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Transfer of Entrepreneurship Training to Micro-Small and Medium Enterprises in Tanzania: *Rhetoric* or *Reality* for Human Resource Development?

Omari K. Mbura[*] *& Joyce Justin Minja*[**]

Abstract

The growing importance of entrepreneurship globally has led to an exponential increase in the variety of entrepreneurship training programmes. However, there is an observed lack of standard and consistent interventions, which necessitates assessments fundamental to improving contents, objectives and methodologies of effective training of enterprise owners as a part of human resource development. Therefore, this study examines mainstream and entrepreneurship training evaluations to determine similarities and incongruities that affect training applications—i.e., training transfer—which is a crucial aspect of training effectiveness. This systematic desk review presents the dynamics between prominent transfer evaluation models and entrepreneurship training evaluations. Key findings reveal unavailability of systematic models for the assessment of entrepreneurship training transfer, bias towards results-oriented approaches to training evaluation, and a distinct lack focus on indicators of creativity and innovativeness in entrepreneurship training evaluation. The study culminates with a synthesized conceptual framework useful in the research on entrepreneurship-training transfer.

Keywords: *training transfer, entrepreneurship training, human resource development, microenterprise, Tanzania*

Introduction

Entrepreneurship training programmes are implemented to enable self-employment through income-generating activities (IGAs), (Karlan & Valdivia, 2011; Valerio et al., 2014). These programmes are rarely stand-alone: they tend to be combined with other interventions such as micro-financing, grants, internships or mentorships (McKenzie & Woodruff, 2014). There is also no universally accepted definition of micro, small and medium enterprises (MSMEs) (Mbura 2013; Magembe, 2019). However, the Tanzania SME policy considers micro-enterprises to business activities engaging up to four (4) people—in most cases family members—or having a capital of TZS5m. Small enterprises are mostly formalized undertakings, engaging between 5 and 49 employees, or with a capital of TZS5–200m. Medium enterprises employ between 50 and 99 people, or have a capital from TZS200–800m (URT, 2002). While researches indicate that human resource development (HRD) occurs in MSMEs, it also indicates that the informality, non-traditional and unique forms of HRD in MSMEs make the area remain under-researched and underreported, with calls for more research (Galvão & Marques, 2019; Short & Gray, 2018). The problem is more pronounced in Sub-

[*] University of Dar es Salaam, Business School.
[**] Eastern Africa Statistical Training Centre

Saharan Africa (SSA) (Legas, 2015), despite of the fact that MSMEs significantly influence the economic growth of countries through their contribution to production, exports and employment (OECD, 2014). Statistics indicate that in many SSA countries, the MSME sector encompasses approximately 99% of all businesses; provides over 50% of employment; and can generate around 50% of national turnover (Short & Gray, 2018). In Tanzania, statistics show that 2,754,697 individuals operated 3,162,886 MSMEs in 2010 (FSDT, 2012). The Tanzania Development Vision (TDV) 2025 highlights MSMEs as important contributors to the country's long-term development. Estimates show that Tanzania's MSMEs contribute from 27% to 35% of overall GDP. Most MSMEs are in the agricultural sector, and more than half are owned by women (Magembe, 2019), making HRD in the sector a scholarship area that requires concerted efforts.

There is no consensus on how HRD in SMEs is defined, but according to Nolan and Garavan (2016), authors generally make explicit references to HRD using terms like 'training', 'development', 'learning', 'competence development', 'informal training', 'formal job-related training' and 'management training and development'. Scholars also note that the term 'training'—though rarely defined—is used frequently and generally conceptualized as a planned and systematic effort; and as a formal activity such as a course aimed at improving targeted knowledge, skills, and attitudes (KSAs) relevant to a job (Edwards, 2013; Nolan & Garavan, 2016). This study adopted the conceptualizations of previous authors, and henceforth uses 'HRD' simultaneously with 'training'—specifically, 'entrepreneurship training'—in the ensuing discussions.

The impact of training programs for micro-entrepreneurs on poverty alleviation seems to be limited (Prediger & Gut, 2014). Government and other stakeholders invest capital and HRD in the promotion of MSME growth since there are key obstacles to growth, such as limited access to credit and know-how*,* for example, in *Italy* (Matricano & Formicapp2017) *South Africa* (Barkhuizen & Bennett, 2014) and *Tanzania* (Magembe, 2019). The limited efficacy of these efforts stokes an ongoing debated on whether training initiatives adequately address business and other entrepreneurial requirements of trainees. This debate arises from observations that, in some cases, the supply-side driven nature of training creates differences between perceptions of training providers, and those of participating trainees (DeJaeghere, 2017); differences between the learning environment and that which the learning is to be applied; as well as a mismatch between trainee characteristics and training applicability (Shimba, 2018). This creates skill gaps at various levels (Bhatti et al., 2013), which in turn cause the majority of MSMEs to exhibit the lack of creativity and innovation (Brown et al., 2015), and low graduation rate that has earned them the name of *'mice';* while fast-growing businesses—termed *gazelles*—are credited for employment creation and economic growth (Henrekson & Johansson, 2010). This raises questions on the effectiveness of training being offered, which is the main prompt for this study.

Effectiveness of training is evaluated at several levels using various models and approaches. One of the key levels prescribed in prominent models is 'transfer', which was conceptualized by Thorndike in 1901 as "… the extent to which the learning that results from a training experience transfers to the job and leads to meaningful changes

in work performance" through generalization and maintenance (Blume et al., 2010). Generalization can take on several forms, but the most common is measurement in terms of proximity, i.e., *near transfer,* where the learning is transferred to similar situations; and *far transfer,* where the learning is applied to varied situations and contexts. The level of complexity of transfer defines the application of learning to new or unique situations, whereby in entrepreneurship training *'creative transfer'*—as proposed by Haskell (2001)—is an example of a complex transfer of training. Creative transfer provides a level that is important for entrepreneurship training. The generation of new, useful ideas is a pinnacle of entrepreneurship; but it is also easily stifled and highly sensitive to socio-environmental conditions, and supported by learning behaviours (Shalley et al., 2015).

Transfer is the penultimate goal of training and the most crucial level since it is responsible for the consequent performance of work that will lead to the realization of organizational objectives (Massenberg et al., 2017; Thalheimer, 2018). Notwithstanding, literature reveals that transfer in training is an elusive phenomenon resulting in the transfer problem whereby estimates demonstrate that 70–92% of acquired learning is lost within a year following training (Grossman & Salas, 2011; Tonhäuser et al., 2016). This causes a wastage of billions spent on training each year (Jain, 2014), and has created attention for theoretical and empirical research on training transfer due to its influence on the recall and utilization of learning, which ultimately affects the returns on expectations (ROE) from training (Wenzel & Cordery, 2014). The elusiveness of transfer is particularly problematic for entrepreneurs because entrepreneurial success is a result of changes in entrepreneurial behaviour that should drive creativity and innovativeness for business growth and sustainability. Thus, a conceptual synthesis of training transfer in the field of entrepreneurship training is worthwhile.

This article furthers researches in the area through a review of the theoretical and empirical linkages between the concepts of training transfer and entrepreneurship training offered to MSME trainees. Specifically, the paper analyses prominent transfer models and entrepreneurship evaluations conducted in MSMEs to highlight key features of each, and determine avenues for fusion of the approaches in the study of entrepreneurship training transfer. To achieve this, the following research questions were posed:

(a) What congruence or divergence exists between prominent training transfer models and entrepreneurship training evaluations in the literature?

(b) *How can different aspects of transfer evaluation models be integrated in entrepreneurship training evaluation?*

Empirical and Theoretical Literature Review

A variety of theories are used to evaluate entrepreneurship training depending on the angle of focus. These include the (socio)-economic theory focusing on resource bases, human capital and institutions; psychological theory focusing on motivation, self-efficacy, planned behaviour, and action regulation; and instructional theory based on adult and experiential learning and constructivism. Extant literature reveals that the study of training transfer largely involves

individual trainees, and has exhibited a preference for psychological-based theories (especially the expectancy theory), an issue that has been criticized for hindering holistic developments in the area (Haskell, 2001; Tonhäuser et al., 2016). Meanwhile, it has been observed that most entrepreneurship training evaluations tend to rely on economic theory due to reliance on fiscal or related performance measures. According to Newman, Schwarz and Borgia (2014), this is claimed to hinder a holistic development in training evaluation.

In Tanzania, entrepreneurship training is provided through government and nongovernmental organizations (Magembe, 2019; Shimba, 2018). In particular, microfinance institutions tend to offer most entrepreneurship and business training (Brown et al., 2015). Moreover, the National Entrepreneurship Training Framework and the Tanzania National Inclusive Entrepreneurship Strategy were established to organize entrepreneurship training in the country (NEEC, 2013; URT, 2017). However, the transfer problem still persists; and there are few (if any) systematic evaluation frameworks that integrate the concepts of training transfer to entrepreneurship training in Tanzania. Hence, this critical review of the literature provides a platform for the development of concrete models to evaluate the phenomenon. The framework for the paper is presented in Figure 1

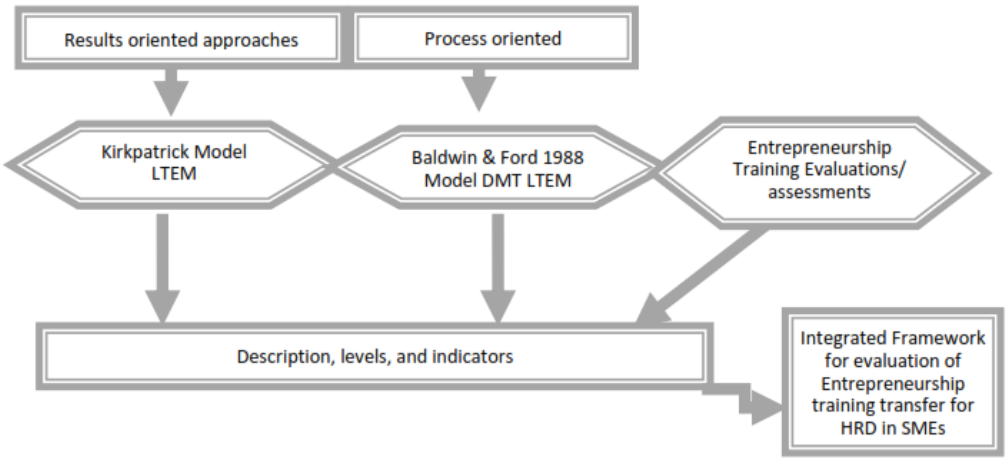

Figure 1: Research Framework

Source: Authors' own construction based on the literature reviewed

Methodology

To identify the extent to which the body of research literature has explored the determinants of transfer of training, an extensive and topic-based literature review was conducted following the principles of Nolan and Garavan (2016). Among these are the indicators of four models of training transfer: Kirkpatrick Model, Learning Transfer Evaluation Model (LTEM), Baldwin and Ford Model of the Transfer Process, and the Dynamic Model of Transfer (DMT). We also review various entrepreneurship-training evaluations to enable synthesis. Google Scholar was the key search engine due to its

wide access to various journal databases on the study area. Articles were accessed from Emerald Insight, Research Gate, Sage pub, Academia, Wiley Online Library, Psych Info, Semantic scholar and JSTOR. From about 17,800 hits on the Internet, 242 abstracts relevant to the three categories were found and reviewed for relevance. Finally, 77 documents were used in the study. The search of titles and abstracts on transfer of training was restricted to the time span from 1990 until July 2019, since publications until Baldwin and Ford (1988) have been already been examined. Additionally, the volume of publications on this topic has rapidly increased over the last two decades. As a result, several other literature reviews exist (e.g., Kirkpatrick, 2009; Blume et al., 2010; Grossman & Salas, 2011; Tonhäuser et al., 2016). In this study, training transfer and models of transfer were used as the search terms. The same time-span was used for entrepreneurship training evaluations, and several reviews were found (e.g., Honorati & Cho, 2013; McKenzie & Woodruff, 2014; Prediger & Gut, 2014; Valerio, Parton & Robb, 2014; Ismail, 2015; Galvão & Marques, 2019). Other rigorous evaluations of specific assessments and evaluations in various locations were also used; whereby entrepreneurship training evaluation, HRD, and MSMEs were used as the search terms.

Analysis and Interpretation of Findings

Despite its many conceptualizations, transfer of training is considered to be the hallmark of key training effectiveness models (Edwards, 2013; Kirkpatrick, 2009). Various models have played key roles in informing the development of the framework proposed for use in the assessment of entrepreneurship training transfer. Approaches employed in the study of transfer include the *results- and process-oriented models.* Results-oriented models include the Kirkpatrick Model of 1959/2009, which has been widely used and recently adapted by Thalheimer (2018) into the Learning Transfer Evaluation Model (LTEM). Process-oriented models include the Baldwin and Ford Model of the Transfer Process (1988), and its recent adaptation by Blume et al (2019) in the Dynamic Model of Transfer (DMT).

The Kirkpatrick-Katzell Four-level Model

The Kirkpatrick-Katzell four-level model was conceived by Raymond Katzell in the 1950s, then enhanced and popularized by Donald Kirkpatrick since 1959. It has left a permanent mark on workplace learning, as it was influential in transforming training-and-development into learning-to-performance (Thalheimer, 2018). Kirkpatrick described four levels of evaluation—1-Reaction, 2-Learning, 3-Behaviour, 4-Results—in which the complexity of behavioural change increases as evaluation strategies ascend to each higher level. The popularity of the Kirkpatrick Model was demonstrated by the survey results of the 1997 American Society for Training and Development (ASTD), whereby 99% of the surveyed organizations were found to have used the model (Jain, 2014). The HRD theory recommends that all the four levels of evaluation be conducted to make the best use of organizational resources of time, money, materials, space, equipment, and manpower. However, it is only a few studies that have managed to assess training effectiveness using the full Kirkpatrick Model (Kirkpatrick, 2009). Moldovan,

(2016) contends that it is difficult to conduct research on all levels of the Kirkpatrick's Model since the evaluation becomes more complex and requires more time when ascending the hierarchy from Levels 1 to 4 (see Figure 2).

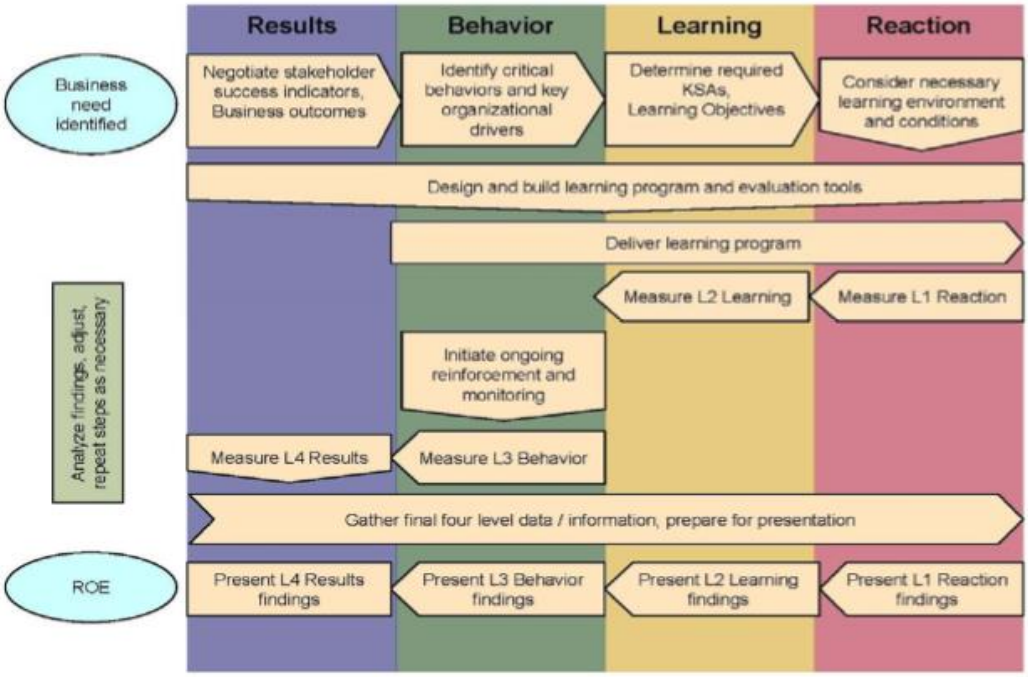

Figure 2: The Kirkpatrick Model

Source: Kirkpatrick, (2009)

In 2009, a review of fifty years saw the model updated to include aspects of training needs analysis and work environment as key factors for training effectiveness. The model was updated to show that programs begin by considering what results a business wants to accomplish, followed by each of the other three levels in an iterative pattern. This repetitive pattern makes all four levels to be addressed at almost every step in the process, and therefore the model has been simply renamed as the Kirkpatrick Model to reflect this reality (Kirkpatrick, 2009).

The Learning Transfer Evaluation Model (LTEM)

The LTEM by Thalheimer (2018) is proposed as a serious practical alternative to the Kirkpatrick Model. The model was intentionally designed to overcome the most urgent failures in learning practice better than the Kirkpatrick Model. It provides appropriate guideposts, enabling the creation of cycles of continuous improvements. The model was designed to be relevant for all types of learning interventions. The LTEM is composed of eight levels starting from completely inadequate methods of learning evaluation all the way through to the effects of learning transfer (Figure 3).

Tier		
8	**Effects of Transfer**	**Effects of Transfer: Including outcomes affecting (a) learners, (b) co-workers/ family/friends, (c) organization, (d) community, (e) society, and (f) the environs.** *CERTIFYING EFFECTS OF TRANSFER REQUIRES: Certification of transfer plus a rigorous method of assessing transfer's causal impact—including positive and negative effects.*
7	**Transfer**	**When learner uses what was learned to perform work tasks successfully—as clearly demonstrated through objective measures.** • Assisted Transfer—when performance is substantially prompted/supported. *ADEQUATE TO CERTIFY ASSISTED TRANSFER.* • Full Transfer—when learner demonstrates full agency in applying the learning. *ADEQUATE TO CERTIFY FULL TRANSFER.*
6	**Task Competence**	**Learner performs relevant realistic actions and decision making**. • Task Competence—during or right after learning event. *Not a fully adequate metric because learners may forget their task competencies.* • Competence—after several days or more. *ADEQUATE TO CERTIFY TASK COMPETENCE.* *NOTE: "Tasks" comprise both decision making and action taking. For example, a person learning to write poetry could decide to use metaphor, could act to use it, or could do both.*
5	**Decision Making Competence**	**Learner makes decisions given relevant realistic scenarios**. • Decision Making Competence—during or right after learning event. *Not a fully adequate metric because learners may forget decision making competencies.* • Remembered Decision Making Competence—after several days or more. *ADEQUATE TO CERTIFY DECISION MAKING COMPETENCE.*
4	**Knowledge**	**Learner answers questions about facts/terminology.** • Knowledge Recitation—during or right after learning event. *Usually inadequate because knowing terminology does not fully enable performance.* • Knowledge Retention—after several days or more. *Usually inadequate because remembering terminology does not fully enable performance.*
3	**Learner Perceptions**	**A. Learner is queried in a way that reveals insights related to learning effectiveness.** • Examples: Measures that target Learner Comprehension, Realistic Practice, Learner Motivation to Apply, After-Learning Support, etc. *Such measures can hint at outcomes but should be augmented with objective outcome measures.*
		B. Learner is queried in a way that does NOT reveal insights on learning effectiveness. • Examples: Measures that target Learner Satisfaction, Course Reputation, etc. *A metric inadequate to validate learning success—because such perceptions are not always related to learning results.*
2	**Activity**	**Learner engages in activities related to learning.** • Measures of Attention *A metric inadequate to validate learning success—because learners may pay attention but not learn.* • Measures of Interest *A metric inadequate to validate learning success—because learners may show interest but not learn.* • Measures of Participation *A metric inadequate to validate learning success—because learners may participate but not learn.*
1	**Attendance**	**Learner signs up, starts, attends, or completes a learning experience.** *A metric inadequate to validate learning success—because learners may attend but not learn.*

Figure 3: The Learning Transfer Evaluation Model
Source: Thalheimer (2018)

In the model depicted in Figure 3, *Level 1: Attendance; Level 2: Activity; Level 3: Learner Perceptions;* and *Level 4: Knowledge* are viewed as inadequate levels of evaluation in themselves. Thalheimer informs that levels 5, 6, 7, and 8 warrant some level of validation. Thereby, Level 5: *Decision Making Competence* is an extension of Level 2 of the Kirkpatrick Model, designated as 'Learning'. The LTEM argues that learning in the Kirkpatrick Model is interpreted as 'knowledge recitation', yet learning results are much richer. It identifies that at a minimum, learning results can constitute comprehension, ability to make decisions, and ability to successfully engage and complete realistic tasks. Therefore, Level 5 is viewed as an essential result of any learning initiative that intends to support subsequent behaviour; hence it must be rigorously evaluated. Level 6: *Task Competence* is introduced to test for competences demonstrated soon after learning as an antecedent to the next level, which is transfer. This level, however, cannot account for the maintenance of task transfer over time and contextual variation. Level 7: *Transfer* defines learning transfer by two criteria. First, people have been previously engaged in some sort of learning experience; and secondly, they use the learning on the job or some other targeted performance situation. The LTEM delineates between *assisted transfer,* which denotes situations learning is transferred to the job with significant assistance, support, or prompting; and *full transfer,* which involves successfully putting learning into practice without interventions of support, compulsion, significant help or prodding. As with the Kirkpatrick Model, the LTEM considers transfer as the penultimate goal of learning; viewing learning as an instrumental means to other ends. Therefore, Level 8: *Effects of Transfer* is geared at measuring the outcomes of learning application and their effects.

The Baldwin and Ford Model of the Transfer Process

Baldwin and Ford (1988), through process-oriented approaches, provide the earliest integration of the training transfer literature. They portray training transfer as a system comprised of *trainee characteristics*, which include ability, motivation, and personality factors; *work environment*, which include support and opportunities to use; and *training design*, which includes principles of learning, sequencing and content (Figure 4). The model is widely cited: it plays a key role even in current transfer research.

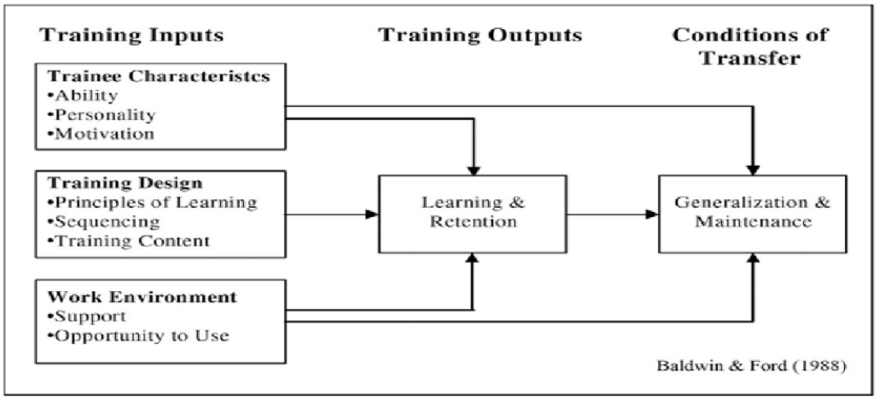

Figure 4: Baldwin and Ford Model of the Transfer Process
Source: Baldwin and Ford (1988)

The latest review of the model was by Tonhäuser et al., (2016). They reviewed empirical studies that adapted the Baldwin and Ford, as well as other process-oriented models, and illustrated the various determinants as presented in Figure 5.

Training Design: content, application orientation of contents, didactic-methodological design, order of contents, principles of learning, variety of methods, feedback and clarity of the measure.

Work Environment: social support through superiors and colleagues, possibility of application, positive or negative consequences of non-application, re-construction of learning, social climate/transfer climate, design of work, organizational and institutional characteristics.

Trainee Characteristics: cognitive skills, prior knowledge, transfer capacity, motivation (to learn, train and transfer), volition (self-efficacy, controlling convictions, self-control), and personal factors (personality traits, work related attitudes, and expectations), gender

Figure 5: Baldwin and Ford Transfer Determinants in the Literature
Source: From the literature

Several conceptual advances have occurred since the model's inception. Baldwin, Ford and Blume (2012) cite literature on the ability to transfer what has been learned to novel situations as a key indicator of learning in line with Haskell's sixth level of transfer. They refer to the concept of ***adaptive expertise***—the ability to invent new procedures and strategies—based on knowledge and skills attained through training and experience. These are used to make new predictions and change strategies to deal with novel circumstances. Hence the study of ***adaptive transfer*** has started to become a focus of transfer research (Baldwin et al., 2012). This advance is especially essential in the study of transfer in entrepreneurship training since success in the field relies greatly on the ability to adapt, strategize, create and innovate for competitive advantage. The context surrounding transfer has also become a key focus area. The present transfer context is thus divided into knowledge domain, physical, temporal, functional and social and modality contexts as aligned to near and far transfer; and can guide the search for conditions under which transfer occurs (Baldwin, Ford & Blume, 2012; 2017).

The Dynamic Model of Transfer (DMT)

The model by Blume, Ford and Surface (2017) stems from the belief that transfer is a dynamic process that unfolds over time. It builds upon the work of Baldwin, Ford and Blume (2012) to include how the criteria of interest changes or evolves over time. They view transfer evolution as resulting from the iterative interplay of people, situations and criteria over time. Therefore, the model embraces the view that the ultimate goal is about "… understanding the process of how people simultaneously shape and are shaped by situations" that unfold over time (Blume et al., 2017).The model focuses on the examination of the links from intentions to transfer at the end of training, to initial attempts in using the training, and then to the continuation of training transfer over time, that affects work behaviour and performance (Figure 6).

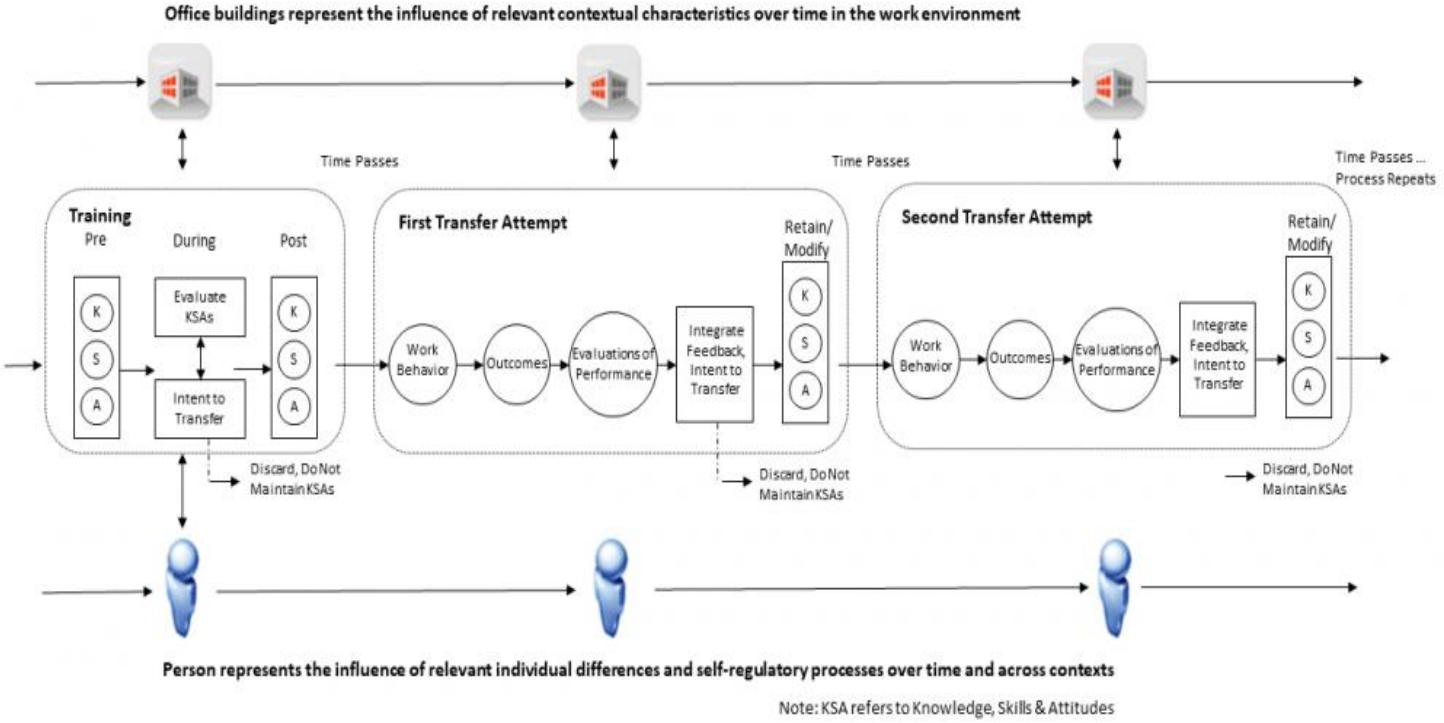

Figure 6: The Dynamic Model of Transfer
Source: Blume et al. (2017)

The DMT model in Figure 6 operationalizes a repetitive transfer process from a dynamic interactionist perspective and identifies linkages in three key phases of the transfer process: (1) post-training KSAs that a trainee intends to transfer; (2) initial transfer attempt, and (3) evaluation and integration of feedback from initial transfer attempt (Blume et al., 2017). The model also presents constant, as well as shifting, influences of relevant contextual factors that have been shown to influence transfer (e.g., transfer climate, support, opportunity to apply, etc.). It also incorporates the trainee to represent the constant as well as the shifting influence of relevant individual differences, and the trainee's self-regulatory process on the transfer process, including self-efficacy personality traits, cognitive ability, and experience (ibid.). Its main emphasis is on the repetitiveness of the training and transfer processes.

To complement the models, the past twenty years of transfer research portray a conceptual shift to focus on variables that intervene in the relationship between predictors and outcomes. A number of studies that investigate the indirect mediational and moderation influences of various transfer system variables (especially motivation) have increased (see, e.g., Kontoghiorghes, 2002; Awais Bhatti et al., 2013; Grohmann, Beller & Kauffeld, 2014; Zubairy, Mozie & Ghazali, 2015; Massenberg, Schulte & Kauffeld, 2017; Paulsen & Kauffeld, 2017; Seiberling & Kauffeld, 2017).

Entrepreneurship Training Assessment and Evaluation

Given the lack of standard and consistent interventions, assessments have become fundamental in improving contents, objectives and methodologies (Galvão & Marques, 2019). This lack of a standard model that is central to entrepreneurship training evaluation poses significant design and evaluation problems (Galvão & Marques, 2019; Ismail, 2015). Hence, Table 1 presents a list of summarized variables found in the literature as a prelude to identifying the convergence and divergence between entrepreneurship training evaluation and transfer of training models.

Table 1: Summary of Entrepreneurship training Studies

Predictor		**Author(s)**
Training Design	Training needs analysis	(Abeysekera et al., 2017)
	Content	(Botha et al., 2006; Haider et al., 2015; Keith et al., 2016; Ladzani and van Vuuren, 2003)
	Delivery	(Honorati & Chopp2013; Ladzani & van Vuuren, 2003; Yaacob et al., 2016)
Context	Environment	(Toutain et al., 2017)
	Ethical work climate	(Eslambolchi, 2012)
Individual characteristics	Age	(Matricano & Formicapp2017)
	Education level	(Rauth Bhardwaj, 2014; Jiménez et al., 2015)
	Racial composition and marital status	(Bali Swain and Varghese, 2014; Botha et al., 2006; Field et al., 2016; Rauth Bhardwaj, 2014)

Predictor		Author(s)
	Previous exposure/ experience in business or training	(Lilla Hortovanyi, 2009) (Botha et al., 2006)
	Sex/gender	(Berge et al., 2015; Field et al., 2016; Gine & Mansuri, 2019; Honorati & Chopp, 2013; Hunter & Lean, 2018; Karlan & Valdiviapp 2011; Matricano & Formicapp, 2017)
	Personal attributes Motivation	(Ladzani & van Vuuren, 2003)
Indicators of business practices	Business management (Record keeping, strategy, budgeting, demonstration of knowhow/ skills/ learning)	(Berge et al., 2015; Botha et al., 2006; Ismail, 2015; Karlan & Valdiviapp2011; Krause et al., 2016; Moberg et al., 2014; Shimbapp, 2018)
	Start-ups	(Gine & Mansuri, 2019; Ismail, 2015; McKenzie & Woodruff, 2014)
	Processing and packaging	(Ismail, 2015)
	Entrepreneurial innovativeness	(Botha et al., 2006)
Indicators of business performance:	Effectiveness	(Haider et al., 2015; Matricano & Formicapp2017; Rauth Bhardwaj, 2014)
	Financial related (Income Assets, investment, profitability)	(Berge et al., 2015; Botha et al., 2006; Gine & Mansuri, 2019; Karlan & Valdiviapp, 2011; Kessy & Temu, 2010; Shimbapp2018)
	Employees	(Gine & Mansuri, 2019)
	Success, growth, customer satisfaction	(Botha et al., 2006; Honorati & Chopp2013; Keith et al., 2016; Mrvanithamani & Ssandhya Menon, 2012)
Psychological indicators	Self-regulation	(Frese et al., 2016)
	Personal initiative, risk taking, need for achievement	(Frese et al., 2016) (Eslambolchi, 2012)
	Entrepreneurial Intention, Orientation	(Rauth Bhardwaj, 2014)(Botha et al., 2006)
	Entrepreneurial Readiness	(Olugbolapp2017)
	Confidence, self-esteem, empowerment	(Eslambolchi, 2012; Rauth Bhardwaj, 2014)
	Motivation, mindset, happiness	(Adem, 2008; Berge et al., 2015; Frese et al., 2016)
	Competence	(Lans et al., 2009)

Source: Authors' compilation from the literature

From the literature reviewed, the impact of entrepreneurship training programmes is seen to be assessed using a variety of indicators, which can be broadly classified into three categories each for predictors and outcomes. Predictors are broadly based in *training design, context and individual characteristics*; while outcomes are *business practice, business performance* and *psychological characteristics* (Ismail, 2015). Consequently, it is generally difficult to obtain a consensus on the effectiveness of these programmes because they differ significantly in terms of length, content and target group (Ismail, 2015; Shimba, 2018).

The literature revealed that the majority (17) of studies used trainee characteristics as predictors; especially 'gender', followed by 'ethnicity', 'marital status', 'education level', and lastly 'age'. Training design has also received some moderate attention with 8 studies: 4 on content, 3 on delivery, and only 1 dealing with training needs analysis. The 'work environment' was only addressed by 2 studies; yet theory and practice both insist on its critical influence on training application.

In the outcomes, the studies were fairly evenly distributed between three broad areas; of which two (2) are more fiscal-related—i.e., *performance and business practices like record keeping, budgeting, skills, effectiveness, income, and growth*; while one (1) is a broad outcome-based on psychological indicators, including *personal initiative, risk-taking, entrepreneurial intention, empowerment, self-efficacy, and motivation*. Interestingly, key areas like entrepreneurial innovativeness, readiness and competence have been side-lined. This is bound to have implications for HRD and micro-enterprise performance.

Furthermore, research on entrepreneurship training as HRD in different national and cultural contexts is limited (Bates et al., 2012). Meanwhile, the literature provides limited coherence in terms of the content areas investigated with limited evidence on the influence of learning strategies to the development of entrepreneurial competences and transfer of competences into entrepreneurial activity (Lans et al., 2009). Studies were found that adapt the Kirkpatrick Model, but not fully; including Botha et al. (2006), Haider et al. (2015) and Ladzani and van Vuuren (2003).

To map the convergence and divergence between training evaluation models and entrepreneurship training evaluation, the matrix in Table 2 was developed to synthesize between the reviewed models of transfer and entrepreneurship training evaluations. Table 2 shows the dispersion of mainstream transfer and entrepreneurship training indicators. These evaluations revealed no systematic approach to entrepreneurship training and its evaluation. The distinct lack of indicators specific to transfer of training in entrepreneurship training interventions proves that further research in training transfer is required.

The study also found that entrepreneurship training as HRD in SMEs has no prominent evaluation models due to its complexity, heightened by constrained resources, heterogeneity, informality, as well as HRDs interdependence with society (Galvão & Marques, 2019; Prediger & Gut, 2014). However, this is not an adequate excuse to avoid basing entrepreneurship training evaluation and assessment on scientific and systematic grounds for more sound findings, and to curb the transfer problem. Entrepreneurship training evaluations, like other training evaluations, require more evidence to inform the design and execution of effective training initiatives. Furthermore, today's rapidly changing business climate dictates that organizational success depends on the speed with which people can learn and transfer new knowledge.

Table 2: Matrix of Training Evaluation Model indicators

		Model and indicators				
Approach	**Level of training effectiveness**	**KM**	**L-TEM**	**BandFMTP**	**DMT**	**E TE**
Results oriented	Attendance		Showing up, participating or completing			
	Activity		Attention, interest, participation			
	Reaction/ learner perceptions	Learner perception of training	Learner perceptions		Intent to transfer	Psychological indicators (e.g. self-regulation, personal initiative, intention, readiness, self-efficacy, confidence, empowerment)
	Learning/ knowledge	Knowledge, attitudes and Skill expansion (Output)	Knowledge recitation and retention	Learning and retention		Knowledge, Learning
	Decision making competence		Immediate or recalled competence		Intent to transfer	Psychological indicators and business practices
	Task competence		immediate or recalled task competence			Business practices (e.g. start-ups, Record keeping, budgeting)
	Behaviour	Behaviour	Assisted or Full transfer	Transfer Generalization i.e. proximity (near or far) or complexity (creative or adaptive) and maintenance	Transfer at time 1 (Work behaviour, outcomes, evaluation of performance) Feedback: Transfer at time 2 (Work behavior, outcomes, evaluation of performance) Feedback: Repeat to check maintenance and modification of KSAs over time	Entrepreneurial innovativeness/ competence? **(No clear transfer indicators)**
	Outcomes/ Results	Org. success (ROI): reduced costs, reduced turnover and absenteeism, reduced grievances, improved	Effects of transfer on learners, co-workers, organization, community, etc.			Business performance indicators (e.g. income, sales, inventories, assets and the number of employees), effectiveness.

Approach	Level of training effectiveness	Model and indicators				
		KM	**L-TEM**	**BandFMTP**	**DMT**	**E TE**
		profits or morale, and increased quality and quantity of production.				
Process Oriented	Learning field			Training design and delivery (Principles of learning, sequencing Content)	Training Pre, During, Post (needs analysis)	Training design (e.g. content, delivery; experiential learning, constructivism, needs analysis)
	Organizational level			Work environment factors (Support, opportunity to use)	Relevant contextual environment	Org environment, ethical climate
	Individual level			Trainee characteristics (Personality, ability motivation)	Relevant trainee characteristics	Personal attributes (e.g. Sex/ gender, Age, Education level Experience, Exposure, motivation, personality)

Key

KM: Kirkpatrick Model
L-TEM: Learning Transfer Evaluation Model
BandFMTP: Baldwin and Ford Model of the Transfer Process
DMT: Dynamic Model of Transfer
ETE: Entrepreneurship Training Evaluations

Source: Authors compilation from the literature

Moreover, since most entrepreneurship training studies were observed to follow a results-oriented approach—albeit implicitly—we found that predictors like training needs analysis and work environment have received less attention than others like design, and delivery while the transfer models feature these as important aspects of training evaluation.

Discussion and Conclusions

This study's first research question was on the convergence and divergence of mainstream training transfer models and entrepreneurship training evaluations. In viewing the mainstream training transfer models and entrepreneurship training evaluation concurrently, we found that all mainstream models contain aspects of measurement of training transfer. The results-oriented models focus more on measurement of criterion responses, and less on assessing transfer as a dynamic interplay of inputs, throughputs and outputs; thus key factors like the work environment have not been prioritised. Another thing clearly lacking in these models is the notion of cyclical maintenance of training transfer over time. However, the updated Kirkpatrick Model of 2009 encompasses the learning context variables, including needs analysis and delivery though clear evaluation guidelines for these areas that were not found.

The process models perspective is that each transfer opportunity presents a set of contextual factors that constrain individuals who, at the same time, possess varying degrees of flexibility for their individual characteristics to operate, depending on the strength of the situation. These models also perceive that transfer, as work behaviour, can only be fully understood through acknowledgement and investigation of the interplay of training event, trainee characteristics, context, and criterion responses related to relevant tasks and activities. These models differ from the results-oriented models in that they focus mainly on transfer generalization and maintenance as key drivers for training effectiveness.

In the entrepreneurship training evaluations, we found a shortage of studies specific to transfer of entrepreneurship training, while a few studies partially adapted the Kirkpatrick Model. The studies were also seen to rely more on results-oriented approaches to measure training, whereas training is more of a process with inputs (participants, content, delivery, environment, etc.), throughputs (learning and retention), and outputs (application/transfer, results/outcomes). This leads to the conclusion that, without adequate analysis of the training process, as well as the magnitude of the transfer problem in entrepreneurship training, its eradiation will remain elusive. Of special interest is the distinct lack of studies on creativity and innovativeness in entrepreneurship training evaluations, which are its key drivers. The convergence of these evaluations with transfer models that incorporate aspects of creative or displacement transfer, or adaptive expertise, is key to help new knowledge generation with potential to drive growth and sustainability of micro-enterprise; and hasten their transformation from '*mice'* to '*gazelles'*.

Furthermore, individual trainee characteristics proposed in mainstream models differ slightly from those used in entrepreneurship training. We found mainstream models to largely propose psychological and personality traits, including self efficacy, motivation, and capacity and experience; while entrepreneurship training research largely used demographic characteristics like age, gender, ethnicity, marital status and education level as predictor variables. This converges with recent calls for personalization of transfer research, which entails digging for personal reasons that drive trainees to attend training; and studying how these affect transfer (Baldwin et al., 2012). Another convergence between the entrepreneurship training evaluation and transfer literature is the special focus on individual motivation—or readiness to learn and transfer—as substantial inhibitors or facilitators of transfer (Baldwin et al., 2012, 2017).

A divergence found is that in entrepreneurship training, the concept of entrepreneurial motivation is used more as a criterion rather than a predictor variable (see, e.g., Berge et al., 2015; Frese et al., 2016; Mensmann & Frese, 2019). We also detected that little attention has been paid to the indirect effects of motivation. Therefore, the study of transfer of entrepreneurship training would be well-informed by examining motivation—or readiness to learn—in mediating roles like others have done in different areas of HRD research (e.g., Grohmann et al., 2014; Massenberg et al., 2017); or moderation roles (e.g., Zubairy, Mozie & Ghazali, 2015).

The second research question on how to integrate different aspects of transfer evaluation models in entrepreneurship training evaluation has been addressed by presenting a conceptual framework that integrates process- and results-oriented training transfer models—particularly the often-referenced Baldwin and Ford model (1988)—using indicators of training design, work environment and trainee characteristics, with the indicators commonly used in entrepreneurship training evaluations to result in the model in Figure 7.

The model in Figure 7 can be used to assess transfer in entrepreneurship training interventions. It also adds an important dimension of training transfer proposed by Haskell (2001), i.e., creative transfer or adaptive transfer (Baldwin et al., 2012). We view this as the highest and most significant level of transfer since creativity and innovation are vital components of entrepreneurial success. The model has adapted several sub-dimensional variables that the literature has provided as important for the study of entrepreneurship training transfer. For example, the trainee characteristics of age, sex, education level and previous exposure are prominent in reviewed entrepreneurship training evaluations. Again, the Kirkpatrick Model of 2009 places emphasis on needs analysis and work environment factors of supervisor support, while the DMT model proposes that the relevant conditions and relevant trainee characteristics be present in the context (climate) for maximal transfer; and that the transfer process is iterative between time 1 (*generalization*) and time 2 (*maintenance*).

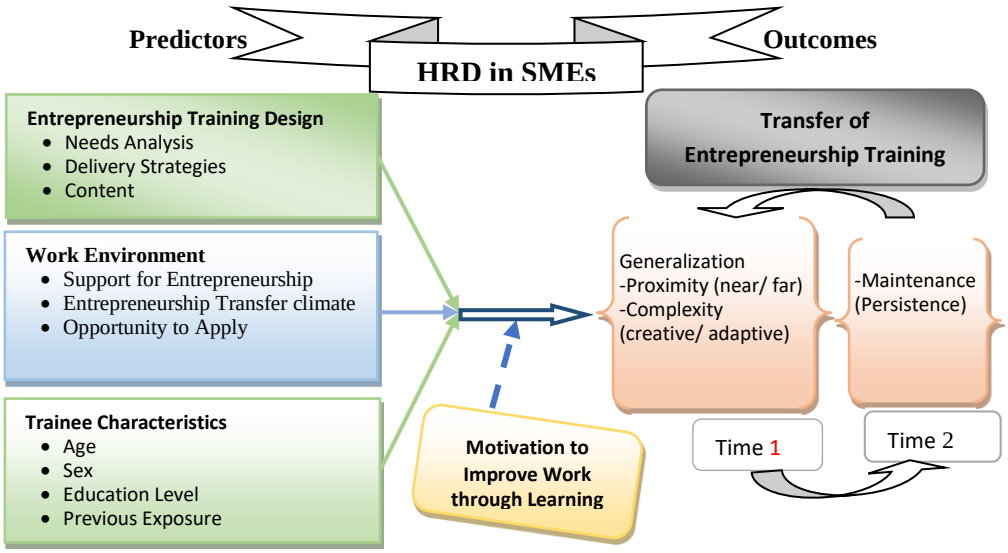

Figure 7: Conceptual Framework for Evaluation of Entrepreneurship Training Transfer

Source: From the Literature

Thus, in the framework, the training design includes needs analysis as a subdimension, and work environment predictors are support for entrepreneurship, entrepreneurship transfer climate, and opportunity to apply entrepreneurship training. Again, the LTEM introduced full and assisted transfer, which is also implicated for entrepreneurship training. The framework also incorporates the conceptual shift to focus on variables that intervene in the relationship between predictors and outcomes. It follows the study by Naquin and Holton (2002) to use "motivation to improve work through learning as a moderator" (Zubairy et al., 2015) in the relationship between predictors and transfer outcomes.

With this framework, entrepreneurship training evaluation can move from rhetoric to reality through systematic addition of richer information and knowledge related to trainees, trainers, and organizational contexts; and their effects on training transfer. Hence, one can address questions related to entrepreneurship training in MSME settings to determine which factors enhance the capability to leverage business results and economic growth through investment in learning as a HRD initiative.

Implications for Future Research

Future research may investigate transfer of entrepreneurship training through the utilisation of integrated models to study transfer of training as HRD in SMEs using quantitative approaches. This is called for to enhance the generalisability of findings and scalability of training interventions. The study of full and assisted transfer also needs consideration to understand which type works best.

Studies to enhance the development of indicators specific to the transfer of entrepreneurship training—like training design, and contextual factors—would also see the diversification of the HRD field, and broaden the body of knowledge on transfer systems and transfer problems. Also required on this platform are studies linking transfer system indicators to creativity and innovation as types of training transfer most vital in entrepreneurship. Such studies can be used to inform training and other HRD interventions on how to transmit creativity and innovation, which is highly required for entrepreneurial success.

Moreover, a search for personal values linked to the transfer of entrepreneurship training is vital as it has been acknowledged that HRD, as an integrated human interaction system, requires a study of individual motives and drives behind the success or failure of training and HRD efforts. Studies exploring the meaning attached to entrepreneurship training, values linked to training, and other socially constructed agendas involved in the training by participants, and even trainers, would provide information to enhance the field. Again, the genderedness of the transfer of training in SMEs is also a key topic for study as it will enhance efforts for the advancement of women in the business environment, which is increasingly competitive with fast-paced technological advancements.

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