THE EFFECT OF ORGANIZATIONAL CLIMATE ON TRANSFER OF TRAINING – A
STUDY OF ASA GHANA

BY

EUNICE AWORTWI-TANDOH
(1011000267)

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DECLARATION

I do hereby declare that this work is the result of my own research and has not been presented by anyone for any academic award in this and any other university. All references used in the work have been fully acknowledged. I bear sole responsibility for any shortcomings.

EUNICE AWORTWI-TANDOH

(1011000267)

DATE
CERTIFICATION

I hereby certify that this thesis was supervised in accordance with procedures laid down by the University.

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PROF. STEPHEN ADEI       DATE

(SUPERVISOR)
DEDICATION

To my husband Martinson Gyimah, my parents Mr & Mrs Awortwi-Tandoh.

You have been my source of strength.
ACKNOWLEDGEMENT

This project would not have been possible without the support of many people. Many thanks to my supervisor, Professor Stephen Adei who read my numerous revisions and helped me develop my work well.

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Most importantly, I wish to thank my husband, Martinson Gyimah and beloved parents, brother and sisters for all the love and support they gave me throughout my masters’ education.
Table of Content

Declaration.................................................................................................................. i
Certification ................................................................................................................ ii
Dedication .................................................................................................................... iii
Acknowledgement ...................................................................................................... iv
Table of Content ....................................................................................................... v
Table and Figures....................................................................................................... viii
Abstract .................................................................................................................... ix

Contents

<table>
<thead>
<tr>
<th>CHAPTER ONE</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.0 INTRODUCTION</td>
<td>1</td>
</tr>
<tr>
<td>1.1 BACKGROUND TO THE STUDY</td>
<td>2</td>
</tr>
<tr>
<td>1.2 STATEMENT OF THE PROBLEM</td>
<td>4</td>
</tr>
<tr>
<td>1.3 RESEARCH OBJECTIVES</td>
<td>6</td>
</tr>
<tr>
<td>1.4 RESEARCH QUESTIONS</td>
<td>6</td>
</tr>
<tr>
<td>1.5 HYPOTHESES</td>
<td>6</td>
</tr>
<tr>
<td>1.6 SIGNIFICANCE OF THE STUDY</td>
<td>6</td>
</tr>
<tr>
<td>1.7 SCOPE OF THE STUDY</td>
<td>7</td>
</tr>
<tr>
<td>1.8 LIMITATIONS OF THE RESEARCH</td>
<td>7</td>
</tr>
<tr>
<td>1.9 ORGANIZATION OF THE STUDY</td>
<td>8</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>CHAPTER TWO</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.0 TRANSFER OF TRAINING AND ORGANIZATIONAL CLIMATE</td>
<td>9</td>
</tr>
<tr>
<td>2.1 INTRODUCTION</td>
<td>9</td>
</tr>
<tr>
<td>2.2 TRANSFER OF TRAINING</td>
<td>9</td>
</tr>
<tr>
<td>2.3 WHY THE STUDY OF TRANSFER OF TRAINING</td>
<td>11</td>
</tr>
<tr>
<td>2.4 INVESTMENT IN TRANSFER OF TRAINING</td>
<td>13</td>
</tr>
<tr>
<td>2.5 FORMS OF TRANSFER</td>
<td>14</td>
</tr>
</tbody>
</table>
2.6 LONG VERSUS SHORT TERM TRANSFER................................................................. 16
  2.6.1 Short-term Transfer.......................................................................................... 16
  2.6.2 Long-term Transfer.......................................................................................... 17
2.7 FACTORS AFFECTING TRANSFER OF TRAINING.............................................. 19
  2.7.1 LEARNER CHARACTERISTICS ...................................................................... 19
  2.7.2 INTERVENTION DESIGN AND DELIVERY ...................................................... 20
  2.7.3 WORK ENVIRONMENT INFLUENCES.............................................................. 22
2.8 ORGANIZATIONAL CLIMATE............................................................................. 25
2.9 DEVELOPMENT OF THE CONCEPT OF ORGANIZATIONAL CLIMATE.......... 26
2.10 MODELS AND FRAMEWORKS: ORGANIZATIONAL CLIMATE LINK TO TRANSFER OF TRAINING.................................................................................. 29
  2.10.1 Noe and Schmitt (1986)................................................................................ 30
  2.10.2 Baldwin & Ford (1988)................................................................................ 30
  2.10.3 Laker R. Dennis (1990) – The Dual-Dimensionality of Training Transfer ......... 33
  2.10.3.1 The Time Dimension .............................................................................. 33
  2.10.3.2 Generalizability Dimension .................................................................... 33
  2.10.4 Rouiller & Goldstein (1993): Organizational Transfer Climate ..................... 35
  2.10.5 Ikramullah Shad’s (2008) Organizational Climate and Transfer of Training .... 36
2.11 EVALUATION OF TRAINING: KIRKPATRICK’S TRAINING EVALUATION MODEL (1959) 41
2.12 STRATEGIES FOR ENSURING TRANSFER OF TRAINING.............................. 42
  2.12.1 WHAT THE TRAINER MUST DO ................................................................. 43
  2.12.2 WHAT THE TRAINEE’S SUPERVISOR MUST DO....................................... 44
  2.12.3 WHAT THE TRAINEE MUST DO ................................................................. 46
  2.13 CONCLUSION.................................................................................................... 47

CHAPTER THREE ..................................................................................................... 48
3.0 METHODOLOGY .................................................................................................. 48
3.1 INTRODUCTION .................................................................................................. 48
3.2 RESEARCH DESIGN ........................................................................................... 48
3.3 STUDY POPULATION ......................................................................................... 48
3.4 SAMPLING AND SAMPLING PROCEDURE ...................................................... 49
# TABLES AND FIGURES

## TABLE
1 – Forms of transfer .................................................. 15
2 – Breakdown of the sample size ...................................... 49
3 – Demographic analysis ................................................. 55
4 – Mean scores of all questions for 145 respondents .......... 56
5 – Frequency distribution of responses ............................ 58
6 – Question-wise frequency distribution of responses for availability of management support ........................................... 59
7 – Question-wise frequency distribution of responses for availability of peer support .................................................. 60
8 – Question-wise frequency distribution of responses for budget availability .............................................................. 60
9 – Question-wise frequency distribution of responses for motivational level ................................................................. 61
10 – Question-wise frequency distribution of responses for self ability/efficacy .......................................................... 62
11 – Question-wise frequency distribution of responses for opportunity to perform ............................................................ 62
12 – Question-wise frequency of responses for training design ................................................................. 63
13 – Question-wise frequency distribution of responses for transfer of training .............................................................. 63
14 – Collinearity statistics .................................................... 65
15 – Omnibus tests of model coefficients ............................. 66
16 – Logistic regression predicting likelihood of reporting transfer of training ................................................................. 67

## FIGURES
1 – Baldwin & Ford (1988), Transfer of Training model ........ 32
2 – Rouiller & Goldstein (1993), Organizational transfer climate ................................................................. 35
3 – Ikramullah Shad’s (2008), Organizational climate & transfer of training .............................................................. 37
ABSTRACT

One of the main factors to ensure improved organizational performance is training. When training is conducted, trainees are equipped with new knowledge and skills with the expectation that the new learnt skills will be transferred to the organization. The climate in which transfer occurs is very critical to ensuring that transfer is possible.

The main objective of this research was to identify how organizational climate can affect transfer of training using a micro finance organization in Ghana. The problem area identified was the low levels of transfer which after careful analysis was concluded to be caused by organizational climate. This led to the formulation of the hypothesis. The study was conducted on 189 participants of ASA Ghana which served as the sample size for the study. The participants were drawn from the Greater Accra and Ashanti Regional branches of the organization. The instrument for collecting data was a questionnaire which measured the perception of respondents about the seven elements of organizational climate (management support, peer support, budget availability, motivational level, opportunity to perform, training design, self efficacy/ability) and transfer of training as a composite element.

A pilot test was conducted and improvement made to the questionnaire based on suggestions made. After all corrections had been effected the study was carried out. Result of the research showed that there was the elements of organizational climate had an effect on transfer of training leading to the acceptance of the hypothesis that organizational climate has an effect on transfer of training. Recommendations were made to improve upon management support which came out to be the highest element of organizational climate that affected transfer of training.
CHAPTER ONE

1.0 INTRODUCTION

Training is essential in developing the human resource base of an organization to ensure sustainable growth and long-term success. Training according to Goldstein & Ford, (2002) is the systematic acquisition of rules, concepts, skills, or attitudes resulting in improved performance in another environment. Swanson (1995) also defines training as a process of systematically developing expertise in individuals for the purpose of improving performance. It is the main antidote against technological and skills obsolescence to ensure that organizations remain current and up-to-date in today’s rapidly changing and turbulent environment.

Organizations spend billions of dollars worldwide each year on training and ensuring that the training programmes are engaging and exciting for participants. Whether it’s an online, distance, classroom, coaching, or on-the-job training programme, what matters most is that at the end of the training programme, participants will be able to reproduce and implement what has been learnt back in the job. According to Ken Blanchard (2013) 50% of new skills and new knowledge vanishes if not reinforced within 24 hours.

For training to be effective, organizations need to ensure that trainees will be able to use what was learned during training back on the job. This therefore means that it is necessary to create a climate that ensures transfer of training is possible. Thus the kind of climate under which a worker finds himself would determine his ability to transfer or not.
Climate according to Schneider (2008) has been described as an experimentally based description of the work environment and, more specifically, employees’ perception of the formal and informal policies, practices and procedures in their organization.

Hellriegel and Slocum, (1994) and James and Jones (2004) made an important distinction between psychological and organizational climate. Individuals’ own perceptions of the work environment constitute psychological climate at the individual level of analysis, whereas organizational climate has been proposed as an organizational or unit-level construct. Organizational climate is therefore the collective view of the people within the organization as to the nature of the environment in which they work.

1.1 BACKGROUND TO THE STUDY

ASA Ghana is a non-profit financial organization that started operating in 2007.

ASA Ghana’s mandate is “to assist women to improve the conditions of their lives and status in the communities in which the live in”. This is pursued through:

- Provision of micro-financial services for women
- Capacity Building
- Community Development
- Information sharing

ASA Ghana aims at socio-economic development of the target group (women) through cost-effective micro-credit operation, which leads the way towards self-dependency of target people and the organization as well. ASA Ghana pursues its main objective by extending microfinance
services to poor women groups, for the purpose of investing such a facility in self-employment ventures, thereby improving their earning capacity and their standard of living. With this in mind, ASA Ghana employs over three hundred (300) staff most of which are fresh graduates, who serve in various capacities to render these services to the target communities. The bulk of employees in the organization are loan officers who meet with clients on a daily basis to assist them acquire funds for their business and take payments for the loans given. In order to help workers perform better and achieve more, the organization from time to time engages in several forms of training programmes to equip them with the requisite skills and know-how in order to perform their tasks effectively and efficiently.

All staff upon employment engage in a 2 week training programme at the various branches across the nation. This training is to equip them with the requisite skills and knowledge for the task ahead. After these training programmes, staff are evaluated to measure their level of understanding and ability and performance during the training. In addition, intermittently, training programmes are intermittently organized for staff in the organization. One recent training programme organized was for area and regional managers to enlighten them on the new Bank of Ghana reporting system. Other training programmes are organized branch wise for staff in a particular branch depending on the problem at hand. For example, if it is noticed that a particular branch is struggling with collecting overdue payments from its members, a special training will be organized for that branch to teach them how best they can resolve the problem. Most training programmes are organized in terms of ranking in the organization. Training programmes could be for loan officers, branch managers, area managers and regional managers.
With all these investments made, transfer is one of the key areas that is of much concern to the organization.

1.2 STATEMENT OF THE PROBLEM

Organizations over the years have expected that training leads to organizational success. Transfer of training to organizations which would serve as the conduit leading to organization success does not occur in most cases and has caused millions of dollars over the years to go down the drain without results. This has led to series of research over the years to understand why transfer has not been possible.

One of the earliest researches done in this area was by Joao Adamor Dias Neves (1988) in his study of the role of organizational climate upon training effectiveness in Small and Medium sized firms in Brazil. His study identifies the key role organizational climates has on training transfer.

He quotes Clement and Aranda (1982) which states that the organizational setting to which the trainee returns is an important factor which accounts for the success of management training, in the sense that the organizational climate in which the trainee works can have marked influences on a manager’s attempt to apply concepts learned in a training programme.

He concludes that the transfer of training to job performance depends on the existence of a climate in which workers are encouraged to put their training into practice on return to-the-job settling and this can only be achieved if there are effective working relationships between supervisors, trainees (workers) and trainers.
Noe (1986) states that environmental favorability is an important factor influencing the subsequent transfer of training. The study included on both situational or task constraints and the perceived social support for training. Mohammed et al (2013) cites (Tracy et al 1995) that the features of the organizational climate have been empirically justified as having tremendous impact on training transfer. They go further to make an analogy that states that “an operation in which the patient is lost is indeed not a successful one neither to the patient’s relations nor the doctors that conducted it thus, a training exercise in which what is learnt is not transferred to the workplace is a failed training.”

Thus organizations are basically aiming at transfer in order to achieve success after training. However less than 10% of expenditure in training only translates into improved performance on the job (Kontogheorges, 2001; Cheng & Ho, 2001). This is seriously alarming as Grossman R., & Salas E. (2011) reported that in only US organizations up to USD 125 billion is spent yearly on training and development programmes.

The climate settings in the organizations have proved to be non-supportive thereby inhibiting transfer of training to a large extent and causing organizations to loose millions of dollars in training to no avail. This research is will focus on organizational climate and its key elements and how organizational climate can impact on transfer of training. The study will focus on ASA Ghana.
1.3 RESEARCH OBJECTIVES

The objectives of this study are as follows:

1. To determine whether organizational climate has an effect on transfer of training.
2. To identify the main constituents of organizational climate
3. To identify which elements of organizational climate are key indicators for transfer
4. To examine how transfer of training can be achieved

1.4 RESEARCH QUESTIONS

- Does organizational climate have an effect on transfer of training?
- Which elements are key indicators for transfer to occur?
- How can transfer of training be achieved in an organization?

1.5 HYPOTHESES

This study investigates the effect organizational climate has on the transfer of training back to the organization.

The main hypothesis of the thesis is as follows:

- $H_0$ – There is no significant effect of Organizational climate on Transfer of Training
- $H_1$ – There is a significant effect of Organizational climate on Transfer of Training

1.6 SIGNIFICANCE OF THE STUDY

The banking sector undergoes rapid changes and high level competition on continues basis. This has necessitated constant and continues training and education.

The study will make a number of contributions in transfer of training research.
1. This thesis will contribute to a greater understanding of the nature of the organizational climate factors and transfer of training and will also look at the organizational climate factors that cause transfer of what workers have learnt into their everyday jobs.

2. It will increase the body of knowledge related to organizational climate and transfer of training in the Ghanaian context.

3. It will help identify how organizational climate may promote or inhibit transfer in ASA Ghana Limited and finally it will develop strategies that will ensure that organizations promote a positive climate to ensure that transfer of training and ultimately performance.

1.7 SCOPE OF THE STUDY

The study will focus mainly on organizational climate and training transfer and the effect the former has on the latter in ASA Ghana.

1.8 LIMITATIONS OF THE RESEARCH

Whilst this thesis makes significant contribution to research, the researcher acknowledges that there are several limitations to the study.

These limitations affect the generalization of the findings and are outlined below:

- Analysis of this research are limited to the organizational climate of one organization in the micro-finance industry
- The geographical coverage of this study is limited to only Greater Accra Region.
1.9 ORGANIZATION OF THE STUDY

The thesis is arranged in five chapters, a bibliography and appendices.

Chapter One (1) describes the background, research problem, and hypothesis, outlines the significance and defines the scope and limitations of the study.

Chapter two (2) is the literature review. The chapter will review both theoretical and empirical studies in the area of study to inform readers.

Chapter three (3) is about the methodology. This will explain the population, sampling procedure and sample size for the study and chosen instrument of analysis.

Chapter four (4) will be devoted to analysis and discussions of findings received from the data collected. It will also discuss the implications of the study, its limitations and suggest possible areas for further research.

The final chapter will conclude the study with a summary of the main points from each chapter and make major recommendations.
CHAPTER TWO

2.0 TRANSFER OF TRAINING AND ORGANIZATIONAL CLIMATE

2.1 INTRODUCTION

Training is considered a key factor in overall improvement in the performance of employees. Thus training programmes are designed to ensure that these goals are achieved. Noe (2002) defines training as “a planned effort by a company to facilitate employees’ learning of job-related competencies”. After training occurs, organizations expect that the trainees transfer the learnt knowledge and skills back to the organization for improved performance. Research has shown that transfer is sometimes not possible. For transfer to be possible, one area to be concerned about is organizational climate.

The main objective of this chapter is to discuss into details the main components or elements of organizational climate that can inhibit or facilitate transfer. The chapter will begin with delve into transfer of training, forms of transfer, factors affecting transfer, organizational climate, models and frameworks that link organizational climate to transfer of training and strategies of ensuring transfer of training.

2.2 TRANSFER OF TRAINING

As any training is guided by objectives, an evaluation must help to gauge whether the goals set forth were attained. One of the key criteria for evaluating the effectiveness of any formal training program is the transfer of training to the job (Kirkpatrick, 1967). Transfer of training is a process
of facilitating efforts to make use of the learned behaviors leading to better results in the post-training context.

According to Burke & Hutching (2007) training transfer generally refers to the use of trained knowledge and skills back on the job. Conventionally speaking, “transfer of training” is the application of knowledge, skills and attitudes learned from training on the job and subsequent maintenance of learning over a period of time (Baldwin and Ford, 1988). Positive transfer is indicated by acquiring knowledge and skills in an off-the-job context, application of that learning on the job, and its maintenance over a reasonable period of time (Newstrom, 1986). In other words, training transfer is the evidence that learning is actually being applied to the job setting for which it was intended.

Training transfer, as it applies in this research, is concerned with a trainee’s ability to apply knowledge, skills and abilities learned in a formal course of instruction back to the workplace (Springs, 2007). It is defined as the degree to which individuals effectively apply the skills and knowledge gained from a training program to a job situation (Baldwin and Ford, 1988).

Transfer of training refers to the extent to which trainees apply the knowledge, skills, and attitudes gained from the training back to the workplace (Mandl et al 1991 cited in Tuijnman, 1996). Holton (2000) explained it as, “The effective application, generalizability and maintenance of new knowledge, skills, and abilities to the workforce, as a result of undertaking and educational strategy.”
Transfer takes place when our existing knowledge, abilities and skills affect the learning or performance of new skills or tasks. In other words, when learning in one context with one set of materials impact on performance in another context or with different but related set of materials, then transfer has occurred. (Bhawani Shankar Subedi, 2004). For transfer to occur, “learned behavior must be generalized to the job context and maintained over a period of time on the job” (Baldwin & Ford, 1988).

2.3 WHY THE STUDY OF TRANSFER OF TRAINING

Training has always been considered as one of the most important tools employed to bring about overall improvement in the performance of employees. Training programs are designed to realize desired behavior changes that are reflected in attitudes, skills, and knowledge (Blumenfeld & Holland, 1971). Training, as we understand from Rouiller and Goldstein (1993) is a systematic acquisition of skills, rules, concepts, and attitudes in one environment that results in improved performance in another environment. Others view training from the business perspective by stating that “training refers to a planned effort by a company to facilitate employees’ learning of job-related competencies” Noe (2002).

Training is also understood with respect to the teaching/learning process and its subsequent evaluation. Many models have been used by training specialists; however, Kirkpatrick’s (1959) four-level taxonomy is more popular. It is by far the most comprehensive approach since it extends focus beyond knowledge and skills, acquired during training, to the workplace climate that essentially facilitates in behavior change required for the implementation of training.
programs. Traditionally, training activities were designed to provide instruction on job related
tasks and to orient newcomers to the organization’s goals and practices (Greenhaus, Callanan &
Godshalk, 2000). Moreover, training has also been associated with socializing new employees
into their jobs’ best interaction and patterns and role requirements (Daft & Steers, 1986).
Organizations with training departments normally perform the role of imparting specific
technical and managerial skills required by employees to advance for higher-level jobs.
Greenhaus, Callanan & Godshalk (2000) explained training in terms of three approaches.

First, “training while working,” involves apprenticeship within the same department of the
employee.

Second, “working while training,” involves a formal training program, challenging projects, or
rotates newcomers among different departments or projects.

The third, “full-time training,” links recruit to the training department that oversees their
rotations through different departments or assigns “special” projects.

For effective training, it is necessary that employees are ready for creating a learning
environment. The next step is the application of training knowledge and skills in the job-setting.

This concept is identified as “transfer of training” that refers to trainees’ effective and continuous
application of what they learned in training (knowledge, skills, behaviors, cognitive strategies) to
their jobs (Noe, 2002). From the viewpoints above, we identify that training involves a change in
thinking and evaluation leading training departments in organizations to establish training groups
to initiate and implement cognitive change (Daft & Steers, 1986).
This highlights the relevance of training in work environment as the primary objective where, in addition to learning and retaining new material, employees must apply training content to improve performance at the work environment (Desimone Werner & Harris, 2002).

Research proves that any study on training will not be considered complete unless it includes the most important construct of ‘transfer.’ The quality of trainee, trainee characteristics, as well as the training environment will never be able to achieve the objective of training program until and unless the trainee has been able to transfer benefits of training to the workplace. In other words, effectiveness of training effort is directly proportional to the level of its transfer, the measurement problems notwithstanding.

2.4 INVESTMENT IN TRANSFER OF TRAINING

Organizations spend enormous time and money on training to facilitate employees’ learning of job-related competencies (Noe el al., 2006). Earlier, research by Georgensen (1982) estimated that only about 10 per cent of all training experiences are transferred from the training environment to that of job. These findings were later cited by Detterman& Sternberg (1993) as 10% rate of workplace utilization of what has been learned in a training program. To explain the phenomenon, the authors believe that only technical skills and not the training based on general principles are transferable. In a different study, Robinson and Robinson (1995) also observed that less than 30% of training is truly transferred on to the job (as cited by Ikramullah Shad, 2008). Later, Latham &Wexley (2002) suggested that although 40 per cent of content gets transferred immediately after training, this figure falls down to 25% after 6 months and 15% after one year (as cited by Ikramullah Shad, 2008).
According to Training Magazine’s industry report, the training estimate was assessed around $50 billion annually by U.S. companies (Dolezalek, 2004). Keeping these cost estimates in view, one can imagine the dollar figure lost when only 10% to 30% of the investment on training can actually get utilized by U.S. corporations (Detterman & Sternberg, 1993, Robinson and Robinson, 1995).

In another study Anita C. Springs (2007) cites a research by Molinino (2003) who found that only 51% of training investment resulted in improved employee performance, and 41% resulted in increased organizational performance. That same study also found that only 62% of individuals studied, initially applied what they had learned back to the organization. Six months later, that figure dropped to 44%. Finally, a year later, only 34% of the individuals were still using the knowledge attained during their training on their jobs (Molinino, 2003).

### 2.5 FORMS OF TRANSFER

There are many different forms of transfer. To determine if training transfer is successful it is often necessary to know the goals of the training program and more significantly if those goals are linked to the strategic goals of the organization and not to assume training transfer in the general sense. Barnard et al., 2001, provide an overview of the different forms of transfer, (Table 1), and give an explanation of the different forms of transfer.
Table 1 – Forms of Transfer

<table>
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<th>Transfer</th>
<th>Explanation</th>
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| Positive transfer | Extent to which trainees have acquired knowledges, skills and attitudes, which can be applied effectively in work practice  
Previously acquired knowledges, skills and attitudes facilitate the learning of new knowledge, skills and attitudes | Baldwin & Ford, 1988; Jelsma, 1989               |
| Negative transfer | Extent to which an undesired effect occurs after following a course  
Previously acquired knowledge, skills and attitudes hinder the acquisition of new knowledge, skills and attitudes | Baldwin & Ford, 1988; Jelsma, 1989; Gick&Holyoak, 1987; Patrick 1992 |
| Far transfer      | Transfer when the initial learning task and the subsequent tasks to be learned differ substantially                                                                                                         | Gick&Holyoak, 1987; Gielen, 1995; Tannenbaurn and Yukl, 1992 |
| Near transfer     | Transfer when the initial learning task and the subsequent task to be learned differ only slightly or not at all                                                                                           | Gick&Holyoak, 1987; Gielen, 1995; Tannenbaurn and Yukl, 1992 |
| Low-road transfer | Transfer based on intensive and varied training, and occurring by means of automatic use of acquired knowledge and skills in a new context                                                              | Salomon & Perkins, 1990                         |
| High-road transfer| Transfer based on consciously abstracting of already acquired knowledge and skills from one context to another                                                                                         | Salomon & Perkins, 1990                         |
| General transfer  | The trainee acquired certain working methods, knowledge and skills which can be used in tasks other than the original learning task                                                                         | Gick&Holyoak, 1987                              |
| Specific transfer | The learning task is so specific that no transfer can be expected to other tasks                                                                                                                             | Gick&Holyoak, 1987                              |
| Horizontal transfer | Transfer from one task to transfer                                                                                                                      | Patrick, 1992                                   |
| Vertical transfer | Transfer within a certain task with growing expertise                                                                                            | Patrick, 1992                                   |

Different Forms of Transfer (Barnard et al, 2001)
The table above illustrates the different forms of transfer that exist. In as much as it is necessary to know the type of training that would be relevant for the success of the organization it is necessary to know which form of transfer will achieve the goals of the organization desired. For example, a very specialized maintenance course (technical training), which teaches to maintain an updated version of a technical system, will focus on acquiring specific transfer (Barnard, Veldhuis, van Rooij, 2001). Another type of training may focus on horizontal transfer where transfer is from one task to another.

2.6 LONG VERSUS SHORT TERM TRANSFER

Another form of transfer is the Long-term versus Short term transfer. This form of transfer is very necessary when determining the type of training to be considered. For example, one could ask, “after this training session will the transfer be needed in the short term or long term?”

2.6.1 Short-term Transfer

The success of transfer of training in the short-term can be greatly attributed to three factors: supervisor support, trainee’s perceived relevance of training, and trainee’s motivation (Axtell, Maitlis, & Yearta, 1997). Taking this concept to a deeper level, Laker, (1990), describes near transfer (short-term transfer) as “the application of learning to situations similar to those in which initial learning has taken place”. The theory of near term transfer is based on the presentation and development of the training program and suggests several ways to increase short-term transfer by following their near term recommendations (Yamnill & McLean, 2001). These recommendations were initially researched by Clark and Voogel, 1985 and elaborated upon in Yamnill et al, 2001.

There were five basic suggestions offered to increase short-term transfer:
1. Familiarity: if the training material and program is reflective of the workplace, there may be an increase in near transfer (Baldwin and Ford, 1988):

2. Specificity: if trainees know exactly where and how the training is going to be used and applied in their job, near transfer may increase (Clark et al, 1985):

3. Repetition: this involves over-learning the trainee to increase near transfer (Noe, 1986):

4. Procedures: emphasize the task at hand more often and this may increase near transfer (Clark et al, 1985):

5. Limit training: restrict the training to exactly what the trainee is being prepared to perform in the workplace (Clark et al, 1985). By following Laker, 1990, “Identical Elements Theory”, an organization may be able to affect the outcome of short-term transfer.

2.6.2 Long-term Transfer

The critical factor in the success of long-term transfer is the success obtained during the first month, short-term transfer, after the completion of training, when the individual starts working (Axtell et al., 1997). Although initial success is critical, there are other factors that will play a role in training transfer over the long haul (Axtell et al., 1997). Far transfer (e.g., long-term transfer), is “evidenced by the ability to apply a particular skill, or bit of knowledge, to different situations differing from those encountered during original learning” (Royer, 1979). The concept of far transfer is just the opposite of near transfer. More clearly stated, “far transfer is the application of learning to situations dissimilar to those of the original learning events (Yamnill & McLean, 2001). In order to facilitate long-term transfer, near term concepts must not be used while creating variety and digging deeper into the “why” training is necessary, is important (Yamnill, & McLean, 2001).
In conjunction with the concepts developed for near term transfer noted in the previous section, the same authors offer suggestions to increase far term transfer:

1. Ensure the trainees understand the underlying principles, concepts, and assumptions of the task at hand (Goldstein, 1986):
2. Have trainees practice in different context and develop variety as they practice (Goldstein, 1986):
3. Constantly encourage trainees to discuss and apply the training in situations that would be most beneficial for them (Noe, 1986):
4. Encourage trainees to use their new skills in situations other than those for which they were initially intended (Goldstein, 1986).

The “Principles Theory” suggested “is critical to far transfer because knowledge can be abstracted and connected to new problems” (Yamnell & McLean, 2001). If trainees are given the opportunity to practice their new skills and have a deeper understanding of the principles and concepts involved, chances are that when challenges and problems arise in the long term, they will fall back on these skills (Yamnell, & McLean, 2001). Long-term workplace transfer is the key criterion of interest for this study and several of the research studies above suggest a connection to the independent variables within this study (e.g., supervisor & peer support, organizational climate & culture and relapse prevention) and facilitating successful long-term transfer.
2.7 FACTORS AFFECTING TRANSFER OF TRAINING

Burke & Hutchins (2007) in a comprehensive research of approximately 170 articles categorized factors affecting training transfer as Learner Characteristics, Intervention Design and Work Environment. These are discussed below.

2.7.1 LEARNER CHARACTERISTICS

“A learner’s characteristics influence training outcomes; that is, one of the more enduring conceptualizations in the psychology literature is that an individual’s ability to motivation affects performance” (Burke & Hutchins, 2007; Sackett, Gruys, & Ellingson, 1998). This is one of the first means of ensuring transfer – the learner. The ability of the learner to transfer depends on the following: the learner’s intellectual ability or otherwise known as cognitive ability, self-efficacy, the motivational level, job variables, and personality trait. Hunter and Schmidt (1996) concluded in their research that cognitive ability has been found to be the best general predictor of performance across a variety of jobs. This is true to a large extent however; the environment of the learner could affect the ability to transfer despite the learner’s intelligence. Self-efficacy is commonly defined as the belief in oneself, one’s capability to achieve a goal or an outcome. James E. Maddex (2000) quotes Bandura (1997) that, “the basic premise of self-efficacy theory is that people’s self beliefs in their capability to produce desired effects by their own action are the most determinants of the behavior of people choice to engage in and how they persevere in their efforts in the face of obstacles and challenges”. Motivation is also another key determinant of a learner’s ability to transfer. Motivation can be seen from different angles such as training motivation, pre-training motivation, motivation to learn, motivation to transfer, intrinsic and extrinsic motivation. Here again the focus is on the learner and his ability to be motivated to
transfer. This means invariably that if one’s motivation is not supported the learner might lose its motivation. The personality of the individual can influence trainee performance. Naquin and Holton (2002) found that trainees with high positive affectivity through learning have higher motivation to improve upon work performance. The learner’s characteristic to transfer can be influenced by the perceived utility or value associated with transfer (Burke & Hutchins, 2007). It was reported in the same that managers who believe in the utility of training or value the outcomes training will provide are more likely to apply skills learned in training.

Perceived value or utility of training can be influenced by trainees’ evaluation of:

- The credibility of the new skills for improving performance
- A recognized need to improve their job performance
- A belief that applying new learning will improve performance
- The practicality of the new skills for ease of transfer

(Rouna et al, 2002; Warr & Burnce, 1995; Yelon, Sheppard, Sleight & Ford, 2004)

Learner characteristic on transfer of training lastly is also influenced by job and career variables. A trainee who was able to improve performance on the current or future jobs mostly rated high on these variables. Transfer is positively influenced by a trainee’s; career planning, career exploration, job involvement and the degree of organizational commitment.

2.7.2 INTERVENTION DESIGN AND DELIVERY

The second group of constructs that transfer directly or indirectly is through their impact on learning includes intervention design and delivery. This section will summarize prior works on identification of learning needs, the identification of learning goals, content relevance, prominent instructional strategies and methods, self-management strategies, and instructional media as
relevant to training transfer. Needs analysis is the process of identifying the gap between the competencies which are required for the effective performance of a job and the competencies actually possessed by the job holder (Bediako, 2008). Needs analysis is supposed to be conducted before any training can take place. Most training programmes fail because most organizations did not conduct a proper assessment of needs. Moreover the researcher also indicates that though a lot of research has gone into needs assessment to ensure identification of appropriate training needs, there are very minimal research on the link between needs assessment and transfer. The second area under intervention design and delivery is goal setting. Goals setting have been found to help individuals regulate their behavior by directing attention and action, mobilizing energy expenditure or effort, prolonging effort over time and motivating the individual to develop relevant strategies for goal attainment (Burke & Hutchins, 2007; Brown, 2005; Locke & Latham, 2002). Kontoghiorhes (2001) found that the development of learning goals and objectives was significantly correlated with transfer, indicating that participants are likely to transfer when they have a clear understanding of what knowledge and behavior are required after training. Also, the content of a training programme is said to affect transfer. According to Bates (2003) the content validity of training is closely relevant to the ability to transfer. Recent research has found that there is a strong link between content validity and transfer especially within one month after the training. Moreover, in a research most trainees’ indicators responded that one of the key indicators of a successful training is the content validity. For transfer to be possible, then instructional strategy or methods must be considered. How a training programme is conducted or delivered and the method of the training can to a large extent affects transferability of the things learnt. For example, if in a training, the instructor during his delivery presents a more dictator than facilitator role, it is very likely that the trainees may not go
back practicing what was learnt because they feel that the method that was used did not relate to them. Self-management strategies work to equip trainees with the necessary skills to help them transfer successfully back to the workplace, such as the use of self-generated positive feedback (Burke & Hutchins, 2007).

### 2.7.3 WORK ENVIRONMENT INFLUENCES

Work environment is a major influence on transfer. Work environment influences are the climate in the organization that will ensure that transfer is possible. Though the learner’s characteristics and the organization’s intervention design and delivery are very important and affects transfer, the work environment is the final phase and a key determinant for transfer to be possible. For example, a learner could be very intelligent, highly motivated and go through a training programme that could be described as perfect with an excellent training design and delivery. The learner returns to the work place fully poised to transfer. But then everyone is not interested and even management isn’t willing to help achieve the goals of training with an excuse such as low budget etc, the obstacles before the training programme still exist. Transfer will become a fight to win. The work environmental frustrations is what most learners go through which makes transfer just unachievable despite the fact that they had just had an excellent expensive training. This section will explain in detail factors of how work environment can affect transfer.

Strategic Link: Training programmes must be linked to the strategic direction of the organization. Lim & Johnson (2002) found that Korean trainees perceived higher transfer when their learning outcomes matched trainees departmental goals. The focus here is, “what happens when the trainees return to the job: will there be a need for what has been learnt?” linking the
training programme to the strategic direction of the organization and therefore to the departmental goals means that measures will be put in place to ensure that the work environment is transfer friendly. For example, if a learner goes for a training programme on how to use a Human Resource Information System to manage staff data the strategic link will mean that upon return from the training the system have been installed and other measures to make the process successful will be in place. This means that though needs analysis for the trainee is very necessary, if the training programme is not linked to the strategic goals of the organization the training will not be worth it.

Transfer Climate: The climate within the organization can either inhibit or facilitate transfer. Thus it could be a positive climate or a negative one. Features of a positive transfer have been identified as cues that prompt trainees to use new skills, consequences for correct use of skills and remediation for not using skills, and social support from peers and supervisors in the form of incentive and feedback (Burke & Hutchins, 2007; Rouiller & Goldstein, 1993). Also Richman-Hirsch (2001) found trainees who perceived a supportive transfer climate were more likely to use goals to support transfer of skills from a customer service skill training than those that perceived an unsupportive transfer climate. Bates & Khasawneh (2005) states that transfer climate have been found to help explain the relationship between organizational learning culture and perceived innovation.

Supervisor/Peer Support: The most consistent factor explaining the relationship between the work environment and transfer is the support trainees receive to use their new skills and knowledge (Burke & Hutchins, 2007; Clarke, 2002). Lim & Johnson (2002) also identified that
discussions with supervisor on using new learning, supervisor involvement in training, and positive feedback from supervisors were forms of support most recognized by trainees as positively influencing their transfer of learning. It is very important to note that one’s motivation though very good will be very limited if support from the team and management is not available. A good support system is a key feature to transfer of training.

Opportunity to Perform: One of the key indicators of a positive transfer of training onto the work place is the opportunity to use the new learning in the work setting (Gaudine & Saks, 2004; Lim & Morris, 2006). Clarke (2002) added that the biggest impediment to transfer of learned skills is the limited opportunity to perform the skill on the job. He went on to say that to make transfer possible managers should consider modifying the work load of employees in order to give them the space to practice what they have learnt.

Accountability: Accountability is defined as the degree to which the organization, culture and/or management expects learners to use trained knowledge and skills on the job and holds them responsible for doing so (Brinkerhoff & Montesino, 1995; Kontoghiorghes, 2002; Burke & Hutchins, 2007). According to Bates (2003), “assessment of transfer makes trainees, trainers, and others accountable for transfer success and helps create a culture that values learning and its application to the job.” Russ-Eft (2002) also adds that supervisory sanctions can be used as a situational element to enhance responsibility to transfer.
2.8 ORGANIZATIONAL CLIMATE

Organizational climate is a concept that deals with staff members’ perceptions of the working environment. This climate is directly influenced by administrators which in turn affects the motivation and behaviors of the entire staff (Raza 2010).

Katz and Kahn (1996) assert that the climate in an organization reflects the type of people who compose the organization, the work processes, means of communication and the exercise of authority within the individual organization.

The climate of an organization is thought to represent the perception of objective characteristics by organizations members whiles Cooper (2003) describes organizational climate as “people’s perception of their working environment with regard to caring and friendliness.” In other words, the interaction of workers and management should create a healthy organizational environment (Raza 2010).

Organizational climate forms part of the broader climate concept, which includes aspects of the social environment that are consciously perceived by the organizational members (Patterson et al., 2004). According to Litwin and Stringer (1968) organizational climate is a set of ‘measurable properties of the work environment’, based on the collective perceptions of the people who live and work in the environment, and whose behavior is influenced by their perceptions.” Therefore we can say that organizational climate plays important role in setting the atmosphere conducive for a particular organization (Raza2010).
According to Moran & Volwein (1992) as cited in Michael C.G. Davidson (2000), organizational climate is a relatively enduring characteristic of an organization which distinguishes it from other organizations:

1. Embodies members collective perceptions about their organization with respect to such dimensions as autonomy, trust, cohesiveness, support, recognition, innovation and fairness.
2. Is produced by members interaction
3. Serves as a basis for interpreting the situation
4. Reflects the prevalent norms, values and attitudes of the organization’s culture and
5. Acts as a source of influence for shaping behavior.

Organizational climate has much to offer in relation to its ability to explain behavior of people in the workplace. According to Michael C.G. Davidson (2000) in an empirical research conducted, climate has a considerable impact upon organizational effectiveness. Thus the role of climate is said to be crucial in any organizational improvement process – such as training and development – which will require the implementation of a major organizational change or innovation.

For the purposes of this review, work environment is used to also mean organizational climate.

2.9 DEVELOPMENT OF THE CONCEPT OF ORGANIZATIONAL CLIMATE

According to Kuashik Kundu (2007) the earliest reference to organizational climate is found in the article of Lewin, Lippet & White (1939). He explains that this article is focused on the experimentally created social climates on a number of group teenage boys. However, he adds that the author fails to provide any conceptual framework or the technique of measurement of
organizational climate. The article’s main emphasis is on the relations between leadership style and so-called “social climate”.

Fleishman (1953) also mentions climate in an article which discusses the development of leadership attitude and its implementation through the measurement of behavioral scales. Though Fleishman discusses “leadership climate” as a construct he does not explain the concept of climate in detail.

Argyris (1958) comprehensively discusses climate in his attempt to diagnose the group dynamics in a bank. He introduces the concept of organization climate. Argyris defined climate in terms of formal organizational policies, employee needs, values and personalities.

Forehand & Gilmer (1964) also defined organizational climate as a “set of characteristics that:

a) Described the organizational and distinguish it from other organizations

b) Are relatively enduring over time

c) Influence the behavior of people in the organization

Gregopoulus (1963) define organizational climate as a “normative structure of attitudes and behavioral standards which provided a basis for interpreting the situations and act as a source of pressure for directing activities.

In an extensive research work by Litwin and Stringer (1966), a very comprehensive framework for organizational climate was introduced. They provided six dimensions for organizational climate that were: Structure, Responsibility, Reward, Risk, Warmth, and Support.
In 1968, Litwin & Stringer again made studies on the influence of leadership on the motivation and behavior of organizations and found that different styles of leadership can create different climates and once created such climates affects motivation and correspondingly performance and job satisfaction.

James and Jones (1974) conducted major reviews on previous relevant researches of organizational climate and identified three (3) principal approaches namely; Multiple Measurement – Organizational Attribute Approach (MMOAA), Perceptual Measurement – Organizational Attribute Approach (PMOAA), and Perceptual Measurement – Individual Attribute Approach (PMIAA). Organizational climate was defined according to these approaches. The Multiple Measurement-Organizational Attribute Approach definition to organizational climate is a “set of characteristics that (a) distinguish the organization from the other organizations, (b) are relatively enduring over time, and (c) influence the behavior of the people in the organization (Forehand and Gilmar, 1964). It treats climate as synonymous with the organizational condition. The Perceptual Measurement-Organizational Attribute Approach operationalizes climate via individual perceptions of organizational main effects. Campbell et al (1970) defined Organizational Climate as “set of attributes specific to a particular organization that may be induced from the organization, deals with its members and its environment. The Perceptual Measurement-Individual Attribute Approach views climate as a summary evaluation of events based upon the interaction of actual events and the perception of these events. Schneider and Hall (1972) provided the most appropriate definition for this approach.
They presented Organizational Climate as a set of global perceptions held by individual about their organizational environment.

Their studies also revealed the following:

1. That there should be a distinction between organizational attributes and individual attributes approach

2. That individual attributes approach must use the phrase “Psychological Climate” instead of “Organizational Climate”.

2.10 MODELS AND FRAMEWORKS: ORGANIZATIONAL CLIMATE LINK TO TRANSFER OF TRAINING

This section will review some models and frameworks that have significantly contributed to the understanding of the constructs of how organizational climate affects or impacts upon transfer of training.

Some of the models he examined are:


5. Ikramullah Shad’s (2008) “Proposed model in relation to Organizational Climate and Transfer of Training”
2.10.1 Noe and Schmitt (1986)

According to Ikramullah Shad (2008) literature makes it evident that the study of transfer of training variables are more meaningful when viewed in the context of trainability, a concept defined by Noe and Schmitt (1986) as “the degree to which the training participants are able to learn and apply the materials emphasized in the training program”. Wexley and Latam (1981) explained the dimension of environment in an equation as “Trainability = f (Ability + Motivation). Ability to transfer is described by Latham and Frayne (1989) and Burke (1997) as linked to a behavioral change in the training context as the degree to which trainees are capable of coping with situations that threaten skill maintenance.

Motivation to transfer on the other hand, according to Burke (1997) is the trainee’s desire to use the knowledge and skills learned during training. Noe (1986) suggested that for motivation to transfer to exist the trainees must exhibit confidence in using skills along with belief that applying new skills may solve work-related problems or improve performance.

2.10.2 Baldwin & Ford (1988)

Baldwin and Ford (1988) two of the most prolific authors published their work in transfer of training. They reviewed existing research on the subject and suggested areas for future research studies. One of the major areas they were critical about was the lack of a strong theoretical framework and the limited availability of research in the subject matter.

The research conducted by Baldwin and Ford (1988) was aimed at providing direction for the investigation in the future. The following gaps were identified:
1. “Test various operationalization of training design and work environment factors that have been posited to have an impact on transfer.”

2. “Develop a framework for conducting research on the effects of trainee characteristics on transfer.”

Baldwin and Ford (1988) developed a model of transfer of training which highlighted three major areas which are training inputs, training outputs and conditions for transfer. For transfer to be possible, training inputs which consists trainee characteristics, training design and work environment must be in place. The researchers found that trainee characteristics and work environment affected transfer in a direct manner.

The model also focused under the condition to transfer two major important areas; generalization and maintenance.

In 2002, Noe explained these factors in a more practical way. Generalization according to Noe (2002) “is the ability of trainee to apply learned capabilities such as verbal knowledge, motor skills, etc to the job-related problems and situations that are similar but not completely identical to those encountered in the learning environment”. Maintenance refers to “the process where newly acquired capabilities are continuously used over time (Noe, 2002).

Noe (2002) goes on to state that for generalization and maintenance to occur, the capabilities must be learned and retained. He asserts that the training design, trainee characteristics and work environment influences learning, retention maintenance and generalization.
The diagram above illustrates transfer of training according to Baldwin & Ford (1988). The process begins with training inputs, training outputs then the conditions of transfer. Work environment has been identified in this model as a key training input for transfer to occur. This model affirms Burke and Hutchins (2007) research on the factors affecting transfer of training where it also identifies work environment as a key factor to transfer of training. Thus though trainee characteristics and training design is necessary, without the right environment transfer may be impossible.
2.10.3  *Laker R. Dennis (1990) - The Dual-Dimensionality of Training Transfer*

Laker (1990) presented a model which explained a two dimension of the transfer phenomenon. These are “time dimension” and “generalizability”. Time dimension focuses on two main stages; transfer initiation and transfer maintenance, while generalizability focused on near and far transfer.

2.10.3.1 The Time Dimension

Time-based (temporal) dimension includes the following two stages:

**Transfer Initiation**: Laker (1990) defined transfer initiation as “the degree to which the trainee initiates or attempts to apply on the job, the training he or she has received”. Thus in order for the skills learned and retained to be useful they must be applied to the job. For this to be possible, support must be provided to the trainee. Support may come in the form of financial assistance, helping the trainee set goals, provide encouragement and getting feedback.

**Transfer Maintenance**: According to Laker (1990), transfer maintenance is the degree to which trainee persists in applying training received on the job. Maintenance looks at permanent change and the capability to retain the learned skill, knowledge and attitudes on the job for a longer period of time.

2.10.3.2 Generalizability Dimension

Generalizability is “the ability to apply skills in contexts that are very different from the ones encountered during training” (Clark and Voogel 1985).

Under generalization, transfer distance and the concept of near and far transfer have been well documented. Both of these concepts are explained below:
**Near Transfer**: Near Transfer is the extent to which the individual applies knowledge and skills of training to a similar situation in which training had taken place. Desimone, Werner & Harris, (2002) consider it as an ability to directly apply back on the job what has been learned in training with very little adjustment or modification. In literature, generalization has also been termed as “transfer distance”, so in near transfer, skills learned in training are similar to ones required for job performance. Such skills include tasks of technical and repetitive nature. The basis here is proximally psychological and physical fidelity. Laker (1990) quotes the following factors that influence the achievement of ‘near transfer’:

- Maximizing similarity between training program and workplace.
- Specificity of where and how to apply training.
- Encouragement of over-learning.
- Emphasis on procedural nature of task.

**Far Transfer**: It is expanding upon or using what was learned in training in new or creative ways (Desimone, Werner & Harris, 2002). Authors have referred to “far transfer” as a distinction between skill reproduction and skill generalization (Simon and Werner, 1996). “Transfer through principles emphasizes the understanding of underlying assumptions and principles and their extension to novel and abstract situation, thus facilitating transfer” (Laker 1990). The researcher identifies the following factors believed to exert hypothetical influence on far transfer achievement:

- Better understanding of underlying concepts.
- Extensive practice in different and novel context.
- Encouragement to discuss and practice freely in training.
- Encouragement to apply in novel work environment.
2.10.4 Rouiller & Goldstein (1993): Organizational Transfer Climate

The model by Rouiller and Goldstein (1993) explains the relationship between learning in training, organizational climate, and trainee performance in the job-setting with an emphasis on support at the organizational level. Their study covered employee perception of transfer of training climate. They conducted analysis of manager trainees of fast-food restaurants who revealed an improvement in performance when they worked in a more positive organizational transfer climate. It was also found that performance of manager trainees was positively correlated with the level of learning in the training. “This research suggests that organizational transfer climate is a tool that should be investigated as a potential facilitator for enhancing positive transfer of training into the work environment.” (Rouiller and Goldstein, 1993).

Figure 2 - Rouiller & Goldstein (1993): Organizational Transfer Climate

![Diagram of Organizational Transfer Climate](source: Rouiller & Goldstein (1993))

The model by Rouiller & Goldstein (1993) also explains the impact of organizational transfer climate (work environment) on transfer of training. In this model it identifies organizational climate as a key element in training transfer behavior leading to job performance rating. Thus for
the trainee to be ready to transfer the climate in which the trainee finds himself must be supportive for transfer to occur.

2.10.5 Ikramullah Shad’s (2008) Organizational Climate and Transfer of Training

The study conducted by Shad’s (2008) developed a model for his PhD thesis in the influence of organizational work environment in transfer of training. The model he developed is what the researcher used in this research. The factors considered for the model touched on both organizational provisions and other human factors. The basis of his model was on Tracey, Tannenbaum, and Kavanagh (1995) and Rouiller and Goldstein's (1993) study which asserted that "various training-related cues in work environment can facilitate or hinder the application of newly trained behaviors for both new and experienced supervisors."

The model specifically developed for this study involved areas of social support, resource support, and other measures that consider eight factors of work environment such as management support, peer support, technological support, budget availability, physical and aesthetic environment, opportunity to perform, workload, and workplace religiosity.
Factor 1: Management Support

The researcher draws on with various researches that attest to the fact that management support has a significant impact on transfer of training. He refers to Baldwin & Ford's research which relates to supervisory support as a multi-dimensional construct by nature. He further explains
that "in order to formulate interventions that affect improvement in the work environment, there is a need to carefully study all possible variables constituting supervisory support."

He observed from various researches that when trainees are confident that their supervisor supports the application of newly developed knowledge and skills back to their jobs, they do well to transfer the new competencies back to the job (Bates et al., 2000; Brinkerhoff & Montesino, 1995). Lim & Johnson (2002) also confirm that work environmental factors related to supervisors were among the strongest factors of affecting transfer of training. It is also noteworthy that supervisory support also positively affects the trainee’s attitude towards the training, which in turn has a direct effect on effective transfer of training (Huczynski and Lewis, 1980).

Factor 2: Peer Support

Peer support is also said to have a significant influence performance after training. It is known as the extent to which colleagues support the application of learning on the job. Studies indicate that there is a positive effect of peer support on the trainees motivation to transfer (Clark et al., 1993) and Rouna, Leimbach, Holton & Bates (2002). Bates, et al (2000) also found that peer support was a significant predictor of training transfer. Peer support also extends its impact beyond the immediate physical space. Hawley and Barnard (2005) suggest that peer support is significant factor even across geographic distances.

Factor 3: Technological Support

Technological support is also one of the elements that has an effect on transfer of training. However, it depends on the perceived levels of task complexity and the role of technology in order to achieve the task. A research by Rouiller & Goldstein (1993), "points out that innovation
in technology and the new generation of programmed instruction leading to computer-aided training with positive implications on transfer on technology”. In another research by Gibson (1992) he points out the use of "distance learning" as a leading trend in technology that also affects transfer. It is also important that after training, employees should come back to an environment where there is a provision of the technology needed to perform their jobs in order to reduce the complexity of effectively and efficiently transferring training (Patrick, 1992; Klein and Ralls, 1997).

Factor 4: Budget Availability

A budget is a planned financial preparation for an activity to be conducted. every training programme has financial implications and these implications affect transfer of training to a large extent. Financial availability has a direct impact on the training design and the quality of training provided and also goes further to affect what is done after training. For example, staff who are trained on the use of a software means that the organization should be willing to invest in the purchasing of that software so staff can use to perform their activities after the training has been received.

Factor 5: Physical and Aesthetic Environment

Physical and aesthetic environment has an important contribution towards the quality of training received and its application. Rouiller, (1989) and Russell, Terborg, & Powers, (1985) in their studies revealed that the physical environment impacts on the workers performance back on the job. Thus the infrastructure greatly influences the level of performance and worker motivation and satisfaction, and thus raise the transfer level. One of the important aspects of training transfer
is to address the gap between training environment and work environment. In this light, studies show that trainees returning to a supportive work environment appear to show greater utilization of skills learned during training (Baumgartel, et al, 1984; Broad & Newstrom, 1992; Foxon, 1995; Rouiller, 1989). Since aesthetics is a vital part of the physical environment, it may effect upon reduced employee stress, increased interest at work, and thus play a part in improving transfer of training.

Factor 6: Opportunity to Perform

Holton et al (2000) state that opportunity to perform actually enables trainees with adequate resources to use their learned skills on the job. Providing employees with the opportunity to perform improves the efficiency of transfer and application. Seyler et al (1998) in his studies found that opportunity to use trained skills was one of the key environmental factors that motivated transfer of training. Moreover, Clark (2002) in his study identified that opportunity to use learnt skills during training had a positive impact upon the transfer process. Current research by Lim & Johnson (2002) also revealed that opportunity to use new learning was a primary source for transfer.

Factor 7: Workload

Workload is also another area of the work climate that affects transfer. Workload pressure is the influence of work quantity, high performance expectations in less time period, or simply more work per given time. In a survey, Brown (2005) found workload and motivation for learning as determining factors for the aggregate time spent in e-learning courses. Marx (1982) also observes that, time management skills along with delegative leadership style should be adopted to balance
out workload among employees in case if time pressure for completion of a project poses a high risk situation.

Factor 8: Workplace Religiosity

Weaver and Agle (2002) maintain that the topic of religious beliefs and its impact on management has received few investigations and thus too little attention. Moreover, considering importance of complexities with religiosity in the workplace they find religious expression to be always influential. Everyone can perform positively if the management around (family, society, state) does not leave a person alone to do otherwise. The level of religiosity also has a positive and significant relation with regularity pertaining to worker’s voluntary work.

2.11 EVALUATION OF TRAINING: KIRKPATRICK’S TRAINING EVALUATION MODEL (1959)

Kirkpatrick (1959) presented a training evaluation model, on which he worked during his doctoral dissertation. It is comprehensive enough to consider that any training evaluation of transfer effectiveness without the application of Kirkpatrick’s taxonomy remains incomplete (Olsen & James, 1998). In 1959, Kirkpatrick described five different kind of environments namely: preventing, discouraging, neutral, encouraging and requiring. He explained that the first two environments - preventing and discouraging, inhibit a trainee from transferring even if the person was capable of transferring or was motivated to implement the new learnt skill. The neutral environment is more of an indecisive one and not popular in the working environment. The last two - encouraging and requiring - facilitated transfer of learnt
skill onto the job. In his study, he explained that apart from other inputs and factors, supervisor/managers play a key role in providing the right environment for transfer to occur.

In 2006, Kirkpatrick & Kirkpatrick developed a framework that identified four major levels of training evaluation. These were; reaction, learning, behavior and results. The first two levels can be possibly measured in the training facility, however, change in a person’s behavior requires four conditions:

1. The person must have a desire to change.
2. The person must know what to do and how to do it.
3. The person must work in the right climate.
4. The person must be rewarded for the change.

The (c) highlights on the right climate in order to change ones behavior after training. This goes on to explain that without the right climate transfer may be inhibited.

2.12 STRATEGIES FOR ENSURING TRANSFER OF TRAINING

In Bediako’s (2008) book on Professional Skills in Human Resource Management, he details out a step-by-step process in ensuring transfer of training to the work place. He explains that transfer of learning can be facilitated through the collaborative effort of the trainer, trainee's manager or supervisor and the trainee himself.

He list the activities each player must perform before during and after training in order to ensure transfer is possible.
2.12.1 WHAT THE TRAINER MUST DO

Before the training
Involve managers, supervisors and trainees in the learning needs identification and training design process, to be sure they all see the programme as relevant and important.
 Arrange for the head of the organization to sign course invitation letters and emphasizing the importance of training.
 Channel invitation letters to course participants through their immediate supervisors so that they will explain to their subordinate participants what the course is about and why it is important that they should attend.
 Meet with trainees' supervisors to discuss possible barriers to transfer of training to eliminate or reduce barriers and encourage transfer.
 Structure the training programme into phases
 Develop a pre-training, during-training and post-training support guide for the trainees' supervisors.
 Train Managers to teach some of the training topics.

During training
Emphasize during the first session of the programme, behavioral objectives
Emphasize benefits trainees stand to derive by applying new knowledge or skill on the job
Incorporate job related projects or activities into the training programme, to demonstrate direct application to the job
Have trainees maintain an "ideas and application" notebook to record key concepts and how they propose to apply them on the job
Bring trainees and their supervisors together in a "relapse prevention" session at the tail end of the training programme to identify the barriers to transfer to the job, and plan how to overcome them.

Have each trainee write out, at the end of the programme a plan of specific actions they are going to take to transfer new skills to the job; keep a copy and review it with the trainee a few weeks later.

**After the Training**

Contact trainees to provide support and help solve problems in transferring new skills to the job

Send a follow-up survey to trainees and their supervisors to assess how new skills have been applied on the job, to identify and deal with barriers to transfer, and to remind them of key concepts and their applications.

Give a follow-up refresher course to reinforce key concepts and skills, and to help resolve trainees transfer problems.

Send to trainees regularly additional readings or new items to support transfer of new skills.

**2.12.2 WHAT THE TRAINEE’S SUPERVISOR MUST DO**

**Before the Training**

Take responsibility for briefing team members who will be attending training programmes about course objectives, content, methodology, application to the job and benefits.

Make it clear to team members that enhanced performance levels are expected after training.

Develop work related projects or assignments to which trainees can apply new skills after training.
During the Training

Protect trainees from interruptions during the programme.

Visit trainees and, where possible, and sit in on some of the sessions to demonstrate support and involvement.

Assign trainee's normal workload to others during training.

Monitor attendance of trainees at all training sessions.

Teach some of the topics as far as possible.

Participate in a "transfer of learning" session at the end of the programme to identify possible barriers to transfer and plan how to overcome them.

Negotiate a "contract" with the trainee specifically how the trainee will transfer new skills to the job, and what support will be provided.

After the Training

Meet regularly with trainees back on the job, to discuss new knowledge or skills, and how to eliminate barriers to transfer.

Assign trainees immediately to projects or tasks which require transfer of new knowledge or skills to the job.

Give immediate positive reinforcement to each trainee who demonstrates transfer of new skill on the job.

Assign an experienced co-worker to help the trainee as needed.

Actively use new skills, terminology, and ideas taught in the programme in all interactions with trainees.
Give preference for promotions to trainees who successfully transfer new skill to the job.

Remind trainees regularly that change is challenging and difficult, but necessary.

### 2.12.3 WHAT THE TRAINEE MUST DO

**Before the Training**

Meet with supervisor to discuss programme objectives, content, methodology, and application to the job.

Complete all advance readings and assignments before the programme begins.

**During the Training**

Link up with another trainee as "partner" to learn together and help each other in transferring new skills back to the job.

Maintain an "ideas and application" notebook to note key concepts and applications to the job.

Participate actively in exercises and discussions, to ensure understanding of concepts and new knowledge.

Write out a plan, at the end of the programme, stating how they will transfer new skills to the job; give a copy to the trainer for later review.

**After the Training**

Review course materials, action plans and negotiate a "contract" with immediate supervisor on how they will transfer new skills to the job, and the support they will need from the supervisor.

Find a mentor in the organization who will support in transferring new ideas and skills to the job, and provide guidance, counseling and constructive criticism.
Continue to work with the "training partner" and other trainees, to solve problems and improve transfer of new skills.

2.13 CONCLUSION

Transfer of training is the ability to transfer what one has learnt from a training exercise back to the job. There are various forms of transfer, and supervisors must be aware of these when facilitating transfer. Transfer of training can only be possible provided the right climate and environment is provided the worker to perform. A worker’s organizational climate is mostly his known by his own perception. Thus if the worker feels the climate is supportive and therefore conducive for transfer, transfer may be possible and vice versa. Thus for example, if the worker feels that the climate is motivational and there is even a reward system for climate, the worker will be more willing to transfer than a hostile environment. Finally the chapter dealt with strategies that will ensure that transfer is possible focusing on the trainer, the trainee’s supervisor and the trainee. These strategies are aimed at helping the organization develop ways of creating a supportive environment for transfer to occur.
CHAPTER THREE

3.0 METHODOLOGY

3.1 INTRODUCTION

A research methodology is an organized discussion of methods used in the subject area of study (Horn, 2009). The chapter presented an approach and methodology adopted to achieve the outlined objectives of the study. It discussed the research design, the instrument, design and delivery, the sampling selection procedure, data sources, data collection and preliminary data analysis and presentation methods.

3.2 RESEARCH DESIGN

The study took the form of a cross-sectional survey to determine how organizational climate affected a learners ability to transfer learning to the work place. The study was conducted at ASA Ghana an NGO into microfinance which currently has 54 branches across the country.

3.3 STUDY POPULATION

The study population consisted of all banking employees who had worked with ASA Ghana for at least 12 consecutive months in the Greater Accra Region and Ashanti Region branches of ASA Ghana. These were comprised of loan officers, branch managers, area managers and regional managers. The two branches combined was a total of forty-four (44) branches with two hundred and seventy staff (270) in total. The two regions were chosen as a population because they had the largest number of branches and employees as compared to the other regions. The study population is a multicultural, with mainly Ghanaian and a few Bangladesh people.
3.4 SAMPLING AND SAMPLING PROCEDURE

3.4.1 Sample size

The sample size was made up of all staff that had been in employment with ASA Ghana for at least 12 months in the Greater Accra Region and the Ashanti Region. The purposive sampling technique was first used here to identify staff whose working period in ASA Ghana was not less than 12 months. This selection process was done with the aid of the Human Resource Manager who provided a list of staff names and date of employment. The reason for using staff who had gained at least 24 months was because it within that period they may have had more than one form of training and enough time to exhibit what was learnt. The total sample size reached was 189 workers. The sample was made up of: loan officers – 139 and managers – 50 (managers were inclusive of branch, area and regional managers). The table below illustrates the areas and number of staff who make up the total sample size.

Table 2 – Breakdown of the sample size

<table>
<thead>
<tr>
<th>Name of Area</th>
<th>Number of branches</th>
<th>Number of employees above 1 year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Odokor</td>
<td>3</td>
<td>12</td>
</tr>
<tr>
<td>Lapaz</td>
<td>4</td>
<td>18</td>
</tr>
<tr>
<td>Amanfrom</td>
<td>3</td>
<td>14</td>
</tr>
<tr>
<td>Kaneshie</td>
<td>3</td>
<td>13</td>
</tr>
<tr>
<td>New Town</td>
<td>4</td>
<td>17</td>
</tr>
<tr>
<td>Tema</td>
<td>4</td>
<td>20</td>
</tr>
<tr>
<td>La</td>
<td>4</td>
<td>16</td>
</tr>
<tr>
<td>Location</td>
<td>Count</td>
<td>Total</td>
</tr>
<tr>
<td>---------</td>
<td>-------</td>
<td>-------</td>
</tr>
<tr>
<td>Taifa</td>
<td>4</td>
<td>15</td>
</tr>
<tr>
<td>Aboabo</td>
<td>4</td>
<td>16</td>
</tr>
<tr>
<td>Kwadaso</td>
<td>4</td>
<td>18</td>
</tr>
<tr>
<td>Kronum</td>
<td>4</td>
<td>17</td>
</tr>
<tr>
<td>Atonsu</td>
<td>3</td>
<td>13</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>44</strong></td>
<td><strong>189</strong></td>
</tr>
</tbody>
</table>

The researcher in consultation with the Human Resource Manager was given the permission to self-administer questionnaires to the various participants. Participants were allowed a few minutes off their duties to be able to complete the questionnaire in private and in confidence of any interference. Participants who could not answer questionnaire at the said time were given ample time to complete and return to the researcher.

### 3.4.2 Inclusion and exclusion criteria

The inclusion criteria were all banking staff at the branches that were available and willing to participate. The exclusion criteria were banking staff that were not available or not willing to decide to participate.

### 3.5 SOURCES OF DATA COLLECTION

Data for this study was obtained from primary and secondary sources. The secondary data was gathered from the review reports on the Human Resource Management of the organization. The research technique used to source the primary data was the use of questionnaires. The questionnaires provided information on worker interpretation of the climate in which they
worked in and how it affected their ability to transfer learning. Copies of the questionnaire are attached as Appendix 1.

3.6 RESEARCH INSTRUMENT
A structured self-administered questionnaire was used to collect data from the participants. The research consisted of three sections: Section A comprised the demographic information of the participant. Section B and C was adapted and modified from a PhD thesis by Ikramullah Shad (2008) which comprised 34 Organizational Climate statements and 16 transfer of training statements measured on a five-point Likert scale (“strongly agree” to “strongly disagree”). The value of five (5) was given to the highest level of organizational climate (strongly agree) and the value of one (1) was given to the lowest level of organizational climate (strongly disagree). The questionnaire was structured with close ended questions in order to ensure quick and easy completion of the questionnaire.

3.7 VALIDITY AND RELIABILITY
A draft questionnaire was submitted to the supervisor for expert scrutiny to ascertain the relevance of each item and to ensure the content validity of the instrument. Pre-testing was done by a draft questionnaire which was self-administered at a group of 10 banking workers from different microfinance organizations to fill and carefully give their opinions about the clarity of the questions. In light of the responses and comments received a number of questions were refined and rephrased to ensure clarity while others were deleted.
3.8 DATA COLLECTION METHOD

Clearance was issued from the researcher’s University to dispatch a letter to the Human Resource Manager of ASA Ghana for permission to conduct the survey. The period of data collection was 8 weeks. Over the 8 week period the sample was drawn and questionnaires self-administered. The researcher was personally responsible for the distribution and collection of all questionnaires. Due to the nature of work in the branches, the researcher had to schedule all appointments with branches after 3pm and spend at least 1 hour at the branch to ensure that the forms were filled and submitted. In areas where the forms could not be completed in the time period which the researcher was available, a different time was allocated for collecting the questionnaire. Confidentiality and anonymity were ensured throughout the execution of the study as participants did not have to disclose personal information or details on the questionnaire. Participants were also informed that it was a voluntary process and had every right to withdraw from the study if they wished to do so. After the data was collected from the various branches, it was captured electronically for the purpose of analysis.

3.9 LIMITATION OF THE STUDY

Firstly, because it was a survey research, the study used a self-reporting tool of measurement. This form of research is based on participant subjective perceptions to an issue and may be seemed to be biased in one way or the other. It is however possible that participants either over or under rated the organizational climate in which they find themselves leading to their ability or inability to transfer learning.
Secondly, because the sample was chosen from only staff who had worked in the company for 12 consecutive months it is possible that individuals who were not allowed to participate could have different responses. Same is for those who refused to participate.

The findings of the study may not be generalized to banking staff in other organizations as the different environment and climate prevailing in other organizations may impact on their ability to transfer or not.

3.10 PRELIMINARY DATA ANALYSIS

Out of 189 questionnaires printed and distributed, 145 were returned which is a response rate of 76.71%. The field data were screened and vetted for consistency, accuracy and completeness and analyzed using Microsoft Excel spread sheets, and statistical package for social sciences (SPSS version 16) was used to analyze the generated data. Descriptive statistical analysis was employed to analyze mean scores and frequency distribution tables for the interpretation of findings. The mean scores measured average scores, minimum scores, maximum scores and standard deviation scores of which was derived from the positive and negative responses to the questionnaire. Frequency tables were also developed to analyze the frequency distribution of responses from either “strongly disagree” to “strongly agree”.

A collinearity statistics was tested on the independent variables to find out if they are highly correlated. The tolerance values which was greater than 0.4 proved a non existence of multicollinearity. To measure the dependent variable transfer of training, a composite scale was derived from finding the average for each person and appropriate it to the nearest whole number. Logistic regression analysis was applied to determine the extent of influence exerted by the
predictive variables (elements of OC) on the dependent variable (transfer of training). To test the hypothesis, individual scales were used, thus it was a multivariate analysis hence no need to conduct a reliability test. The analysis proved that all of the seven elements of organizational climate exert some level of effect on transfer of training but their explanatory power is not the same. Conclusions were therefore made based on the majority effect of how individual scales of organizational climate had an effect on transfer of training.
CHAPTER 4

4.0  DATA PRESENTATION & ANALYSIS

4.1  INTRODUCTION

This chapter presents the results of the data analyzed in two parts: the first part is describes the overall findings of the study in descriptive statistics while the second part comprises the inferential statistics calculated.

4.2  DESCRIPTIVE STATISTICAL ANALYSIS

4.2.1  Demographic Analysis

Table 3 - Demographic Analysis

<table>
<thead>
<tr>
<th>Variable</th>
<th>Response</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td>Female</td>
<td>79</td>
<td>54.5</td>
</tr>
<tr>
<td></td>
<td>Male</td>
<td>66</td>
<td>45.5</td>
</tr>
<tr>
<td>Age</td>
<td>18-30</td>
<td>116</td>
<td>80</td>
</tr>
<tr>
<td></td>
<td>31-40</td>
<td>29</td>
<td>20</td>
</tr>
<tr>
<td>Job rank</td>
<td>Branch Manager</td>
<td>18</td>
<td>12.4</td>
</tr>
<tr>
<td></td>
<td>Loan Officer</td>
<td>127</td>
<td>87.6</td>
</tr>
<tr>
<td>Work experience</td>
<td>1 year</td>
<td>21</td>
<td>14.5</td>
</tr>
<tr>
<td></td>
<td>2 years</td>
<td>41</td>
<td>28.3</td>
</tr>
<tr>
<td></td>
<td>3 years</td>
<td>38</td>
<td>26.2</td>
</tr>
<tr>
<td></td>
<td>4 years</td>
<td>32</td>
<td>22.1</td>
</tr>
<tr>
<td></td>
<td>5 years</td>
<td>13</td>
<td>9.0</td>
</tr>
<tr>
<td>Duration of training</td>
<td>2 weeks</td>
<td>131</td>
<td>90.3</td>
</tr>
<tr>
<td></td>
<td>1 year</td>
<td>2</td>
<td>1.4</td>
</tr>
<tr>
<td></td>
<td>2 years</td>
<td>7</td>
<td>4.8</td>
</tr>
<tr>
<td></td>
<td>4 years</td>
<td>5</td>
<td>3.4</td>
</tr>
<tr>
<td>Type of training</td>
<td>Professional Qualification</td>
<td>7</td>
<td>4.8</td>
</tr>
<tr>
<td></td>
<td>Degree</td>
<td>9</td>
<td>6.2</td>
</tr>
<tr>
<td></td>
<td>Masters</td>
<td>3</td>
<td>2.1</td>
</tr>
<tr>
<td></td>
<td>Organizational Training</td>
<td>124</td>
<td>85.5</td>
</tr>
<tr>
<td></td>
<td>PG Diploma</td>
<td>2</td>
<td>1.4</td>
</tr>
</tbody>
</table>

Source: Field Survey, 2012
Staff within the company who responded to the questionnaire were in the categories as indicated in the above diagram. In the case of Gender, 45.5% males and 54.5% females responded to the questionnaire. This difference was as a result of the company’s policy to employ more females than males as to give women a greater chance of working. In the area of age, the staff respondents were aged between 18 years and 40, with the modal age being 18 – 30 years. Approximately 87.6% of respondents were Loan Officers while the remaining 12.4% being Branch Managers. Number of years spent in present position ranged from 1 year to 5 year with the highest being 28.3% having worked in the organization for 2 years. Also, 85.5% of respondent received training from the organization which can be tied to the 90.3% of respondents who received 2 weeks training. Thus we can conclude that a majority of respondents in this research received organizational sponsored training.

From a further investigation by the researcher, it was found that all staff are taken through a 2 week training upon appointment. Further, staff with respect to rank and location undergo other forms of training programmes to enable them perform their duties diligently and professionally.

### 4.2.2 Mean Analysis

Table 4 – Mean scores of all questions for 145 respondents

<table>
<thead>
<tr>
<th>Elements of organizational climate</th>
<th>Averages</th>
<th>Minimum</th>
<th>Maximum</th>
<th>Standard deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management support</td>
<td>3.49</td>
<td>1</td>
<td>5</td>
<td>0.66</td>
</tr>
<tr>
<td>Peer support</td>
<td>3.08</td>
<td>1</td>
<td>5</td>
<td>0.74</td>
</tr>
<tr>
<td>Budget availability</td>
<td>2.01</td>
<td>1</td>
<td>4</td>
<td>1.04</td>
</tr>
<tr>
<td>Motivational level</td>
<td>3.17</td>
<td>2</td>
<td>5</td>
<td>0.75</td>
</tr>
<tr>
<td>Self ability</td>
<td>3.19</td>
<td>1</td>
<td>5</td>
<td>0.53</td>
</tr>
</tbody>
</table>
Table 4 above showed the mean scores for responses under each element of organizational climate. The lowest average index recorded was 2.01 under budget availability whereas the highest average was 3.49 under Management Support. Minimum value of 1 was recorded in Management support, Peer Support, Budget Availability and Self Ability while maximum value of 5 was recorded in all elements of Organizational climate except Budget Availability which recorded a value of 4. The last column analyzed standard deviation of perception of respondents regarding the various elements of independent variables. It was found that Budget availability (1.04) has maximum variability while Self Ability (0.53) has minimum variability in the perception of respondents in the area of organizational climate.

With the dependent variable, Transfer of Training, the average was found to be 3.5 with a maximum value of 5 and a minimum value of 2. It recorded a 0.59 in standard deviation.

From the above we notice that perception of workers in relation to the topic was widely spread. Thus while some workers strongly agreed to a question, other workers strongly disagreed to a question. This means that a data from a frequency table will be able to explain in detail the various perception of workers and the percentages in relation to each question.

### 4.2.3 Frequency distribution of responses

A summary table was developed for frequency distribution of the questions in each element. The frequencies falling below average shows responses that indicated negative availability of support...
while the responses that were above average showed the responses that indicated a positive availability of support. Table 4.3 below gives a clear picture of the number of responses “below” and “above” average and the percentage of responses “above average”.

Table 5 – Frequency Distribution of Responses

<table>
<thead>
<tr>
<th>ELEMENTS</th>
<th>NO OF RESPONSES</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>INDEPENDENT VARIABLES</td>
<td>Below Average</td>
<td>Above Average</td>
<td>% Above Average</td>
<td>Above Average</td>
</tr>
<tr>
<td>Management Support</td>
<td>16</td>
<td>713</td>
<td>81.76</td>
<td></td>
</tr>
<tr>
<td>Peer Support</td>
<td>44</td>
<td>338</td>
<td>58.27</td>
<td></td>
</tr>
<tr>
<td>Budget Availability</td>
<td>241</td>
<td>84</td>
<td>19.31</td>
<td></td>
</tr>
<tr>
<td>Motivational Level</td>
<td>33</td>
<td>639</td>
<td>88.13</td>
<td></td>
</tr>
<tr>
<td>Self Ability/Efficacy</td>
<td>0</td>
<td>678</td>
<td>94.69</td>
<td></td>
</tr>
<tr>
<td>Opportunity to Perform</td>
<td>80</td>
<td>637</td>
<td>77.21</td>
<td></td>
</tr>
<tr>
<td>Training Design</td>
<td>0</td>
<td>801</td>
<td>92.06</td>
<td></td>
</tr>
<tr>
<td>DEPENDENT VARIABLE</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transfer of Training</td>
<td>0</td>
<td>2019</td>
<td>87.02</td>
<td></td>
</tr>
</tbody>
</table>

For example, the average of all responses of Opportunity to perform as indicated in Table 5 was 3.09. Out of the responses from 145 respondents to the various questions under opportunity to perform, responses above average were 637 while those below average were 80. Thus 77.21 of respondents felt the organization provided an environment which gave them the opportunity to perform what was learnt during training back into the organization. This was similar for the other elements which recorded high percentages in responses that were above average as seen in table 5. This means that respondents had a high positive perception of their organizational climate except Budget availability which received a low response (19% above average response). Shim (2010) explains organizational climate as an “employees shared opinion and knowledge with others in their workplace”. This therefore means that ones ability to transfer first comes from
their opinion or knowledge of the workplace they find themselves. With the findings above, we can infer that if workers think that their environment is supportive of transfer then transfer is possible. Budget availability (19% above average response) gives quite a scare. Unavailability of resources especially financial resources to enable transfer could be very dangerous and could be termed as inhibiting transfer. For transfer of training which was the dependent variable, the means score from Table 5 was 3.5. Responses above average recorded 2019 and that below average recorded 0. The percentage of responses above average was 87.02% which means that 87.07% of respondents believed that they were able to transfer what they learnt during training back to the job however in different degrees.

Table 6 – Question-wise Frequency Distribution of Responses for Availability of Management Support

<table>
<thead>
<tr>
<th></th>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Neither Agree or Disagree</th>
<th>Agree</th>
<th>Strongly Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Question 1</td>
<td>1</td>
<td>1</td>
<td>30</td>
<td>77</td>
<td>38</td>
</tr>
<tr>
<td>Question 2</td>
<td>0</td>
<td>5</td>
<td>15</td>
<td>93</td>
<td>32</td>
</tr>
<tr>
<td>Question 3</td>
<td>0</td>
<td>1</td>
<td>24</td>
<td>76</td>
<td>44</td>
</tr>
<tr>
<td>Question 4</td>
<td>0</td>
<td>0</td>
<td>30</td>
<td>96</td>
<td>19</td>
</tr>
<tr>
<td>Question 5</td>
<td>0</td>
<td>7</td>
<td>23</td>
<td>94</td>
<td>21</td>
</tr>
<tr>
<td>Question 6</td>
<td>0</td>
<td>1</td>
<td>21</td>
<td>101</td>
<td>22</td>
</tr>
</tbody>
</table>

From table 6 above, on Management Support, the highest number of respondents (101) agreed to Question 6, “You like the overall quality of the supervision I receive from my work”. This was followed by (96) under Question 4, “Management of your organization considered training as important inputs”. The highest respondents that disagreed were (7) under Question 5, “While conducting Performance Evaluation in the organization, use of newly learned skills is considered vital”.

59
Table 7 - Question-wise Frequency Distribution of Responses for Availability of Peer support

<table>
<thead>
<tr>
<th>Question</th>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Neither Agree or Disagree</th>
<th>Agree</th>
<th>Strongly Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Question 7</td>
<td>0</td>
<td>0</td>
<td>37</td>
<td>63</td>
<td>45</td>
</tr>
<tr>
<td>Question 8</td>
<td>0</td>
<td>0</td>
<td>49</td>
<td>96</td>
<td>0</td>
</tr>
<tr>
<td>Question 9</td>
<td>0</td>
<td>0</td>
<td>58</td>
<td>87</td>
<td>0</td>
</tr>
<tr>
<td>Question 10</td>
<td>0</td>
<td>44</td>
<td>54</td>
<td>47</td>
<td>0</td>
</tr>
</tbody>
</table>

Table 7 presents information on Peer Support. From the figure above the highest number of respondents (96) representing 66.21% agreed with question 8, “Your colleagues are keen to know about your training” and the highest number of respondents (44) representing 30.34% disagreed to question 10, “Your colleagues are willing to share your workload in implementing newly learnt skill and techniques”. It is very necessary to identify that though colleagues would like to learn what has been learnt by their peers during training respondents were not willing to share in the workload. Thus comparing the number of staff that disagreed to willingness to share in workload as to those who responded in agreement had only a difference of two respondents with the bulk of respondents (54) not able to decide whether they would want to share workload or not.

Table 8 - Question-wise Frequency Distribution of Responses for Budget availability

<table>
<thead>
<tr>
<th>Question</th>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Neither Agree or Disagree</th>
<th>Agree</th>
<th>Strongly Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Question 11</td>
<td>98</td>
<td>47</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Question 12</td>
<td>0</td>
<td>0</td>
<td>61</td>
<td>84</td>
<td>0</td>
</tr>
<tr>
<td>Question 13</td>
<td>0</td>
<td>96</td>
<td>49</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>
In Budget availability Question 12, “Funds required for initiatives pertaining to newly learnt skills were provided in time” received a high frequency of agreement. Question 11, “Additional financial resources were required by you for implementing newly learnt skills” showed responses geared toward a strong disagreement. However it is to be noted that though staff felt the organization provided all financial support for training and that no additional financial resource were required by staff to implement newly learnt skill this resulted in a sharp contrast where respondents indicated a high (96) frequency that in question 13 “Your organization fully supported your demand for additional funds” which suggest that the organization wasn’t willing to spend beyond what it has budgeted for.

Table 9 - Question-wise Frequency Distribution of Responses for Motivational level

<table>
<thead>
<tr>
<th>Question</th>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Neither Agree or Disagree</th>
<th>Agree</th>
<th>Strongly Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Question 14</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>116</td>
<td>29</td>
</tr>
<tr>
<td>Question 15</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>57</td>
<td>88</td>
</tr>
<tr>
<td>Question 16</td>
<td>0</td>
<td>0</td>
<td>20</td>
<td>98</td>
<td>27</td>
</tr>
<tr>
<td>Question 17</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>61</td>
<td>84</td>
</tr>
<tr>
<td>Question 18</td>
<td>0</td>
<td>33</td>
<td>33</td>
<td>62</td>
<td>17</td>
</tr>
</tbody>
</table>

Table 9 presents Question 14, “Your job is your highest priority” representing the highest frequency (116) in agreement. Respondent frequencies (33) represented highest disagreement in question 18, “You stay overtime to complete a task without expectation of overtime pay”. Thus 22.75% of respondents disagreed to staying at work overtime while another 22.75% neither agreed nor disagreed meaning their actions to stay or not stay overtime was not a frequent action or they had never thought about it.
Table 10- Question-wise Frequency Distribution of Responses for Self ability/efficacy

<table>
<thead>
<tr>
<th>Question</th>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Neither Agree or Disagree</th>
<th>Agree</th>
<th>Strongly Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Question 19</td>
<td>0</td>
<td>0</td>
<td>9</td>
<td>80</td>
<td>56</td>
</tr>
<tr>
<td>Question 20</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>108</td>
<td>37</td>
</tr>
<tr>
<td>Question 21</td>
<td>0</td>
<td>0</td>
<td>19</td>
<td>104</td>
<td>41</td>
</tr>
<tr>
<td>Question 22</td>
<td>0</td>
<td>0</td>
<td>19</td>
<td>90</td>
<td>36</td>
</tr>
<tr>
<td>Question 23</td>
<td>0</td>
<td>0</td>
<td>19</td>
<td>107</td>
<td>19</td>
</tr>
</tbody>
</table>

In table 10 frequencies of respondents (108) represented highest frequencies in question 20, “You found the training contents easy to understand”. There were no disagreements in this variable. However it is worth noting that respondents (19) recorded neither agree nor disagree to Question 22, “Without much effort you could reproduce the material in the test” and Question 23, “You can apply concepts gained in training to fields other than my specialization”.

Table 11 - Question-wise Frequency Distribution of Responses for Opportunity to perform

<table>
<thead>
<tr>
<th>Question</th>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Neither Agree or Disagree</th>
<th>Agree</th>
<th>Strongly Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Question 24</td>
<td>0</td>
<td>0</td>
<td>13</td>
<td>95</td>
<td>37</td>
</tr>
<tr>
<td>Question 25</td>
<td>0</td>
<td>0</td>
<td>19</td>
<td>101</td>
<td>25</td>
</tr>
<tr>
<td>Question 26</td>
<td>0</td>
<td>0</td>
<td>29</td>
<td>89</td>
<td>27</td>
</tr>
<tr>
<td>Question 27</td>
<td>0</td>
<td>80</td>
<td>47</td>
<td>18</td>
<td>0</td>
</tr>
<tr>
<td>Question 28</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>114</td>
<td>31</td>
</tr>
</tbody>
</table>

In table 11 above on Opportunity to perform, the highest number of respondents (114) agreed to Question 28, “Your newly-learnt skills could be implemented without amendments in the organizational policies”. The highest number of respondents (80) disagreed to question 27, “You do not require formal approval of your supervisor to implement newly learnt skills and concept”.

62
It therefore suggests that staff need approval before they are able to implement the newly learnt skill. This practice though positive could slow down a lot of activities in the organization. This also means that it is not only limited to staff who embark on external training but also those trained within the organizational training.

Table 12 - Question-wise Frequency Distribution of Responses for Training design

<table>
<thead>
<tr>
<th>Question</th>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Neither Agree or Disagree</th>
<th>Agree</th>
<th>Strongly Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Question 29</td>
<td>0</td>
<td>0</td>
<td>19</td>
<td>77</td>
<td>49</td>
</tr>
<tr>
<td>Question 30</td>
<td>0</td>
<td>0</td>
<td>19</td>
<td>92</td>
<td>34</td>
</tr>
<tr>
<td>Question 31</td>
<td>0</td>
<td>0</td>
<td>12</td>
<td>81</td>
<td>52</td>
</tr>
<tr>
<td>Question 32</td>
<td>0</td>
<td>0</td>
<td>19</td>
<td>96</td>
<td>30</td>
</tr>
<tr>
<td>Question 33</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>117</td>
<td>28</td>
</tr>
<tr>
<td>Question 34</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>111</td>
<td>34</td>
</tr>
</tbody>
</table>

In table 12 above on Training Design, the highest number of respondents (117) agreed to Question 33, “The training you attended was well-planned”. No respondent disagreed to any question.

Table 13 - Question-wise Frequency Distribution of Responses for Transfer of Training

<table>
<thead>
<tr>
<th>Question</th>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Neither Agree or Disagree</th>
<th>Agree</th>
<th>Strongly Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Question 1</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>100</td>
<td>45</td>
</tr>
<tr>
<td>Question 2</td>
<td>0</td>
<td>0</td>
<td>16</td>
<td>62</td>
<td>67</td>
</tr>
<tr>
<td>Question 3</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>94</td>
<td>51</td>
</tr>
<tr>
<td>Question 4</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>114</td>
<td>31</td>
</tr>
<tr>
<td>Question 5</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>86</td>
<td>59</td>
</tr>
<tr>
<td>Question 6</td>
<td>0</td>
<td>0</td>
<td>27</td>
<td>108</td>
<td>10</td>
</tr>
<tr>
<td>Question 7</td>
<td>0</td>
<td>0</td>
<td>43</td>
<td>90</td>
<td>12</td>
</tr>
</tbody>
</table>
In table 13 above on Training Design, the highest number of respondents (114) agreed to Question 4, “Guarantor and Verification Process”. No respondent disagreed to any question.

4.3 REGRESSION ANALYSIS AND DISCUSSION OF RESULTS

The research sought to find out the effect of organizational climate on transfer of training. Organizational Climate (OC) was broken down into seven major elements namely, management support, peer support, budget availability, motivational levels, self efficacy/ability, opportunity to use learned capabilities, and training design.

In order to analyze the overall effect of organizational climate on transfer of training and the individual effects of the elements of organizational climate on transfer of training, the use of an appropriate yet robust statistical tool was considered. Direct logistic regression was applied to determine the extent (level) of influence exerted by the predictive variables (elements of OC) on the dependent variable (TOT).
Table 14: Collinearity Statistics

<table>
<thead>
<tr>
<th>Model</th>
<th>Tolerance</th>
</tr>
</thead>
<tbody>
<tr>
<td>management support</td>
<td>0.805</td>
</tr>
<tr>
<td>peer support</td>
<td>0.760</td>
</tr>
<tr>
<td>budget availability</td>
<td>0.704</td>
</tr>
<tr>
<td>motivation level</td>
<td>0.485</td>
</tr>
<tr>
<td>self efficiency/ability</td>
<td>0.482</td>
</tr>
<tr>
<td>opportunity to perform</td>
<td>0.501</td>
</tr>
<tr>
<td>training design</td>
<td>0.659</td>
</tr>
</tbody>
</table>

a. Dependent Variable: transfer of training

Multicollinearity exists when the independent variables are highly correlated; it is therefore advisable to always check for high intercorrelations among your predictor (independent) variables before proceeding. Ideally, your predictor variables should strongly relate to your dependent variable but not strongly related to each other. Under the Collinearity Statistics, Tolerance values that are very low (less than 0.1) indicate that the variable has high correlations with other variables in the model. Looking at table (14), all the tolerance values are greater than 0.4 indicating the non existence of Multicollinearity, giving us the go ahead for the regression analysis. Therefore the variables considered in the model can be used.

4.3.1 Testing of Hypothesis

The main hypothesis of the thesis is as follows:

Ho – There is no significant effect of Organizational climate on transfer of training

H1 – There is a significant effect of Organizational climate on transfer of training
Table 15: Omnibus Tests of Model Coefficients

<table>
<thead>
<tr>
<th>Chi-square</th>
<th>df</th>
<th>Sig.</th>
<th>Cox &amp; Snell R-square</th>
<th>R- Nagelkerke Square</th>
<th>R-Classification</th>
</tr>
</thead>
<tbody>
<tr>
<td>68.476</td>
<td>7</td>
<td>0.000</td>
<td>0.376</td>
<td>0.682</td>
<td>93.8</td>
</tr>
</tbody>
</table>

The Omnibus Tests of Model Coefficients gives us an overall indication of how well the model performs. This is referred to as a ‘goodness of fit’ test. For this set of results, a highly significant value (the Sig. value should be less than .05) is required. In this case, the full model containing all predictors was statistically significant, $\chi^2 (7, N = 145) = 68.48, p < 0.001$, indicating that the model was able to distinguish between respondents who agreed and did not agree that there is transfer of training. The model as a whole explained between 37.1 percent (Cox and Snell R-square) and 68.2 percent (Nagelkerke R-square) of the variance in transfer of training explained by the model (from a minimum value of 0 to a maximum of approximately 1). These are described as pseudo R-square statistics, rather than the true R-square values that you will see provided in the multiple regression output. Following from the R-square is R (derived by taking the square root of R-square) which is between 0.613 & 0.826, indicating a strong relationship between the combination of the individual variable (Organizational Climate) in the model and the dependent variable (Transfer of Training). The classification value in the table provides an indication of how well the model is able to predict the correct category (transfer of training / no transfer of training) for each case. The model correctly classified 93.8 percent of cases overall (sometimes referred to as the percentage accuracy in classification: PAC).
Table 16: Logistic Regression Predicting Likelihood of Reporting Transfer of Training

<table>
<thead>
<tr>
<th></th>
<th>B</th>
<th>S.E.</th>
<th>Wald</th>
<th>d f</th>
<th>p</th>
<th>Odds Ratio</th>
<th>95 % C.I. for Odds Ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>management support</td>
<td>5.11</td>
<td>1.70</td>
<td>9.04</td>
<td>1</td>
<td>0.00</td>
<td>165.33</td>
<td>5.92 - 4615.75</td>
</tr>
<tr>
<td>peer support</td>
<td>1.39</td>
<td>1.23</td>
<td>1.28</td>
<td>1</td>
<td>0.26</td>
<td>4.01</td>
<td>0.36 - 44.34</td>
</tr>
<tr>
<td>budget availability</td>
<td>1.31</td>
<td>1.10</td>
<td>1.42</td>
<td>1</td>
<td>0.23</td>
<td>3.69</td>
<td>0.43 - 31.68</td>
</tr>
<tr>
<td>motivation level</td>
<td>2.03</td>
<td>1.02</td>
<td>3.97</td>
<td>1</td>
<td>0.04</td>
<td>7.60</td>
<td>1.03 - 55.87</td>
</tr>
<tr>
<td>self efficacy/ability</td>
<td>4.08</td>
<td>1.73</td>
<td>5.57</td>
<td>1</td>
<td>0.02</td>
<td>59.41</td>
<td>2.00 - 1768.09</td>
</tr>
<tr>
<td>opportunity to perform</td>
<td>-0.80</td>
<td>1.45</td>
<td>0.30</td>
<td>1</td>
<td>0.58</td>
<td>0.45</td>
<td>0.03 - 7.68</td>
</tr>
<tr>
<td>training design</td>
<td>0.33</td>
<td>1.09</td>
<td>0.09</td>
<td>1</td>
<td>0.77</td>
<td>1.39</td>
<td>0.16 - 11.84</td>
</tr>
<tr>
<td>Constant</td>
<td>-8.43</td>
<td>2.21</td>
<td>14.59</td>
<td>1</td>
<td>0.00</td>
<td>0.00</td>
<td></td>
</tr>
</tbody>
</table>

The B values provided in the second column are equivalent to the B values obtained in a multiple regression analysis. These are the values that are used in an equation to calculate the probability of a case falling into a specific category. From table (16) our equation is derived as follows:

\[
\ln \left( \frac{\hat{Y}_i}{1 - \hat{Y}_i} \right) = A + \beta_1 X_1 + \beta_2 X_2 + \cdots + \beta_k X_k
\]  \hspace{1cm} (4.1)

Where \( \hat{Y}_i \) is the estimated probability that the \( i \)th case \( (i = 1, \ldots, n) \) is in one of the categories with constant A, coefficients B\(_j\), and predictors, \( X_j \) for \( k \) predictors \((j = 1, 2, \ldots, k)\).

Therefore, the direct logit regression equation creates the log of the odds:

\[
\ln \left( \frac{\hat{Y}_i}{1 - \hat{Y}_i} \right) = -8.43 + 5.11 X_1 + 1.39 X_2 + 1.31 X_3 + 2.03 X_4 + 4.08 X_5 - 0.80 X_6
\]

\[+ 0.33 X_7\]
The linear regression equation is the natural log (logₑ) of the probability of being in one group (transfer of training, \( \hat{Y} \)) divided by the probability of being in the other group (no transfer of training, \( 1 - \hat{Y} \)). \( X_1 \) is management support, \( X_2 \) is peer support, \( X_3 \) is budget availability, \( X_4 \) is motivation level, \( X_5 \) is self efficacy/ability, \( X_6 \) is opportunity to perform, and \( X_7 \) is training design. But as shown in Table (16), under the sixth column labeled \( p \), only three of the independent variables made a unique statistically significant contribution (\( p < 0.05 \)) to the model (management support, motivation level, and self efficacy/ability). The others (Peer Support, Budget Availability, and Training Design) though made some level of contribution, but were not statistically significant.

The strongest predictor of reporting a transfer of training was management support, recording an odds ratio of 165.33. This indicated that respondents who had management support were over 165 times more likely to transfer their training than those who did not have management support, controlling for all other factors in the model.

This is followed by self efficiency/ability with an odds ratio of 59.41, which means when one has the ability and also believes in himself or herself, one is 59.41 times likely to transfer the knowledge gained in training.

The third was motivational level with odds ratio of 7.60, which is a significant factor, indicates that for every additional motivation given the respondents were 7.60 times likely to transfer their training, controlling for other factors in the model.
This was followed by the Peer Support with an odds ratio of 4.01, which means that when peers provide support to staff who have undergone training, one is 4.01 times likely to transfer knowledge gained in training. This is followed by Budget Availability and Training Design who had odds ratio of 3.69 and 1.39 respectively.

From the above, we can conclusively say that Organizational climate has a significant effect on Transfer of training using the majority effect of the individual elements of organizational climate. Therefore we have no reason to reject H1 – There is a significant effect of Organizational climate on Transfer of Training.

4.4 DISCUSSIONS

The study sought to evaluate the factors of organizational climate that affected a trainee’s ability to transfer training back to the job using ASA Ghana as a study. The findings show that organizational climate affects transfer of training to a large degree. This results is consistent with the results other researches in the subject area which agree that organizational climate contributes much to transfer of training and therefore proper attention must be given it in order to ensure that investment in training yields its desired outcome – transfer (Ikramullah Shad, 2008; Acikgoz&Gunsel, 2011; Mohammed et al, 2013)

The results in the research support the hypothesis that there is a significant effect of Organizational Climate on transfer of training (Table 16). The R-square (93.8) value shows a strong relationship between the combination of the individual variable (organizational climate) and the dependent variable (transfer of training).
Management support is a very significant element when it comes to transfer of training. The odds ratio (165.33) support that management support is critical in transfer of training. Some argue that Transfer of Training cannot take effect unless and until it is supported by the immediate supervisor and more importantly top management. Feacteau et al (1995) in their study suggested that supervisors must support their employees by providing them with opportunities to apply the acquired skills gained from training and also provide rewards when transfer was successful. When management is supportive of the transfer, staff are able to transfer easily and quickly onto the job. Thus without management providing the necessary support and resources and other items that will be needed for the transfer, it will be very difficult to transfer. These must also be provided before, during and after the training programme.

The descriptive statistics show that workers believe that Peer support (58.27%) when available creates a positive climate for transfer. Peer support is an important and significant predictor to transfer of training (Bates et al 2000). It is important to note that though most peers welcome and are ready to learn what their colleagues have learnt through training, peers are not willing to share your workload in implementing newly learnt skill and techniques. This poses as a high resistance factor to peer support. Workload sharing is an area of great concern that must be looked at in organizations in order to ensure that work is completed on time and done effectively.

Budget availability (19.31%) indicated as per descriptive statistics that there was less availability leading to its low predictor of transfer of training in the regression analysis also. However, one cannot rule out the fact that its unavailability affects even motivation to transfer. Majority of
respondents agreed that funds required for initiatives pertaining to newly learnt skills were provided in time by the organization. However, they believed that the organization did not support their request for additional funds. This could be due to the high level expenditure incurred during training as most organization view those expenditures as costs and not investments.

Motivational level (odds ratio 7.60) also showed a significant effect on Transfer of Training. Tannernbaum & Yulk (1992) explain that the work environmental factors may motivate or discourage trainees to transfer their skills to the job. Naquin & Holton (2003) also added that in order to improve one’s work outcome or performance from training there must be an influence on the person’s motivation. Thus motivation should not be concerned with learning but also using what has been learnt. From the research it is also found that staff agreed that their job was their highest priority. This is a very positive sign for an organization. However, respondent indicated a high level of disagreement to work overtime without expecting an overtime pay. This should serve as a caution to organizations when they are expecting staff to work overtime without any proper remuneration. Though monetary remuneration is not a main motivating factor and therefore should not be depended upon, management should also consider other forms of intrinsic motivational factors for employees who give more priority to their job and are even prepared to work overtime to get a task completed.

Another major conclusion based on our data analysis and findings is the effect of Self Ability/Efficacy on transfer of training. It was found that Self Ability/Efficacy (Odds Ratio 59.41) has a strong significant effect on transfer of training. To believe in oneself is a strong
factor to transfer. Thus the ability that what I learnt can be reproduced is very important for transfer to be possible and this can be supportive or unsupportive of the organization. It was noticed that respondents who were able to understand the training and even go further to teach what they were taught to others had a high ability to transfer what they had been taught back to their work. This is very important for managers in organizations. Organizations should be aware of the individual and collective abilities of staff before sending them for training programmes. This knowledge can go a long way to affect their performance after training.

Moreover, Opportunity to perform showed a strong predictor of transfer of training with 77.21 in the descriptive statistics analysis. This assertion is supported by Gaudine & Saks, 2004; Lim & Morris, 2006 who in their studies conclude that one key indicator of a positive transfer is the opportunity to use the new learning in the work place. Thus Clarke (2002) adds that the biggest impediment to transfer is the limited opportunity to use the skills learnt to the job.

Training design (92.06) based on our descriptive statistical analysis indicates workers feel that training design can affect transfer of training to a large extent. Before any organization can consider transfer of training, first training must be effected and the design of the training such as content, choice of facilitators etc can affect the outcome of the training programme and the workers ability to transfer.

To summarize the chapter, our results show that among seven elements of work environment, all of them seem to exert some level of effect on transfer of training, but their explanatory power is
not the same. The importance of management support, motivation level, and self efficacy/ability cannot be undermined as a significant amount of transfer of training depends on these variables.
CHAPTER 5

5.0 SUMMARY, FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.1 SUMMARY

This research was aimed at exploring the effect organizational climate had on transfer of training in a micro-finance company. The topic is critically selected as a result of an interest in what the outcomes of the many resources especially financial resources into training were. Empirical evidence from some research findings proved only up to 40% of training actually transferred.

The setting for the research was ASA Ghana where the investigation was targeted at finding out the effect Organizational Climate had on Transfer of Training.

The research questions included; (a) To what extent does Organizational Climate affect Transfer of Training, (b) How can Transfer of Training be achieved in an organization (c) What variables of Organizational Climate are associated with success of transfer of Training (d) What variables of Organizational Climate are associated with failure of Transfer of Training?

The hypothesis formulated was:

\[ H_0 \] – There is no significant effect of Organizational climate on transfer of training

\[ H_1 \] – There is a significant effect of Organizational climate on transfer of training

The results of the study showed that organizational climate had a significant effect on transfer of training.
5.2 FINDINGS

The following are the main findings from this study.

Frequency distribution showed that 94.69% of respondents believed that self ability/efficacy contributed significantly to transfer of training. This was followed by Training Design (92.06), Motivational Level (88.13) and Management Support (81.76%). Budget availability (19.31%) however showed a low contribution to transfer of training. 87.02% of respondents believed that they were able to transfer the training they gained.

Results from the Multicollinearity table (15) showed all values greater than 0.4 indicating the non-existence of Multicollinearity, giving us the go ahead for the regression analysis.

Logistic regression estimates show that there is a statistically significant effect of Management Support (p=0.00) on Transfer of Training, as can be seen from Table 17. This is supported by most literature confirming that management support is key to transfer of training (Foxon 1993; Bates et al 2000; Lim & Johnson 2002).

It was also found that Peer Support (Odds Ratio 4.01) was a predictor of Transfer of Training, as can be seen from Table 17. Clarke et al (1993) in his study shows that there is a positive effect of peer support on transfer of training. This is also seen in participant responses that show that 58.27% of participants agreed that peer support if available aided in transfer of training.

Budget Availability (Odds Ratio 3.69) when regressed in Logistic regression suggests that it is a predictor of Transfer of Training, as can be seen from Table 17. This was also agreed by 19.31%
of participants. However, the study shows that though it is necessary it may not be a key predictor to transfer of training.

There was also a statistically significant effect of Motivational Level (p=0.04) when regressed in Logistic regression on Transfer of Training, as can be seen from Table 17. This was also agreed upon by 88.13% (pp.76) of respondents in the research. Motivational level has been described by most researchers as a key factor in the transfer process (Noe, 1986; Quinones, 1995; Santos & Stuart, 2003; Chiabura & Marinova, 2005; Burke & Hutchins 2007).

Self efficacy/ability (p=0.02) was found to have a significant effect on Transfer of Training, as can be seen from Table 17. Previous research shows that self efficacy has a strong influence on transfer of training (Bandura, 1997; Maddex 2000). Some researchers further show a link between pre-training self efficacy and ultimate training mastery (Holladay & Quinones, 2003; Harrison et al, 1997; Mathieu et al, 1993).

Logistic regression estimates reveal that Training Design (Odds Ratio 1.39) was a predictor of Transfer of Training, as can be seen from Table 17. Training design has been proven over years to affect the training and invariable affect transfer. This begins from needs analysis, organizational goals, learning goals, content relevance to instructional strategies and methods. The design is what will show whether the training will be relevant and therefore applicable.
5.3 CONCLUSION

For organizations to be able to ensure that the training they have given to staff will be transferred back to the job, it is necessary for them to consider importantly the climate under which the employee is returning to. Organizational climate has been described Cooke and Rosseau(1198) as cited in (Bunch, J.K. 2007) as “what the individual perceived about the organization’s characteristics and attributes”. Thus the individual’s perception of the organization can affect the ability to transfer. For example, if the individual perceives that in his organization, there is no support from management to demonstrate learnt skills, the result will be that that skill will become obsolete and even be forgotten over time even though it would have been very important for the organization’s progress. This could even affect the motivation to learn whenever there is a training programme in the future.

The aim of this study was to determine how key selected elements of organizational climate affected transfer of training which most organizations perceived is linked to the performance of the individual after training. A survey study was conducted with one hundred and eighty-nine staff of ASA Ghana using a self-administered questionnaire. Both descriptive and inferential statistical methods were used in analyzing the data.

The findings of the study showed that out of the seven elements, management support was the most important organizational climate factor for transfer to occur. The result suggested that in order to ensure employees’ transfer training to the organization, management must be willing to support the attempts of employees to transfer. Feacteau et al (1995) as cited in Mohammed et al(2013) state that “supervisors must support their employees by providing opportunities to
applied skills that they acquired through training and give rewards if the skill transfer is successful”. The other elements of organizational climate – peer support, motivational level, self ability, budget availability, opportunity to perform and training design – also proved to have an effect on transfer of training.

To improve upon the level of performance, organizations must put in measures and strategies to ensure transfer is possible. These strategies must be in place before, during and after the training programme to ensure a successful transfer leading to improvement in performance of the individual and eventually the organization as a whole.

5.4 **RECOMMENDATIONS**

Based on the results of the study, the following recommendations are made:

**Management**

Top management must provide the most suitable climate to workers for effective transfer of training. Organizations have structures and systems in place that guide their activities. These structures and systems notwithstanding must not deter management from creating an enabling environment for transfer to occur. The relationship of supervisors with their subordinates must be very friendly and attractive. Workers should be encouraged to use the skills they have obtained during training especially workers who have also undergone training outside the organization.

Staff must be addressed on the importance of transfer of training in order to create an enabling environment for transfer to occur. If staff go into training without understanding why the need
for that training, it most often ends up in no learning and therefore no transfer. Training programmes must therefore be based on need analysis and the staff’s own identification of that need and importance for the training.

Management must also consider the effect co-worker support have on transfer and encourage workers to support each other to transfer.

In order to ensure transfer takes place smoothly, budget should be allocated not just for the training programme but also for transfer. The level of budgetary support will enhance the transfer in the organization. Thus when the support is available, it becomes easier to implement the ideas and programmes learnt.

Motivation to transfer must be considered by managers when they conduct training programmes. First it is necessary for the staff to know why they need the training, then after training, some incentive and reward packages can be designed for staff who are able to transfer what they learnt during the training in both short and long terms. This will create a sense of competition and drive to transfer what has been learnt to the organization.

Workers

Transfer cannot be possible if management does all it can to provide the necessary platform for transfer and the worker does not feel confident enough to transfer. Developing self ability/efficacy is one of the ways of ensuring transfer to be possible. Thus one’s belief in their capabilities is key to produced desired effects and a determinant to overcome obstacles and
challenges. In cases where counseling is needed to develop a worker’s self efficacy, measures should be put in place to ensure that is done.

Other researchers

This study can serve as a base for future studies in different financial organizations on a larger scale. Further analysis of data is needed, as there are numbers of issues that can be explored further.
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• Joao Adamor Dias Neves (1988), An analysis of the role of organisational climate upon training effectiveness: a study of small and medium sized firms in Brazil. A Thesis submitted to the University of Stirling for the Degree of Doctor of Philosophy by Department of Business and Management University of Stirling June, 1988

• Joao Adamor Dias Neves(1988). An Analysis of the Role of Organisational Climate upon Training Effectiveness: A Study of Small and Medium Sized Firms in Brazil.PhD, Department of Business and ManagementUniversity of Stirling, UK


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QUESTIONNAIRE ON THE EFFECT OF ORGANISATIONAL CLIMATE ON TRANSFER OF TRAINING

The primary of objective is to assess the effect of the Organizational Climate on Transfer of Training: A Case of ASA Ghana.

The purpose of this research questionnaire is to obtain information for the above stated objective. You are assured of full confidentiality, privacy and anonymity of all information supplied. The information will be used by the Researcher for the sole purpose of the study. Your assistance in answering the questions reliably and promptly is greatly appreciated. Thank you for your cooperation.

Part 1: Demographic information

Age of Respondent: 18-29 [ ] 30-39 [ ] 40-49 [ ] 50-59 [ ] 60 and above [ ]

2. Gender: Male [ ] Female [ ]

Job Rank: Loan Officer [ ] Branch Manager [ ]

Total working experience in present job: ..................................................

Duration of training .................................................................

Type of Training .................................................................
Part 2: Organizational Climate

Management support

*Using a scale of 1 – 5 with 5 meaning strongly agree, 4 agree, 3 neither agree nor disagree, 2 disagree, 1 Strongly Disagree. Please tick the appropriate column that best describes your response*

<table>
<thead>
<tr>
<th>No.</th>
<th>Statements</th>
<th>Please tick in order of importance</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>5</td>
</tr>
<tr>
<td>1</td>
<td>Your supervisors provided your required office support facilities after training</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Your supervisors encourages you to share newly learnt concepts with your colleagues</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Your supervisors set new goals for you in order to benefit from new skills and concepts learnt by you during training</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Management of your organization considered training as important inputs</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>While conducting Performance Evaluation in the organization, use of newly learned skills is considered vital</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>You like the overall quality of the supervision I receive from my work.</td>
<td></td>
</tr>
</tbody>
</table>
**Peer (Colleagues) Support**

*Using a scale of 1 – 5 with 5 meaning strongly agree, 4 agree, 3 neither agree nor disagree, 2 disagree, 1 Strongly Disagree. Please tick the appropriate column that best describes your response*

<table>
<thead>
<tr>
<th>No.</th>
<th>Statement</th>
<th>Please tick in order of importance</th>
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</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>5</td>
</tr>
<tr>
<td>7</td>
<td>Your colleagues support your initiative to implement skills and knowledge learnt by you during trainings</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Your colleagues are keen to know about your training</td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>Your colleagues want to adopt your newly acquired style of work</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>Your colleagues are willing to share your workload in implementing newly learnt skill and techniques</td>
<td></td>
</tr>
</tbody>
</table>

**Budget Availability**

*Using a scale of 1 – 5 with 5 meaning strongly agree, 4 agree, 3 neither agree nor disagree, 2 disagree, 1 Strongly Disagree. Please tick the appropriate column that best describes your response*
<table>
<thead>
<tr>
<th>No.</th>
<th>Statement</th>
<th>Please tick in order of importance</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>5</td>
</tr>
<tr>
<td>11</td>
<td>Additional financial resources were required by you for implementing newly learnt skills</td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>Funds required for initiatives pertaining to newly learnt skills were provided in time</td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>Your organization fully supported your demand for additional funds</td>
<td></td>
</tr>
</tbody>
</table>

**About Motivation Level**

*Using a scale of 1 – 5 with 5 meaning strongly agree, 4 agree, 3 neither agree nor disagree, 2 disagree, 1 Strongly Disagree. Please tick the appropriate column that best describes your response.*

<table>
<thead>
<tr>
<th>No.</th>
<th>Statement</th>
<th>Please tick in order of importance</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>5</td>
</tr>
<tr>
<td>14</td>
<td>Your job is your highest priority</td>
<td></td>
</tr>
<tr>
<td>15</td>
<td>You always reach your workplace in time</td>
<td></td>
</tr>
<tr>
<td>16</td>
<td>You work extra hours so that you can perform your job in an excellent manner</td>
<td></td>
</tr>
<tr>
<td>17</td>
<td>You feel satisfied when you complete and assigned task</td>
<td></td>
</tr>
<tr>
<td>18</td>
<td>You stay overtime to complete a task without expectation of overtime pay</td>
<td></td>
</tr>
</tbody>
</table>
Ability/Self Efficacy

Using a scale of 1 – 5 with 5 meaning strongly agree, 4 agree, 3 neither agree nor disagree, 2 disagree, 1 Strongly Disagree. Please tick the appropriate column that best describes your response.

<table>
<thead>
<tr>
<th>No.</th>
<th>Statement</th>
<th>Please tick in order of importance</th>
</tr>
</thead>
<tbody>
<tr>
<td>19</td>
<td>You have requisite education in your profession</td>
<td></td>
</tr>
<tr>
<td>20</td>
<td>You found the training contents easy to understand</td>
<td></td>
</tr>
<tr>
<td>21</td>
<td>You did not need extra coaching during training period</td>
<td></td>
</tr>
<tr>
<td>22</td>
<td>Without much effort you could reproduce the material in the test</td>
<td></td>
</tr>
<tr>
<td>23</td>
<td>You can apply concepts gained in training to fields other than my specialization</td>
<td></td>
</tr>
</tbody>
</table>
### About Opportunity to Perform

*Using a scale of 1 – 5 with 5 meaning strongly agree, 4 agree, 3 neither agree nor disagree, 2 disagree, 1 Strongly Disagree. Please tick the appropriate column that best describes your response*

<table>
<thead>
<tr>
<th>No.</th>
<th>Statement</th>
<th>Please tick in order of importance</th>
</tr>
</thead>
<tbody>
<tr>
<td>24</td>
<td>Your job conforms to what you learnt during training</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>25</td>
<td>After training you were assigned the job in accordance with training</td>
<td></td>
</tr>
<tr>
<td>26</td>
<td>Your job after training is more challenging</td>
<td></td>
</tr>
<tr>
<td>27</td>
<td>You did not require formal approval of your supervisor to implement newly learnt skills and concept</td>
<td></td>
</tr>
<tr>
<td>28</td>
<td>Your newly-learnt skills could be implemented without amendments in the organizational policies</td>
<td></td>
</tr>
</tbody>
</table>

### Training Design

*Using a scale of 1 – 5 with 5 meaning strongly agree, 4 agree, 3 neither agree nor disagree, 2 disagree, 1 Strongly Disagree. Please tick the appropriate column that best describes your response*

<table>
<thead>
<tr>
<th>No.</th>
<th>Statement</th>
<th>Please tick in order of importance</th>
</tr>
</thead>
<tbody>
<tr>
<td>29</td>
<td>The training course contents included all relevant areas</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>30</td>
<td>The material provided during training focused on</td>
<td></td>
</tr>
</tbody>
</table>
developing skills required for your job

<table>
<thead>
<tr>
<th>No.</th>
<th>Statement</th>
<th>Please tick in order of importance</th>
</tr>
</thead>
<tbody>
<tr>
<td>31</td>
<td>Materials provided during training was in accordance with course outline</td>
<td></td>
</tr>
<tr>
<td>32</td>
<td>The instructors completed the planned course contents</td>
<td></td>
</tr>
<tr>
<td>33</td>
<td>The training you attended was well-planned</td>
<td></td>
</tr>
<tr>
<td>34</td>
<td>Your organization conduct assessment of training results with training objectives</td>
<td></td>
</tr>
</tbody>
</table>

**Part 3: Transfer of Training**

**About Transfer of Training**

*Using a scale of 1 – 5 with 5 meaning Very Low Transfer of Training, 4 Low Transfer of Training, 3 Medium Transfer of Training, 4 High Transfer of Training, 1 Very High Transfer of Training. Please tick the appropriate column that best describes your response*

<table>
<thead>
<tr>
<th>No.</th>
<th>Statement</th>
<th>5</th>
<th>4</th>
<th>3</th>
<th>2</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Customer Relations</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Accounts Opening Decision</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Loan Collection &amp; Disbursement Process</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Guarantor and Verification Process</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Using a scale of 1 – 5 with 5 meaning strongly agree, 4 agree, 3 neither agree nor disagree, 2 disagree, 1 Strongly Disagree. Please tick the appropriate column that best describes your response

<table>
<thead>
<tr>
<th>No.</th>
<th>Statement</th>
<th>Please tick in order of importance</th>
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<tbody>
<tr>
<td></td>
<td></td>
<td>5</td>
</tr>
</tbody>
</table>

**About UNDERSTANDING (Learning)**

5. After training I had a sound comprehension of concepts taught

6. I can answer all the questions about the content of training

7. The technical terms used in training have become part of my vocabulary

8. I can teach what I learnt during my training

**About RETENTION AND RECALL (Maintenance)**

9. I can recall the overall message of the training

10. I can recall the main units of the training

11. I can recall the details of each unit of training

12. I can reproduce in writing the gist of any part of the training modules/units

**About APPLICATION (Transfer)**

13. Based on my training I can handle day-to-day problems of
<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>our work (banking) operations</strong></td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>I can apply concepts gained in training to fields other than my specialization</td>
</tr>
<tr>
<td>15</td>
<td>I have been able to create new ideas based on training units</td>
</tr>
<tr>
<td>16</td>
<td>I have been able to apply concepts learnt in training to business fields in general</td>
</tr>
</tbody>
</table>

**Thank you**