Theories

Cognitive theories view learning as involving the acquisition or reorganization of the cognitive structures through which human process and store information." (Good and Brophy, 1990).

Classical Gestalt Theory and, Tolman's Sign Learning Theory, which is otherwise known as purposive behaviourism, are the most important cognitive theories relevant to training. The gestalt psychologists explain that learning is neither a matter of adding new traces nor subtracting old ones but of changing one gestalt into another. They view learning as a purposive, exploitative, imaginative and creative process of developing new insights or modifying old ones (Biggie, 1964; Hill, 1963). Hill (2002) treats motivation is a crucial aspect of learning process. It is closely related to arousal, attention, anxiety, and feedback/reinforcement. Weiner (1990) points out that behavioural theories tend to focus on extrinsic motivation (rewards) while cognitive theories deal with intrinsic motivation (i.e., goals).

The points that assume importance in the context of training and development are (a) individual behaviour is goal directed so training should take into account the trainee's goal; (b) learning is a meaningful process so training must evolve a process where the learner can understand what

he learns; and (c) each learner learns through his own cognitive map. The trainer should take this into account and organize a program on the basis of the cognitive maps of the learners.

2.6.3 Constructivism

Constructivism is recognized as a unique learning theory in itself. Constructivism promotes a more open-ended learning experience where the methods and results of learning are not easily measured and may not be the same for each learner. Constructivists believe that all humans have the ability to construct knowledge in their own minds through a process of discovery and problem solving.

Under the theory of constructivism, trainers can focus on making connections between facts and fostering new understanding in trainees. Trainers can tailor their strategies to the trainee's responses and encourage trainees to analyze, interpret, and predict information.

2.6.4 Social Learning Theories

Social Learning Theory of Bandura and Double Loop Learning of Argyris, have been found to have great relevance in the context of training and development.

Bandura's theory explains human behavior in terms of a continuous reciprocal interaction between cognitive, behavioral, and environmental determinants. Learning takes place both as a result of experienced responses (i.e, operant view of learning) and vicariously through observing the effects on the social environment of other people's behavior.

Social learning theory plays an important role in training and development. First, the manager, by becoming a role model for his/her co-workers, can improve their behavior. In fact employees are more likely to imitate their superiors than their peers because of their status, experience and reward power. Second, modeling has a considerable role to play in implementing a self-managed

approach through self-observation and self-monitoring (Davis & Luthans, 1980). Third, for improving the effectiveness of training, a vicarious or modeling principle has been proposed to be used in four stages, namely, 1) presentation of models displaying the desired behaviors, 2) imitation or rehearsal by the observer of the modeling behaviors; 3) social reinforcement or favorable recognition for adoption of the modeled behaviors by the observer; and 4) transfer of training to encourage the use of learned behaviors back on the job (Goldstein & Sorcher, 1974; Manz & Sims, 1981).

Learning theories are the basic raw materials, which are applied in training activities. It is, therefore, essential that the trainer understand the learning theories so that he or she can design the effective training program.

Although all learning theories permeate all dimensions of training, none of them is most appropriate under all circumstances. Depending on the trainees and training approaches, different learning theories may apply.

Learning theories provide learning organization necessary skills at creating, acquiring, and transferring knowledge, and at modifying its behavior to reflect new knowledge and insights. That is, learning theories trigger the organizational improvement.

2.7 Adoption and learning transfer

In training, learning is viewed as an intervening variable to cause behavioural change, which is dependent, a variable and experience or practice works the independent variable (Kanu, 2003).

Training is the cornerstone of strategic Human Resource Management practice; however to achieved the goal of a competitive advantage training programme require more than just spending. Training programme are effective without the generalisation of skills, concepts and

knowledge acquired being transferred back to the workplace. The essence of training strategy is not only whether trainees learn but whether what is learned is transferable to the work context.

Millions of dollars are spent on training every year yet the expenditure has not paid off in improved performance. The challenge of trainers is to ensure they transfer learning from the training room to the workplace.

Mohammed (2006) drawing from Broad(1997) defined learning transfer as the effective and continuing application of learners to their performance of jobs or other individual ,organisation or community responsibilities of knowledge and skills gained in learning activities.

Van den Ban and Hawkins (1996) define adoption as the decision to apply an innovation and to continue to use it. Training transfer and adoption can be defined as the extent to which trainees apply the knowledge, skills, and attitudes gained in the training context of the job. According to Antoinette (2005), adoption refers to the stage in which a technology is selected for use by an individual or an organization, namely the firm. An innovation is an idea, practice or object that is perceived to be new by the individual (Rogers, 1995).

Van den Ban and Hawkins (1996) provide a description and explanation of how users come in contact with and adopt a new technology. They identified five stages in the adoption process as awareness, interest, evaluation, trial and adoption. Adoption of an innovation is not as simple as represented by the five stages and also does not always follow the described sequences. They are of the opinion that first, the technology can be rejected along the sequence depending on the users situation. Second, after adoption of a technology, users will seek more information, and even seek training or expert advice before they become comfortable with the technology.

Rogers and Beal (1960) the adoption process is the mental process through which an individual passes from first hearing about an innovation to final adoption. The adoption process should be distinguished from the diffusion process which is the spread of a new idea from its source of invention or creation to its ultimate users or adopters. A major difference between the diffusion process and the adoption process is that diffusion occurs among persons while adoption is an individual matter. The adoption process has the following stages: awareness, information, application, trial and adoption.

For learning to be translated into value for the organization, it must be applied to the job (Gilley & Eggland, 1998). However, many employees are left on their own immediately after participating in an intervention. Management's failure to assist in integrating change, skills or knowledge on the job causes confusion and frustration on both sides. As a result, much of the change is lost.

According to Baldwin and Ford (1998), less than 10 percent of the expenditure for training result in observable behaviour change on the job. One of the primary reasons transfer of learning fails is because organizations know so little about it. To overcome this problem, organizations must come to understand why learning transfer fails to occur and develop strategies to increase learning acquisition. Learning fails to be transferred because no one owns the process. HRD professionals believe that their primary responsibility is training; managers believe that their responsibility is producing organizational results and employees believe that their primary responsibility is doing their job. As such, no one in the organization sees learning transfer as a personal major responsibility. Against this background, one of the best ways of achieving organizational results is to facilitate learning transfer.

Writing on “Closing the Gap in Technology and Education” Guillermo (2003) indicates that skilled workers, engineers and scientists are required to produce significant adaptations of existing technologies and even move to create new ones. Adoption and diffusion of existing technologies require a minimum level of education of the work force (at least some secondary education) and of training for research and development in firms. Thus, countries with low education levels remain in a trap of technological stagnation, low growth and low demand for education.

2.8 Kirkpatrick’s four-level evaluation model.

One of the most well-known and widely used models is articulated by Donald Kirkpatrick. Introduced in 1959, it has stood the test of critical review, gaining support over time to be one of the most widely accepted and influential models (Phillips, 2003). Kirkpatrick formed a logical framework to examine results and impact from both individual and organizational performance perspectives (Setaro, 2001).

The model is the most well-known and utilized model for evaluating training programs. Not surprisingly, it has also been criticized over the past five decades (Spitzer & Conway, 2002).

Despite these criticisms, and the development of other comprehensive evaluation models, Kirkpatrick’s model is still being widely utilized due to its simplicity and practicality (Kirkpatrick & Kirkpatrick, 2006).

In evaluating the effectiveness of training programmes, the most commonly used model is a framework of Kirkpatrick. Kirkpatrick introduced four steps of evaluation; (1) reaction; (2) learning; (3) behaviour; and (4) results.

The first level, reaction measures the feelings of the attendees, answering the question, "How well did they like the programme?". According to Kirkpatrick, how people feel about a programme is very important; he quoted that some decisions by top management were frequently made on the basis of just one or two comments.

Furthermore, training participants who enjoy the programme are more likely to obtain maximum benefit from it. The second level is learning, and just like the first level, evaluating learning should also be quantitative. Learning referred to principles, facts and techniques learned. Kirkpatrick suggests strongly the use of a before-and-after approach for this level, as well as the use of a control group.

The third step is behaviour. The question to be answered is 'what changes in job behaviour have resulted from the programme?' Clearly behaviour is more difficult to evaluate than reaction, and there is also a big difference between knowing the principles and techniques, and actually using them on the job. Again Kirkpatrick suggests the use of a before-and-after approach, as well as a control group. Post training evaluation should be carried out at least after three months, to give the training participants the opportunity for putting it into practice.

The last step is the results to the organization. Examples given for this level include reduced turnover of staff and decreased costs. This is extremely difficult to evaluate due to the difficulty in determining the real improvement due to training.

Kirkpatrick recommends that most evaluations be made on just the first three steps.

2.9 Factors affecting learning transfer and adoption

Drawing from Balding and Ford (1988), Sharon B. Merriam, Brendan Leahy (2005) indicated three factors affecting transfer of learning as participants characteristics (An individual participants motivation is one variable that affects transfer of learning), Design and Content of training programme (connection that exist between certain design features of training programme and transfer of learning), and work environment (trainee opportunity to use newly – learning skills, incentives to transfer learning, supervisory and social support ,and the climate of the organisation).

Holton, Bates, Seyler, and Carvalho (1997) identified sixteen factors that affect learning transfer and clustered them into four primary groups: ability, motivation, environment, and secondary influences (that is, attitudes and personality).

The sixteen factors of the Holton, et al (1997), Learning Transfer System Inventory are as follows:

- a) Learner readiness- extent to which individuals are prepared to enter and participate in training.
- b) Motivation to transfer– direction, intensity, and persistence of effort toward using in a work setting skills and knowledge learned.
- c) Positive personal outcomes- degree to which applying training on the job leads to outcomes that are positive for the individual.
- d) Negative personal outcomes- extent to which individuals believe that not applying skills and knowledge learned in training will lead to negative personal outcomes.
- e) Personal capacity for transfer- extent to which individuals have the time, energy, and mental space in their work lives to make changes required to transfer learning to the job.
- f) Peer support– extent to which peers reinforce and support use of learning on the job.
- g) Supervisor support- extent to which supervisors and managers support and reinforce use of training on the job.
- h) Supervisor sanctions– extent to which individuals perceive negative responses from supervisors and managers when applying skills learned in training.
- i) Perceived content validity – extent to which trainees judge training content to reflect job requirements accurately.
- j) Transfer design- degree to which training has been designed and delivered to give trainees the ability to transfer learning to the job and training instructions match job requirements.

- k) Opportunity to use- extent to which trainees are provided with or obtain resources and tasks on the job enabling them to use training on the job.

2.10 Conceptual framework for skills training, learning transfer and adoption

According to Miles and Huberman (1994), a conceptual framework explains either graphically or in narrative form the main things to be studied namely, the key factors, constructs or variables and the relationship among them.

Learning skills transfer and adoption are positively related to training. When training is effective, learning transfer and adoption is enhanced. For training to be effective, it must go through the training cycle: needs assessment, training activity, evaluation and follow-up.

Learning transfer and adoption are also influenced by other factors such as personal characteristics of the trainee, expected outcomes of the training by the trainee and available support services. Personal characteristics of the trainee are the level of education, interest in the skill, learner readiness, motivation to transfer, personal capacity for transfer, and resource endowment. The expected outcome of training by the trainee is the perceived opportunity to use the skill to improve performance: positive personal outcomes, negative personal outcomes, and perceived content validity of the subject of training. Support services including peer support, supervisor support, access to equipment, access to credit, and counselling are critical in learning transfer and adoption.

In summary, learning transfer and adoption are achieved when training is effective and complementary factors are in place. A model for the conceptual framework of issues outlined above is presented in Figure 2 below.

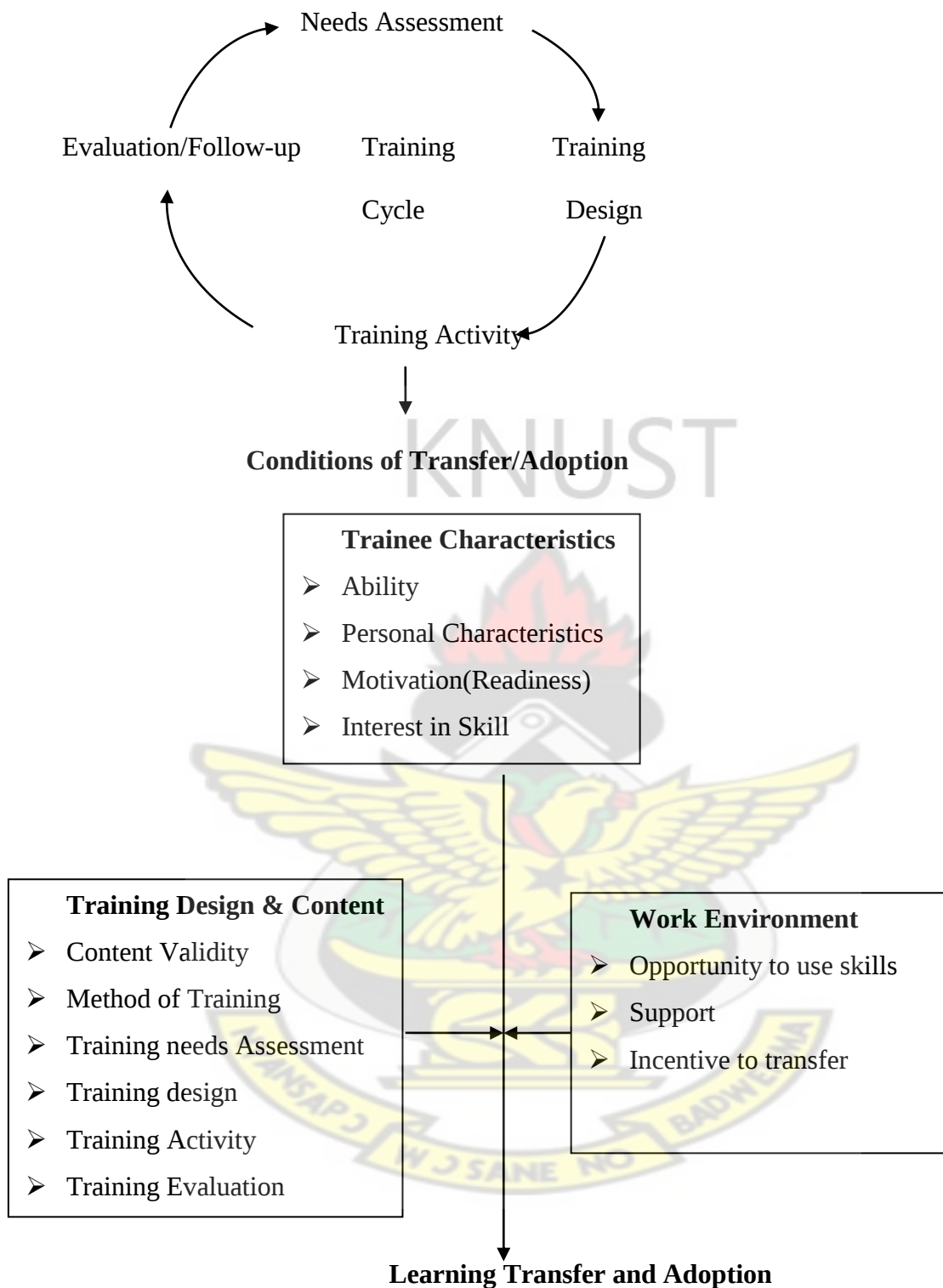


Figure 2.2: Researcher’s Conceptual framework of skills training, learning transfer and adoption

2.11 Organisational Effectiveness

Organizational effectiveness has served as a unifying theme for more than a century of research on the management and design of organizations, yet no universal theory has been developed. Organizational effectiveness has received an increasing amount of attention in recent studies. Social Scientists like Ghorpade, Jaisingh, Mahoney, Thomas A., Mott, Paul E. have been focusing their research on the question of what makes for an effective organization.

The research studies pertaining to organizational effectiveness has not resulted, however, in the formulation of a universally acceptable, definition, theory or corresponding methodology for assessment.

“Organizational effectiveness is a term which is used to summarize the overall success of an organization in acquiring, transforming and using resource to establish favorable reactions with its important constituents”. (Richard L. Draft et al, 2004, Organization Theory and Design).

Kumawu and Kraus stated in their book, Global Organization Development, A model for Africa and the World that many writers and practitioners including Richard Beckhard, Edger Schein, Lou Morse have definitions which are different in details but identify characteristics of an effective organization including

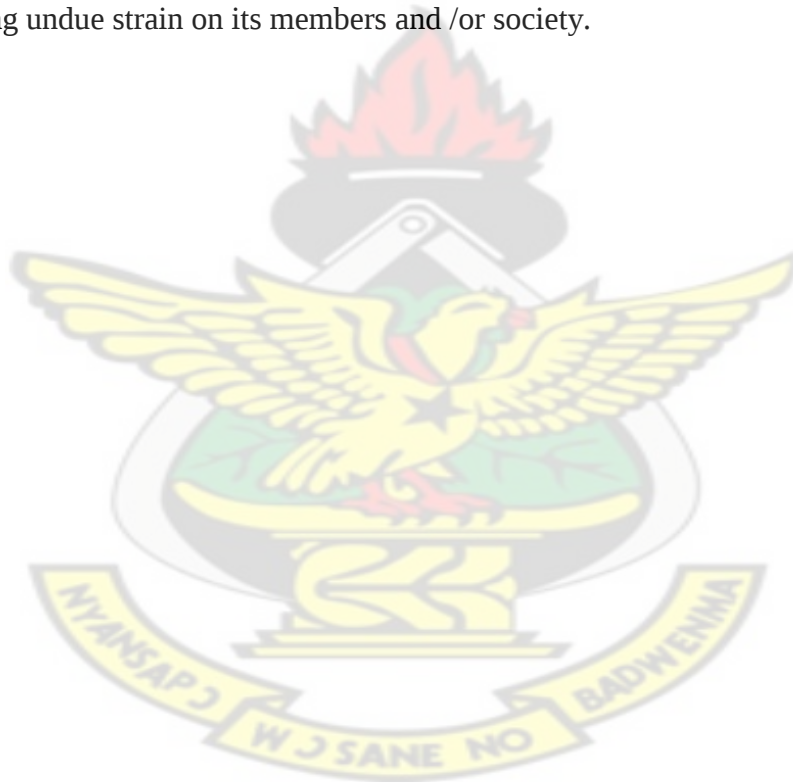
1. Solid Communication
2. Appropriate Goals
3. Flexibility and creativity
4. Feedback Mechanisms
5. Conflict Management
6. Resource Deployment

The HR People (2005) Office of the State Personnel, North Carolina presented organizational effectiveness model which identifies seven key parts of effective organization. These are:

1. Customer Service and Performance Results

2. Leadership
3. Strategic planning
4. Structure
5. Human Resources Development and Management
6. Process Management
7. Information Data Analysis

For the purpose of this study, organizational effectiveness is defined as the extent to which an organization, by the use of certain resources, fulfils its objectives without depleting its resources and without placing undue strain on its members and /or society.



CHAPTER THREE

METHODOLOGY

3.0 Introduction

This chapter covers a background of the study area, study design, study population, sampling methods and various data collection techniques and instruments used in the study. In addition, it describes the procedure for data collection, processing and analysis.

3.1 Sources of Data

Data was gathered from both primary and secondary sources.

3.1.1 Primary Data

Primary data were collected from the target trainees of NBSSI and staff of the NBSSI/BAC, Local trade Association and training service providers. The method for collecting data was the use of questionnaires and interviews. A cross-section of issues for data collection for the trainees were the type of training received, knowledge and skills acquired, knowledge and skills practised, learning skills transfer, and factors affecting learning transfer. For the NBSSI/ BAC staff, training service providers and local trade associations the issues covered were the methodology for designing and implementing training programmes, challenges in the implementation of training skills.

3.1.2 Secondary Data

Secondary data was collected from the records at the office of NBSSI and BAC on training programmes offered, output of such programmes and also journals.

3.2 Population

The study population was about 500 clients of the NBSSI/BAC in the District. They were persons who had received training in beekeeping, soap making and sandals manufacturing, pastries and confectioneries, batik and tie and dye, grasscutter rearing, snail rearing,. In addition, it included business planning, records keeping, customer relations, start your business, advocacy and leadership skills. It also included persons who have received training in small business management skills, marketing, and credit management. Again, the study covered three (3) staff of the Business Advisory Centre and one (1) trainer.

3.3 Sample size and sampling Technique

A sample size of 221 was chosen for the clients of the study. However, due to the constraints of resources such as time, money and dispersed nature of the location of trainees, the sample size of 221 could not be covered. The respond rate was 202 trainees and 3 staff one trainer .The sampling process involved both non-probability and probability sampling techniques. The non-probability included purposive selection staff of the NBSSI and eight focus/targets communities were selected. For the probability sampling, simple random sampling was used to sample 202 clients that had received training programmes from NBSSI in the District.

3.4 Data collection Instruments

The main technique for collecting data was the use of questionnaires and interview.

3.4.1 Questionnaire

A team of trained persons were deployed to administer the questionnaires. These persons read the questions out and explained them to the respondents in order to solicit their responses. The questionnaire had a preamble introducing the purpose of the study and soliciting the responses of the subjects. It also promised confidentiality of all data gathered. It had four sections

classified according to the specific objectives of the study. The questionnaire was designed to capture background information on all respondents. These included the Gender, Age of Respondent, Educational background, Marital Status, Location of Business, Year of establishment, and economic activity of trainees. It was again designed to capture issues on learning transfer and adoption. It identified activities that the NBSSI/BAC had offered such as soap making, sandals manufacturing, baking and confectioneries, batik and tie and dye, and asked trainees to indicate which of the activities they had participated in. It also continued to ask them to indicate which of the activity they were practicing. The questionnaire was also structured base on the Kirkpatrick model to evaluate the learning transfer and adoption of training skills. Again, the questionnaire was structured to capture factors affecting adoption and transfer of knowledge and skills in the District. The use of the questionnaire enabled large data to be collected and also saved time.

3.4.2 Interview

The researcher administered the interview schedule. The interview was semi-structure interview guide to cover how training was conducted by the NBSSI. Questions centred on the stages that training went through, detail information on each stage, and challenges encountered in the implementation of training in the District. The interview allowed for more source of data and also offered the opportunity to probe.

The study also reviewed reports and other relevant documents at the NBSSI and BAC for secondary data. The responses obtained from the administration of the questionnaires and data collected at the NBSSI and BAC were documented for analysis.

3.5 Data analysis Technique

The data collected during the study were edited, coded. After that the data were keyed into SPSS version16.0 for final processing and analysis. Descriptive statistics was used to analyse

the data. The outputs were important issues from respondents and captured in percentages, frequencies distributions and figures for easy appreciation of explanations. Analysis of data and information generated were based on the objectives of the study. These formed the basis for narrations and discussions of issues in the study.

3.6 Study design

A descriptive study design is proposed for the study. According to Neuman (2000), descriptive research presents a picture of the specific details of a situation, social setting or relationship. It focuses on the “how” and “who” questions, describing how things are. Descriptive study provides detail and highly accurate picture, can locate new data that contradicts past data, and creates a set of categories or classify types. It also clarifies a sequence of steps or stages of a study, documents a casual process or mechanism and reports on the background or context of a situation.

The study narrates how training was designed and implemented by NBSSI at the District. It identified and explained the challenges encountered in the implementation of training skills in the District. It also described adoption and transfer of knowledge and skills of training programmes organized by NBSSI. Again, it identified and explained the factors that underlined the adoption and transfer of knowledge and skills.

3.7 Profile of the Case Study

The Sefwi-Wiawso District is the seventh largest in the Western Region. Lying in the north-eastern part of the region, it is bordered to the north by Brong Ahafo Region. To the west, it is bordered by Juabeso and Bia District and by Aowin/ Suaman to the south. It is also bordered by Bibiani-Ahwiaso-Bekwai to the coast and Wassa Amenfi West to the south-east. It is roughly

rectangular shape with the district capital, Wiawso, almost on the extreme eastern perimeter. Most part of the district is made up of undulating terrain. Drainage derives mainly from the Tano River and its tributaries, which cut through the district roughly in a north-south direction and enters the sea in Cote d'Ivoire. The Sefwi-Wiawso District falls within the tropical rainforest climatic zone, with warm temperatures throughout the year and moderate to heavy rainfall.

The district is rich in resources, and this therefore offers a variety of potential sectors for investment. There is a large pool of cheap and semi-skilled labour in the district, a good infrastructural base and the availability of incentives for serious investors in micro and small enterprise. Cocoa is the most dominant cash crop in the district, and productivity is very high.

An area, which is lucrative and is being encouraged, is agro-processing where the options are several and potentials for value-added are high. For instance, cocoa beans can be processed into cocoa powder, liquor and butter for the export market, while cassava, which is found in abundance in the district, can be processed into gari, a staple food on local markets.

Conditions also favour the mass production of cassava, which would then be processed into cassava chips for export. Climatic and soil conditions strongly favour the cultivation of oil palm on commercial scale in the district. The products that can be derived from the fruits are myriad and the markets for such products are virile.

Palm oil can be derived for cooking purposes and for the manufacture of soap, margarine, bakers' fat, salad oil and so on, for both the local and international markets. A new area of investment in the district is in black pepper production.

The district also has the resources for the establishment of a bamboo and cane handicraft industry.

There are large quantities of bamboo and cane, which are suitable for the production of furniture and other related products. Substantial clay deposits can be found in the district, available in commercial quantities. These could be used for ceramics and the production of bricks and tiles, for the housing industry, where market demand remains strong in line with the need for heightened housing delivery.

The district, being one of the richest in the country in terms of forest resources, has all the necessary inputs and factors that favour the production of veneer and plywood for local consumption and the export market.

The abundant wood, which the district is endowed with, could be tapped for the production of knock-down furniture, door and window frames. Within the district there exist a large number of small scale operators engaged in a variety of economic activities covering the manufacturing of leather products, food processing, metal fabrication, carpentry and joinery, mechanical and electrical repair works.

The small scale manufacturing and service sector is in a steady growth and contributing immensely to the growth of the local economy. Aside agriculture, the small scale manufacturing and service sector is the mainstay of the economy employing about 30% of the work force. Linked to the cash crops in the District are numerous small scale manufacturing enterprises. The major agro-processing industries include cassava processing (into gari), palm and kernel oil extraction, soap making and local gin (akpeteshie) distillery. Oil processing is the most vibrant sub-sector employing about 2,000 people. These enterprises are located District-wide.

With the variety of wood in the forests in the District, wood carving is a thriving enterprise. Wood is carved into idols, wall hangings, artefacts, and traditional stools. Aside wood carving;

there are other wood processing industries in the District. There are saw mills that process wood into more useful forms for carpentry and construction.

The small scale service industry has hairdressers and beauticians, interior decorators, tailors and dressmakers, batik, tie and dye producers. The sector also has several artisans in the field of servicing and repair of automobiles and electronic repairs. These are auto-mechanics, refrigeration repairers, and electronic repairers.



CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

4.0 Introduction

This chapter presents and analyse data covered from the field. Table and charts have been used to give a clear and concise description of the results. The discussions are based on training offered by NBSSI, learning transfer and adoption in the District, and factors that affect learning transfer and adoption in the District. The study adopts a descriptive study design and a sample unit of 202.

4.1 Demographic Characteristics

Table 4.1: Demographic Characteristics of the Sample (N = 202)

Table 4.1

		Frequency	Percent
GENDER OF RESPONDENTS	MALE	61	30.2
	FEMALE	138	68.3
	NO RESPONSE	3	1.5
AGES OF RESPONDENTS	18-25	11	5.4
	26-30	44	21.8
	31-40	68	33.7
	41-50	49	24.3
	51-60	22	10.9
	61+	6	3
	NO RESPONSE	2	1
EDUCATION BACKGROUND	NONE	58	28.7
	BASIC	122	60.4
	SECONDARY	20	9.9
	TERTIARY	1	0.5
	NO RESPONSE	1	0.5
MARITAL STATUS OF RESPONDENTS	SINGLE	38	18.8
	MARRIED	139	68.8
	DIVORCED	25	12.4
LOCATION OF BUSINESS	WIAWSO	30	14.9
	TANOSO	18	8.9
	SUI	22	10.9
	AHWIAA	12	5.9
	DWINASE	42	20.8
	ASAWINSO	39	19.3

	MEMPESEM	16	7.9
	BOSOMOISO	23	11.4
CLIENTS ECONOMIC ACTIVITY	MANUFACTURING	69	34.2
	PROCESSING	13	6.4
	SERVICE	78	38.6
	WELDING AND FABRICATION	7	3.5
	NTFP	35	17.3

Source: Field Data Survey, 2012

4.1.1 Gender of Respondents

Results obtained indicate that females were more than males as evidenced by 68.3% of them being females and 30.2% being males. This distribution could be due to the fact that most of the respondents who were previously unemployed were females as most males would have learned a trade or indulged in some form of business already.

4.1.2 Age of Respondents

The distribution of ages of respondents recorded 33.7% within the age range of 31-40 years, 41-50 years recorded 24.3%, 21.8% by those within 26-30 years. The age range with the least representation was 60 years and above. The ages gave an indication of the actively working stages of life which is probably between 26-50 years. Respondents within these ages are more indulgent in economic activities as they might have had families which they catered for or had some projects to accomplish.

4.1.3 Educational Level of Respondents

Most of the respondents who participated in the study were having basic education as more than half of the respondents (60.4%) had gone through just basic education. One of them had tertiary education with just a hand full having secondary education. Some of (28.7%) the respondents had no formal education. The low educational background in general could be due to inability to access education to a higher level probably due to poverty or other factors.

4.1.4 Marital Status of Respondents

From the Marital status distribution obtained, most of the respondents (68.8%) were married. Some (18.8%) on the other hand were single and others (12.4%) were divorced.

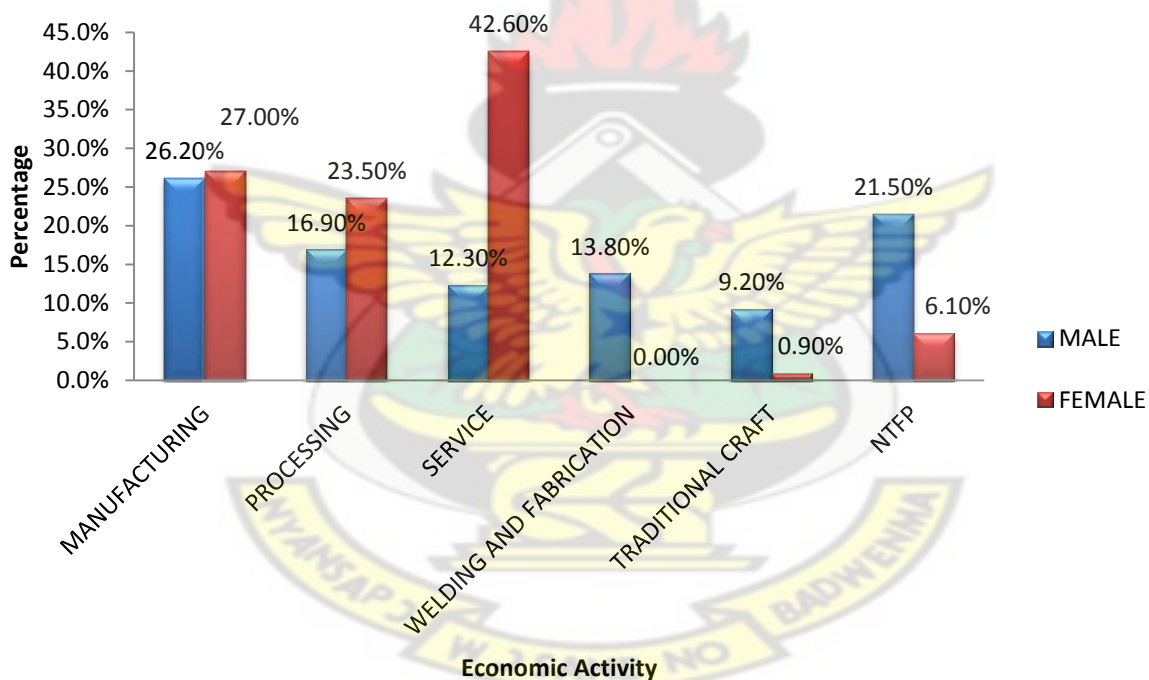
4.1.5 Location of Business of Respondents

The respondents in the study were vastly dispersed among eight settlements or locations with the settlement with the highest representation being Dwinase (20.8%), followed by Asawinso (19.3%), and then came Wiawso with a representation of 14.9%. The location with the least representation was Ahwiaa which recorded 5.9% of the respondents.

4.1.6 Economic Activities of Respondents

Economic activities that respondents indulged in were also taken into account. It was identified that service activities was the highest with a score of 38.6% followed by manufacturing activities which also recorded 34.2%. Those who were into processing business recorded 6.4%. Respondents who were into Non-Timber Forest Products had 17.3% and 3.5% by welding and fabrication.

Figure 4.1: A graph on gender versus economic activities



Source: Field Survey Data, 2012

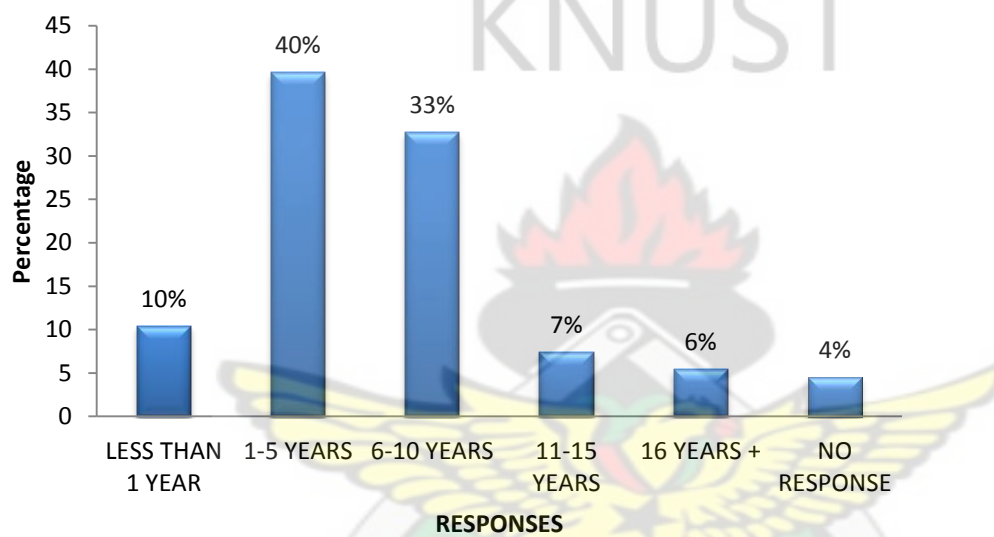
A cross-tabulation between gender of respondents and the economic activities gave a clarification of the gender that indulged in a particular economic activity. It was identified that women were more into providing services, processing and manufacturing as evidenced by 42.60% for women in services, 23.5% for women in processing and 27% for women manufacturers. Men on the other hand indulged in welding (13.8%), traditional craft (9.2%) and

Non-Timber Forest Products (21.5%). It was then not astonishing that no woman was recorded for welding and fabrication.

4.1.7 Tenure in Business

Most of the respondent in the study had been in their business for 1-5years as indicated by 39.6% of them, 33% said they had been working for 6-10 years, 10% said less than a year, 7% 11-15years, 6% stated 16years and over and finally 4% did not indicate how long they had been in business. The distribution has been graphically shown in figure 4.2 below

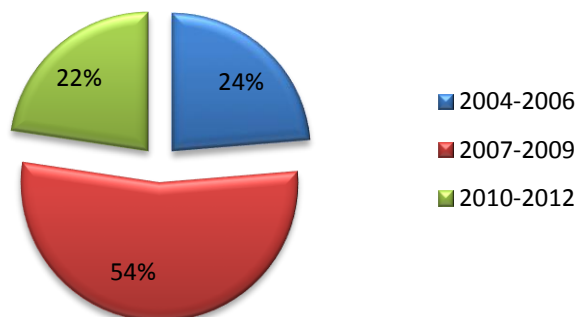
Figure 4.2 How long respondent has been in business



Source: Field Data Survey, 2012

4.1.8 Period Respondents Participated in Training

Figure 4.3



More than half of the respondents (54%) in the study began training from 2007 to 2009 when the District was in full implementation of the Rural Enterprises Project, 24% commenced training from 2004-2006 just at the time the office was established while 22% started training from 2010 to 2012 when the Rural Enterprises Project was being phased out in the District.

4.2 Skills training by Trainers

4.2.1 Training Needs Assessment

According to information available at the NBSSI office through interview skills, training were conducted based on activities identified in the Annual Work Plan and Budget which is prepared each year. The work plan guides the implementation of its activities. In the preparation of the annual work plan and budget of the District, the NBSSI staff identified the needs of the Micro Enterprises that required interventions in the year. This practice is consistent with the work of Desimone and Harris (1998); Gilley and Eggland (1998); and NBSSI-DED (2003). They all start the planning of training activities with needs assessment. Questions and discussions were used to identify their needs. The target clients responded to the questions and provided their problems. This approach conforms to practices recommended by the NBSSI-DED (2003) which identifies focus group discussions and beneficiary tracking meeting as techniques for conducting needs assessment. Again, Gilley and Eggland (1998) affirm interviews, observations, questionnaires as methods for conducting needs analysis.

4.2.2 Actual Training Delivery

The NBSSI had segmented training programmes into three distinct stages. These are the pre-training, actual training and post-training stages. Each stage had specific activities that were undertaken by trainers in consultation with the District Office Staff. At the pre-training stage, the trainer appraised the specific needs of the target participants with reference to the planned activity. The pre-training stage was also to enable the office to identify and mobilise the necessary training materials and the logistical support for the programme.

In addition, the pre-training activity expected the trainer to provide a course outline for the programme itemising the activities and dates. The trainer also needed to identify the likely challenges that the target beneficiaries could face with their business when they start and indicate how such challenges would be overcome. This stage is in line with the work of Gilley and Egglund (2002) that acknowledges that the training design phase is based on information discovered in the needs analysis phase.

Finally, the pre-training stage identified the equipment and materials beneficiaries would require to start a business after the training and adds the list of clients met during pre-training exercise. The pre-training stage is followed by the actual training stage.

The actual training stage is the point where the training programme is offered to the client. With the necessary training materials and logistical support mobilised, the trainer delivers the necessary knowledge and skills to the participants. The NBSSI had categorised training into Technical Skills Training and Management Training. The training approach varied with the type of training activity being implemented.

The Technical training is hands-on, participatory and demonstrative in approach. The trainer took the participants through a step-by-step process of performing a task or producing a product. The participants were then given the opportunity and guided to produce the item on their own. This approach was adopted in training programmes for soap making, batik, tie and dye production, and garment and textiles production. This method of training often led to a tangible finished product. The next category of training is the Management Training. With Management training, delivery of content during sessions was also participatory and interactive in approach but the final output is not a tangible product. The trainer used a combination of lectures, questions and answers, brainstorming, discussions, group work and presentations, role play, and games to conduct the training. Through lectures, the trainer makes presentations in plenary and

introduces training modules. Through brainstorming, participants generated a lot of ideas on issues under discussion.

The Management training treated modules such as business purpose and operation, records keeping, time management, and credit management.

It is evident from the collection of approaches discussed above that the NBSSI used a combination of strategies to train its clients. This is consistent with the work of ABS (1998). According to the ABS, integrating formal training with informal training and informal learning processes has proved effective. An important stage in training was found missing in the approach the NBSSI training trainers adopted. These were action plan preparation by participants. This is inconsistent with the outline of the NBSSI (2002) for conducting training.

4.2.3 Post -Training

The post-training activity, which was the final stage in the training cycle of the NBSSI, was conducted in two to three months after the completion of the training activity. The post-training activity was aimed at assessing how trainees were practicing the skills acquired during training and to identify emerging challenges that required assistance were not properly conducted with the aid of proper monitoring tool or checklist. The trainers visited the trainees at their work places, interacted with them to identify the emerging challenges and also made on-the-spot observations.

4.3 Challenges in the Implementation of Training Skills

Challenges of clients in the implementations of training skills in the District were examined. According to the clients a number of challenges confront the implementation of training programmes in the District.

Access to capital was indicated as very difficult. The banks were not ready to give loans to starters. As a result trainees were unable raise adequate funds to support the various stages of

production and marketing. Most of the equipment needed to support production were expensive and needed a reasonable capital outlay. Some of the raw materials were not available in the District and trainees had to travel outside to procure them. This posed a lot of inconveniences and added to the transportation cost of start-ups.

4.4 Appraising learning transfer and adoption of training

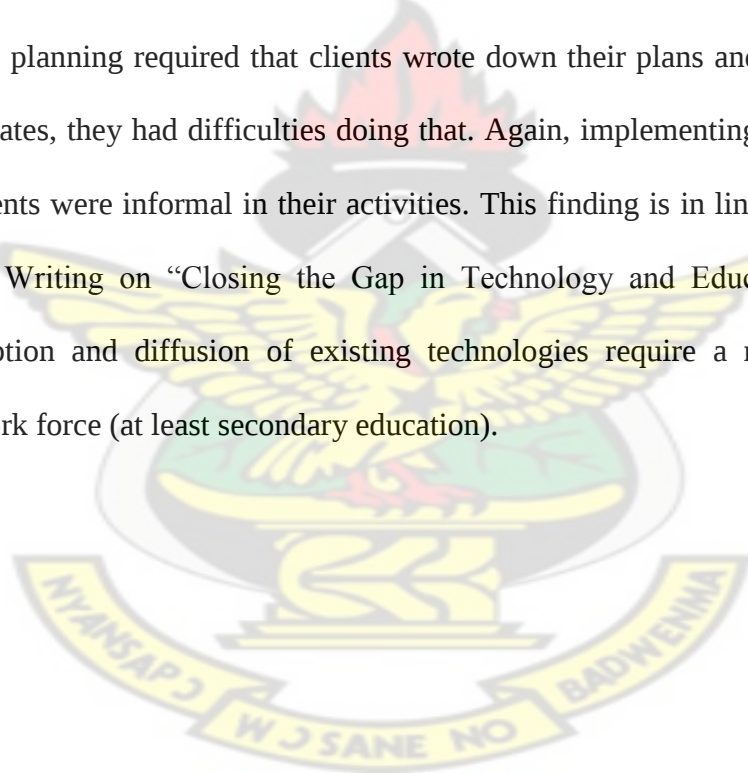
TRAINING PROGRAMME PARTICIPATED AND PRACTICED

Table 4.2: Table showing training programmes respondents participated in and practicing.

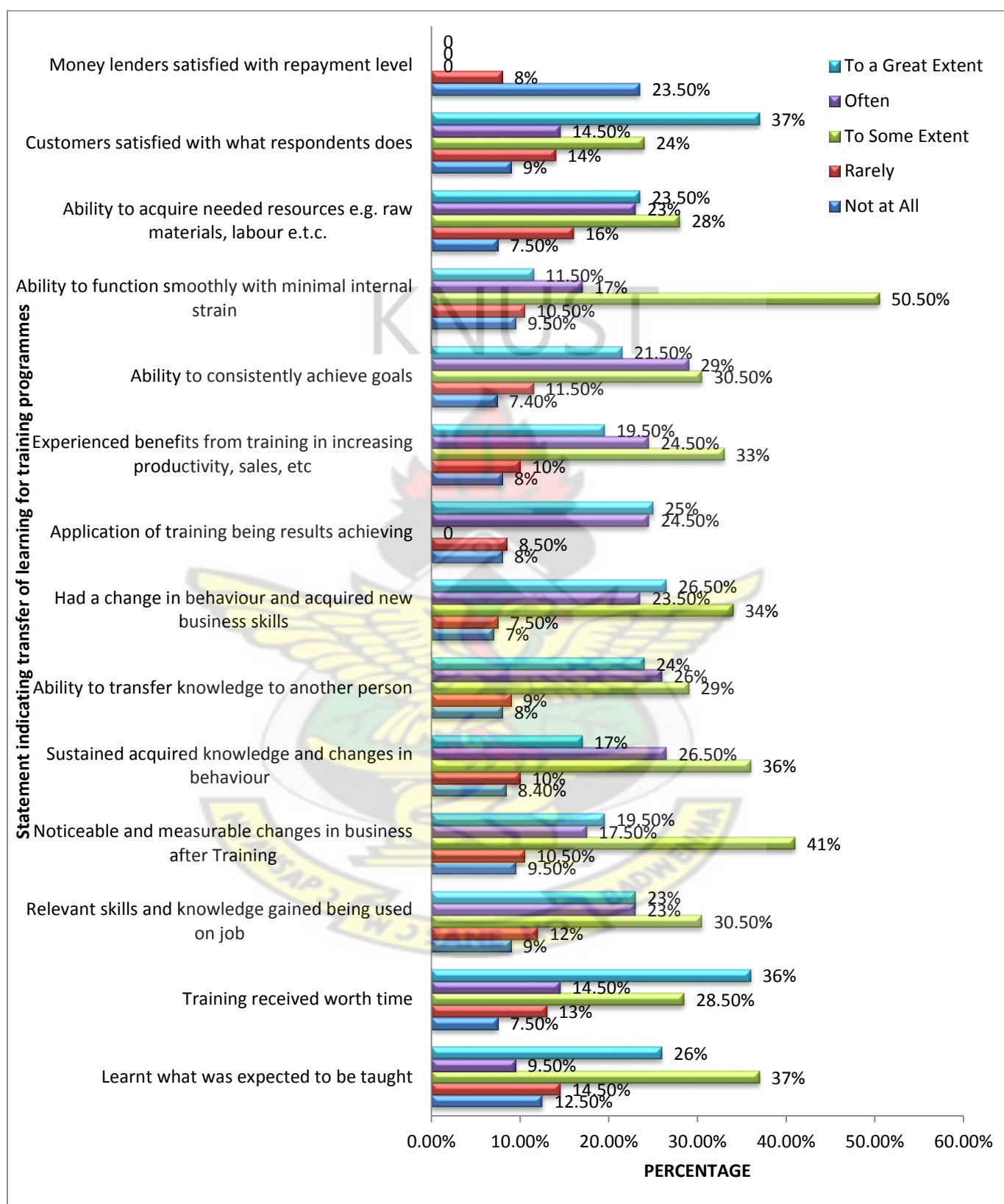
ACTIVITY	PARTICIPATED	PRACTICED	ADOPTION
ECONOMIC ACTIVITY	Frequency	Frequency	Percent
SOAP MAKING	51	49	96.1
BATIK TIE AND DYE	3	3	100
POMADE, POWDER, ETC	1	1	100
LEATHER WORKS	5	5	100
BAKING AND CONFECTIONARY	10	10	100
QUALITY IMPROVEMENT AND FINISHING	92	88	95.6
SNAIL FARMING	4	4	100
GRASSCUTTER REARING	10	10	100
BEEKEEPING	23	20	86.95
MUSHROOM	10	8	80
MARKETING TRAINING	86	65	75.6
CREDIT MANAGEMENT	47	34	72.3
BUSINESS PLANNING	44	33	75.5
RECORDS KEEPING	78	58	74.4
CUSTOMER RELATIONS	74	58	78.4
START YOUR BUSINESS	22	15	68.2
ADVOCACY TRAINING	1	1	100
LEADERSHIP SKILLS TRAINING	25	24	96

Source: Field Survey Data, 2012

Technical skills training programmes had higher adoption rates than Management training programmes. Technical skills training programmes that were studied with scores as soap making (96.1%), batik, tie and dye (100%), Pomade and grasscutter rearing (100%) obtained higher adoption rates than business management programmes with scores as marketing management(75.6%), credit management (72.3%) records keeping (74%) and business planning (75.5%) though very significant adoption rate. Start your Business recorded the lowest rate (68.2%) because trainees could not received the logistical support to start their business. In the case of records keeping, the trainees indicated that they were illiterates and could not write. Others ascribed their inability to keep records to lack of time, while some mentioned laziness as the cause. Business planning required that clients wrote down their plans and implement them. As they were illiterates, they had difficulties doing that. Again, implementing the business plan was difficult as clients were informal in their activities. This finding is in line with the work of Guillermo (2003). Writing on “Closing the Gap in Technology and Education”, Guillermo indicates that adoption and diffusion of existing technologies require a minimum level of education of the work force (at least secondary education).



4.3 **Figure 4.4** GRAPHICAL REPRESENTATION OF TRANSFER OF LEARNING FOR TRAINING PROGRAMMES FROM NBSSI



Source: Field Survey Data, 2012

The above figure gives the distribution of statements indicating the transfer of learning for training programmes from NBSSI. As many as 26% of the respondents mentioned that they learnt what was expected to be taught to a great extent, 37% said to some extent while 12% mentioned they did not learn what they expected to be taught at all.

The statement indicating that the training received was worth the time spent had 36% indicating that it was worth the time to a great extent being the highest percentage. 7% of the respondents also mentioned that the training was not worth the time spent at all.

Relevant skills and knowledge gained applied in their jobs was mentioned by 30.5% being to some extent, 9% of them said it was not used at all while 23% also said skill and knowledge was used to a great extent.

Almost half of the respondents (41%) acknowledged a noticeable and measurable change in business after training to some extent, 9.5% of the respondents indicated that there were no noticeable and measurable changes while 19.5% of them said that to a great extent there have been noticeable and measurable changes.

To some extent sustained knowledge and changes in behaviour had been achieved by 36% while 8.4% stated the reverse. 17% of them also mentioned that there have been to great extent sustained knowledge and changed in behaviour after the training.

Ability to transfer knowledge to another person recorded 24% achieved to a great extent, 9% being not at all and 29% being to some extent.

Among the respondents, 26% to a great extent had a change in behaviour and acquired new business skills, 34% to some extent and 7% had no changes at all in behaviour and acquired no new business skills.

Twenty-five percent (25%) of the respondents both applied training to achieve results to a great extent and to some extent. 8% also did not apply training to achieve results at all.

Increase in productivity after training was to a great extent the experience benefit for 19% of the respondents. 33% said that to some extent they benefited from an increase in productivity due to training and 2.8% said that it did not affect productivity at all.

The ability to consistently achieve goals was to a great extent mentioned by 21% of the respondents, while 30% said to some extent. 7.4% of them said they do not achieve goals consistently after training.

Among the respondents 11.5% indicated that to a great extent they could function smoothly with minimal internal strain, 50% said to some extent while 9.5% said they could not at all.

The ability to acquire needed resources had been achieved to a great extent by 23.5% of the respondents, 28% mentioned to some extent while 7.5% said it had not been achieved at all.

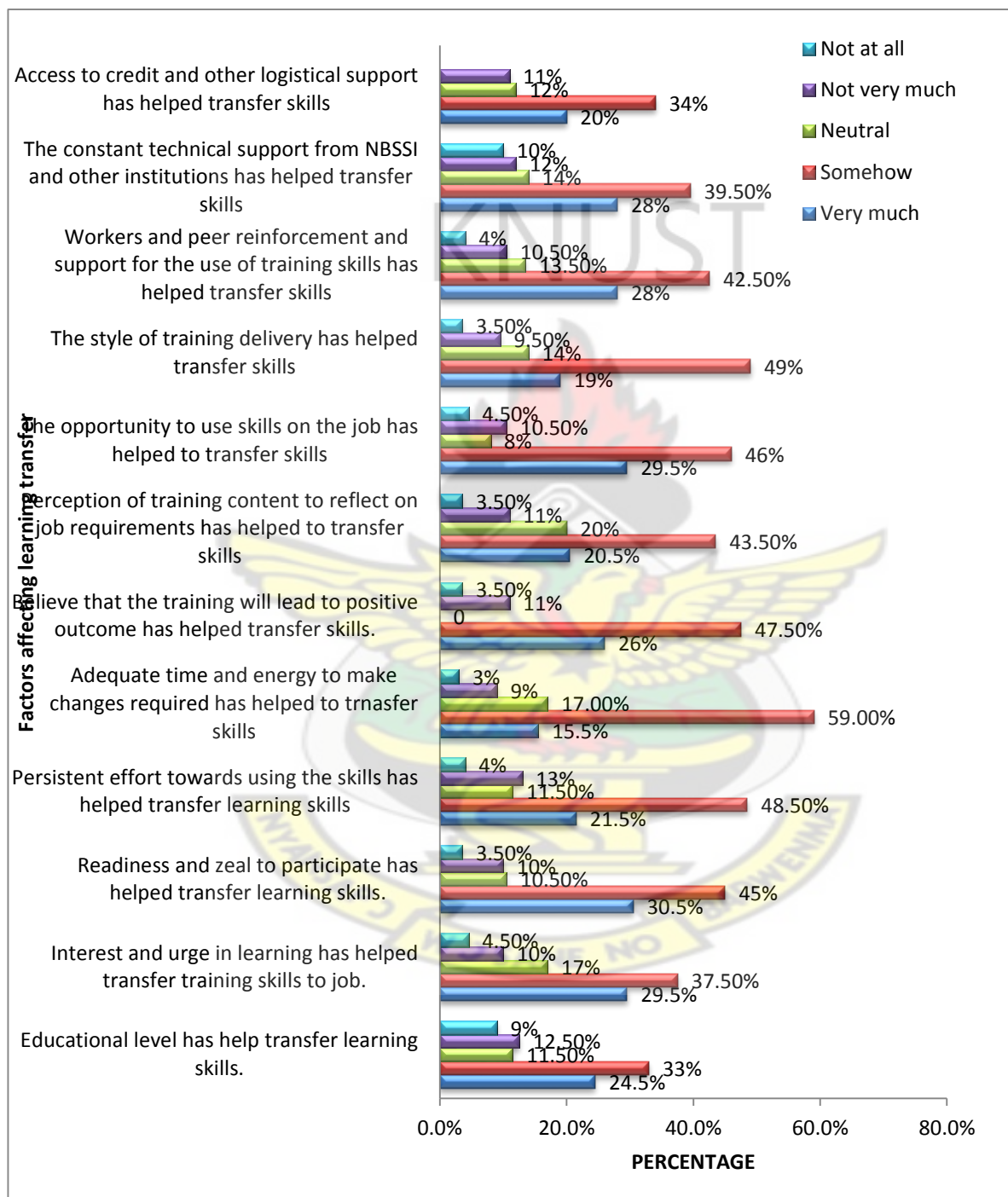
Customer satisfaction with what respondents do was indicated by 37% as being to a great extent, 24% said it was to some extent while 9% said customers were not satisfied at all.

Finally satisfaction of money lenders on level of payment recorded 24% being to a great extent, 30% mentioned to some extent satisfactory while 23.5% said it was not satisfactory at all.

It is identified that a higher percentage of respondents indicated the there has been transfer of learning to some extent and has had significant impact on their businesses. This trend shows that most of the respondents were convinced of the effectiveness of the training. This trend might have occurred as a result of effective organization of the training programmes and the interest of clients.

4.5 Factors Affecting Transfer

4.4 **Figure 4.5: FACTORS THAT HAVE AFFECTED TRANSFER OF RESPONDENTS' LEARNING SKILLS**



Source: Field Survey Data, 2012

According to results, readiness and zeal in skill (37%) was rated as the most important factor, followed by interest in skill (29%), and opportunity to use skill (29%). Credit Support was (10%) rated the highest factor which does not affect learning at all.

The personal capacity of respondents to transfer learning skills was noted to affect transfer of learning skills very much by 26% of the respondents, 47.5% said it somehow affected it and 3% stated that it was not at all effective in transfer of learning skills.

Adequate time and energy for changes needed was very much effective in the transfer of learning skills by 15.5% of respondents, 59% said it was somehow effective while 3% said it was not effective at all.

Perception of training content in reflecting job requirement was mentioned to affect transfer of learning skills very much by 20.5% of respondents, 46% also said it was somehow effective while 3.5% stated that it does not play any role in transfer of learning skills.

Opportunity to apply skills was indicated to be very much needed in transfer of learning skills by 29.5% of the respondents, 46% also mentioned that it was somehow needed. 3.5% of them on the other hand said it was not at all necessary.

Transfer of learning skills was said to have been affected by the training delivery style by 19% of the respondents, 49% mentioned that it somehow affect transfer of skills and 4.5% stated that it did not affect it in any way.

Peer support was acknowledged by 28% of respondents to affect transfer of learning skills very much, 42% stated somehow, while 3.5% mentioned the negative.

Support constantly from NBSSI and other institutions was noted to have aided in the transfer of learning skills very much by 28% of the respondents, 39.5% said it somehow affected it with 4% stating that it had no effect on transfer of learning skills.

Finally access to credit and logistical support was considered to have affected the transfer of learning skills very much by 20% of respondents, 34% indicated that it somehow affects it while 10% mentioned that it had no effect on transfer of learning skills.

KNUST



CHAPTER FIVE

SUMMARY FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter deals with the key findings drawn from the analysis of results and their implications to the research objectives. It also outlines recommendations to improve training, learning transfer and adoption of NBSSI trainees and draws conclusion on the study. The study focused on training, learning transfer and adoption of NBSSI trainees in the Sefwi-Wiawso District. It evaluated training offered by NBSSI trainers, appraised learning transfer and adoption and investigated the factors that affect learning transfer in the District. The study adopted a descriptive study design and a sample size of 202 trainees (3) staff of the Business Advisory Centre.

5.2 Summary

The expected benefits of business development through training were not being fully realised in the Sefwi-Wiawso District. One of the reasons was that learning transfer and adoption of skills of trainees were low. The general objective of the study was therefore to examine business development training and learning transfer in the District. It covered the Business Advisory Centre (BAC) existing trainees. A sample size of 202 for trainees and a descriptive study design was adopted. The sampling process involved both non-probability and probability sampling techniques. The non-probability included purposive selection of staff of the NBSSI. For the probability sampling, simple random sampling was used to sample eight focused communities from a total of 12 communities that had received training programmes from the NBSSI and 202 clients from the 500 target trainees.

The main technique for collecting data was the use of questionnaires and interview. The study also reviewed reports and other relevant documents at the NBSSI for data. The responses obtained from the administration of the questionnaires and data collected at the NBSSI were documented for analysis.

The major findings of the study are in line with training offered by NBSSI trainers, learning transfer and adoption, and factors that affect learning transfer and adoption in the District. The first objective focused on how training was offered by NBSSI trainers. The key findings are:

1. Training was conducted based on activities identified in the Annual Work Plan and Budget of the BAC/NBSSI. The preparation of AWPB was based on needs assessment of clients.
2. The NBSSI had segmented training programmes into three distinct stages. These were the pre-training, actual training and post-training stages.
3. The NBSSI had categorized training into Technical Training and Small Business Management Training. The training approach varied according to the type of training activity.
4. The NBSSI used a combination of strategies to train its clients.
5. Two important stages in training were missing in the approach the NBSSI trainers adopt. These were the preparation of action plans by participants and detailed evaluation of the training activity.
6. Challenges that confront the implementation of training skills were inadequate logistical support and credit facility.

The second objective assessed on learning transfer and adoption of trainees. The key findings are:

1. Training programmes in Batik Tie and Dye, Baking, Grasscutter Rearing had the highest rate of adoption in Technical Training while Advocacy and customer relation had highest in Management training.
2. Technical skills training programmes had higher adoption results than Management training programmes.
3. Start Your Business Training had a lowest adoption rate percent.

The objective that examined the extent of learning transfer of skills indicated that there has been transfer of learning to some extent and has had significant impact on their businesses. This trend shows that most of the respondents were convinced of the effectiveness of the training.

The objective that examined the factors affecting learning transfer and adoption of skills. The following are the main findings:

1. Interest in skill and zeal to participate was the most important personal factor that affected adoption and transfer of skills.
2. Opportunity to use the skill was the key factor of expected outcome that influenced learning transfer and adoption of skills of trainees.
3. Institutional Support and peer were the most critical factors of support services that influenced adoption while the least important factor was credit.

5.3 Conclusion

The NBSSI conducted training in a systematic way. Training followed the conventional training cycle. It was designed and implemented by the NBSSI in collaboration with trainers and local trade association with community involvement. Training was properly coordinated and executed. The absence of evaluation of the training activity by the trainers and preparation of

participants' action plans creates a missing link in the training activity. There are also other critical challenges to training that requires specific intervention to address them.

Technical skills training were easily transferred and adopted by clients than Management skills training programmes.

Timely release of credit facilities and other logistical will enhance adoption of skills by clients.

Finally, although capital is essential for effective adoption of skills, other factors such as trainees' interest in the skill and the opportunity to use the skills, the educational background of trainees, and material and equipment support are very crucial to learning transfer and adoption.

5.4 Recommendations

Recommendations are made to NBSSI and trainees. Based on the above conclusions.

1. Organise refresher training workshops for trainers to streamline their activities and also improve upon their capacity to deliver.
2. Make it a mandatory for trainers to conduct evaluation of training and assist trainees to prepare simple action plans for implementation of skills acquired and to serve a tool for follow-up.
3. Ensure timely release of credit facilities to facilitate the adoption of training skills.
4. Orient clients to change their minds of some perceptions about the benefit of management training that are disincentives to participating in them.
5. Encourage the organization of Technical Training skills training since adoption is high.
6. Clients should strive to save and mobilize resources to put skills acquired into practice.

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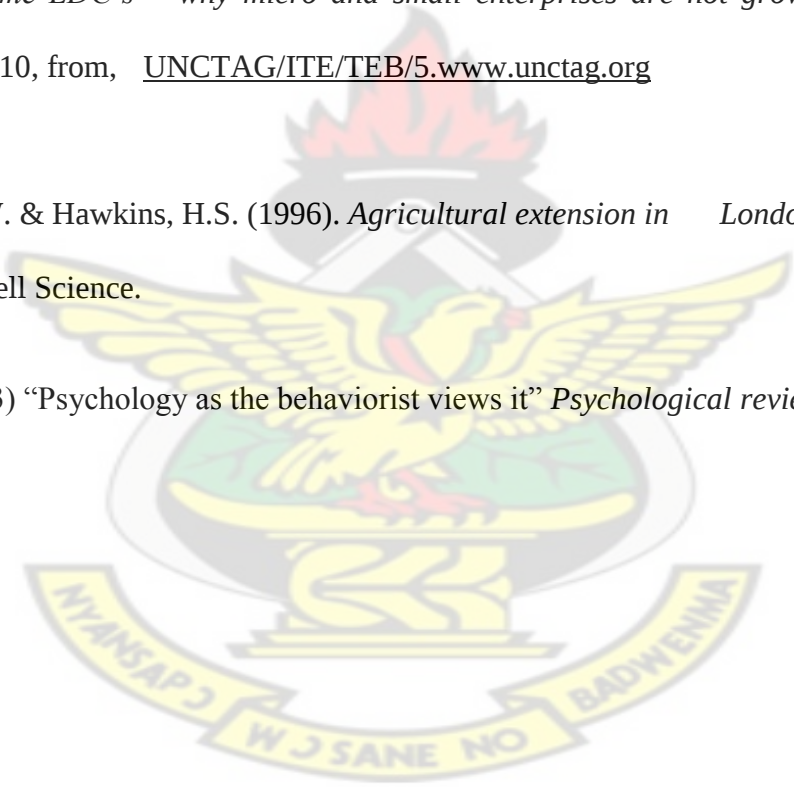
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QUESTIONNAIRE ON BUSINESS DEVELOPMENT TRAINING PROGRAMMES

The researcher is a Masters of Business Administration student of the Kwame Nkrumah University of Science and Technology who is undertaking a research into “**Evaluating the Effectiveness of Training for Micro and Small Scale Enterprises in the Sefwi-Waiwso District** ” .This is an academic exercise and every information will be treated confidential .Thank you.

SECTION A (Questionnaire for Clients)

Background Information

1. Gender: Male ☐ Female ☐

2. Age of Respondent

18- 25 ☐ 26- 30 ☐ 31-40 ☐ 41-50 ☐ 51-60 ☐ 61+ ☐

3. Educational Background of Client (Please tick the highest level only)

a. None ☐ c. Secondary ☐

b. Basic ☐ d. Tertiary ☐

e. Others (Specify).....

4. Marital Status

a. Single ☐ b. Married ☐ c. Divorced ☐

5. Location of Business

Wiawso ☐ Tanoso ☐ Sui ☐ Ahwiaa ☐

Dwinase ☐ Asawinso ☐ Mampesem ☐ Bosomoiso ☐

6. Clients Economic Activity

a. Manufacturing [☐] b. Processing [☐]

c. Service [☐] d. NTFP [☐]

e. Welding & Fabrication

f. Traditional Craft [☐] Any other [☐] Specify.....

7. How long have you been in business?

a. Less than 1 year ☐ b.1-5years ☐ c.6-10years ☐ c. 11-15years ☐ d.16years + ☐

8. Which year did you start the training

a. 2004-2006 ☐ b.2007-2009 ☐ c. 2010-2012 ☐

Learning transfer and adoption

Please complete the table below by ticking the training activity you participated in and which of them you are practicing.

No.	Training Activity	Which did you participate in?	Which are you practicing?
a)	Soap Making		
b)	Batik Tie & Dye		
c)	Pomade, Powder, etc.		
d)	Leather Works		
e)	Baking and Confectionary		
f)	Quality Improvement& Finishing		
g)	Snail farming		
h)	Grasscutter rearing		
i)	Beekeeping		
j)	Mushroom		
k)	Marketing Training		
l)	Credit Management		
m)	Business Planning		
n)	Records Keeping		
o)	Customer Relations		
p)	Start Your Business		
q)	Advocacy Training		

r)	Leadership Skills Training		
s)	Others (Specify).....		

Please fill in the number that represents what you know about the statement indicating the transfer of learning for training programmes from NBSSI.

No.	Statements	Not at all 1	Rarely 2	To some extend 3	Often 4	To a great extend 5
1	The training I received is worth my time					
2	I learned what I expected to be taught					
3	The relevant skills and knowledge gained are being used on the job					
4	There are noticeable and measurable changes in my business after the training					
5	I have sustained the acquired knowledge and changes in behaviour					
6	I would be able to transfer what I have learnt to another person					
7	I have undergone a change in behaviour and acquired new skills for my business					
8	The application of the training are achieving results					
9	I have experienced some benefits from the training in terms increase in productivity, sales					
10	I am consistently able to achieve my goals					
11	I function smoothly with minimal internal strain					
12	I am able to get the resources I need ie raw materials, labour capital					
13	My customers are mostly satisfied with what I do					
14	Those who lend money are also satisfied with the level of repayment					

Please fill in the number that represents how these factors have affected your learning transfer.

No.	Factors Affecting Learning Transfer	Very Much 1	Somehow 2	Neutral 3	Not Much 4	Very Not at all 5
Level of Education	My educational level has helped me to transfer learning skills					
Interest in skills	My interest and urge in learning has helped me transfer training skill to the my job					
Learner readiness	My readiness and zeal to participate in training has helped me transfer learning skills					
Personal Motivation	My persistent effort toward using the skills has helped me to transfer skills					
Personal capacity to transfer skills	My believe that the training will lead to positive outcome has helped me transfer the skills					
Resources Endowment	The adequate time and energy to make changes required to transfer learning skills on job has help me to transfer skills					
Content validity	My perception of training content to reflect on my job requirements has help me to transfer skills					
Opportunity to use skills	The opportunity I have to use the skills on the job has helped me to transfer skills					
Training Delivery	The style of training delivery has help me to transfer skills					
Peer Support	My workers and peer reinforcement and support for the use of training					

	skills has helped me to transfer skills					
Institutional Support	The constant technical support from NBSSI and other institutions has helped me to transfer the skills					
Credit and other logistical Support	Access to credit and other logistical support has helped me to transfer the skills					

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SECTION B (Interview Schedule for Trainers and Training Organisers)

Conducting Training

A. Background

1. Position:

2. Gender:

a. Male ☐ b. Female ☐

3. Level of Education (Please tick the highest level only)

a. None ☐ c. Secondary ☐

b. Basic ☐ d. Tertiary ☐

e. Others (Specify).....

B. The stages/processes (Training Cycle) of your training

How do you identify the specify need clients for training

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What strategies do you have to achieve objective of training

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How do you develop experience, tools and methods of delivery

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How do you conduct the actual training

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How do you evaluate each phase of training and make corrections based on feedback

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What are some of the feedback from the training

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What challenges do trainees face in terms of implementation of what they have learnt.

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