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Effective General Entrepreneurial Learning Programs for SME Development

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EFFECTIVE GENERAL ENTREPRENEURIAL LEARNING PROGRAMS FOR SME DEVELOPMENT

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Abstract

The principle objective of this paper is to reexamine the potential for impactful, general programs in education for Small and Medium Enterprise (SME) owners by assessing the success of a program called SME PRIME; conducted by AMIDEAST, Oman for six Omani entrepreneurs over a seven-month period.

General programs for entrepreneur education are produced and implemented the world over despite consistent assertions throughout academic literature that such programs are ineffective. Typical approaches to training program development and evaluation emphasize the critical role of training needs analysis. Training needs analysis is often an ignored step in the process of SME training program development because the number of variables to training success in SME education programs is so vast that the economic viability of scaling a program customized to any single combination of these variables is limited.

Approaches to evaluating benefits to SME PRIME program participants, and to identifying variables inhibiting learning, have been developed through a study of literature on training evaluation, profiles of entrepreneurs as learners, and types of learning. The SME PRIME program included workshops and coaching; and consisted of topical material on: Interpreting Accounts, Understanding Customers, Undertaking Marketing, Identifying Opportunities, HR Processes, Pitching for Capital, and Personality and Entrepreneurship.

Assessment of participant learning occurs roughly one year following the SME PRIME program's conclusion, and is performed through qualitative interviews. Participants do not exhibit identical learning subject-to-subject, but are able to identify ways knowledge gained from the program inspired operational change in their businesses. Participants did not make program-

based changes to their businesses correlating with every topic from the program, and were unable to identify knowledge learned from material that did not inspire change in their business. This paper concludes with recommendations for future studies and approaches to SME education. These recommendations include thoughts on manipulating program structure to improve material relevance and participant attendance by including coaching sessions before workshops instead of after. It also notes that while results of participant interviews imply the SME PRIME program was impactful, participant diversity was limited. All owners in the program have at least a university degree, and experience in their industries.

Acknowledgements

Table of Contents

Common and Important Acronyms and Terms

- <u>SME</u>: Small and Medium Enterprise

- <u>IMTEE</u>: Integrated Model of Training Evaluation and Effectiveness- a model for evaluating training programs developed by Alvarez, Salas and Garofano.

- <u>Single Loop Learning</u>: a process by which learners utilize knowledge already within their possession to slowly and incrementally adapt change through the detection and correction of errors over the course of repeating a process or action. It is characterized by a high degree of learner control.

- <u>Double Loop Learning</u>: a dramatic shift in understanding by a learner based on encountering and resolving a disruptive event.

- <u>Critical events/critical incidents/decisive incidents</u>: a planned or unplanned disruptive episodes in the life of an SME that requires high degrees of resource allocation to resolve, and leads to double-loop learning for the entrepreneur.

- <u>Variables to Training Effectiveness</u>: elements within the context of a learner's professional environment or a training program, that may impact a participant's ability to implement learning from the training program. Commonly identified variables to training effectiveness include: quality of pre-training analysis of learner needs, the context of the individual learner, the context of the learner's organization, the quality of training provided.

- <u>Cognitive learning</u>: changes related to participant knowledge, and use of knowledge, acquired through a training program.

- <u>Skill-based learning</u>: changes in ability to perform professional-based tasks targeted in a training program.

- Affective learning: changes in participant attitudes as the result of a learning program.

- Training reaction: assessed changes in participant attitude as the result of a learning program.

- Self-efficacy: an increase of participant confidence resulting from a training program.

- Training performance: the measure of participant knowledge, and retention of knowledge resulting from a training program.

- Transfer performance: the implementation of knowledge and learning into the operations and practices of an organization.

- Declarative knowledge: knowledge that is accurately repeatable by participants of a training program. The first stage of Cognitive Learning in Kraiger's taxonomy of learning.

- Knowledge organization: the ability of training participants to use lesson from training to define problems and solutions, anticipate future knowledge-based needs, judge the importance of new information related to a knowledge base, and to describe functions and tasks. The second stage of Cognitive Learning in Kraiger's taxonomy of learning.

- Cognitive Strategies: the ability to of learners to construct and revise goals with relation to resources, and to accurately diagnose problems and mistake in execution based on knowledge acquired from a training program. The third stage of Cognitive Learning in Kraiger's taxonomy of learning.

SME PRIME Program Description

Background and Design

In January of 2013 a three-day symposium on entrepreneurship was held in Bahla, Oman with the goal of finding ways to support small and medium enterprise creation and development (Al Shanfri, Al Said, Al Said & Al Busaidi, p. 1). Programs and policies resulting from the symposium included the formation of Oman's Public Authority for Small and Medium Enterprise Development (PASMED), (Oman Tribune, Decisions taken…) and a program for mentorship involving ten CEOs from some of the country's most influential organizations (Times of Oman, January 23, 2013). Forty Small and Medium Enterprise (SME) owners were selected for this program. They were divided among the ten business leaders. Each mentoring CEO and their sponsoring organization chose how to develop the structure of their mentoring program, and additional supports.

After its CEO was chosen to mentor in PASMED's program, one of Oman's largest banks contacted AMIDEAST, a non-profit, non-government organization dedicated to human capital development, to provide a custom-designed program of training to participating mentees. The training was designed to focus on subjects of common interest to SME owners. Material for the training program included workshops from AMIDEAST's popular "Growing a Business" course, based around curricula from the Cisco Entrepreneurship Institute. Additional custom-designed workshops were added. The training program was branded as SME PRIME, but was also referred to as the CE (Cisco Entrepreneurship) Program by the sponsoring organization (Oman

Observer, December, 2013). A list of all workshops and subtopics included in the

SME PRIME program is included in Appendix 1 of this document.

At the time the proposal for SME PRIME was developed, the identity of the

entrepreneurs chosen to participate in the program was unknown to AMIDEAST, and

to the training program's sponsor. Seven workshops were chosen and created based

on literature identifying topics of universal importance to entrepreneurs, and in some

cases, in response to requests from the sponsor. One workshop was planned per

month. Across literature on Entrepreneurial Learning it is widely acknowledged that

training programs not developed according to the context of participants are

ineffective, making it impossible to develop standard curriculum for entrepreneurship

education. In an effort to mitigate the possibility of material irrelevance, up to four

hours of subject area coaching was included for each topic in the program. This

structure was chosen based on the expectation that the topics of each workshop would

be relevant to all entrepreneurs, but that the degree of knowledge and subject matter

expertise for each topic might vary from owner-to-owner. It was understood that

significant areas of possible variance included the nature of each participant's

business, the stage of each enterprise's business cycle, and the unique history of

educational and professional experience of each entrepreneur. Coaching was

designed so that participants could engage subject matter with an expert who would

help discuss the needs and scenarios of their enterprise regardless of the varying

combinations of effectiveness variables.

In addition to providing a way to customize content according to participant ability

and need, the coaching component of the SME PRIME program endeavored to inspire

learning events by providing program participants a forum for reflection on opportunities to implement knowledge or behaviors from subject-area workshops, and to create plans for follow-up action after discussing thoughts and results with their coach. In the event that participants did not attempt performance transfer of training, coaching sessions were intended to inspire discussions about the ways knowledge in a given subject area might be applied to the owner's enterprise. These processes were designed to support single or double-loop learning, depending on the commitment of the entrepreneur.

In addition to mentoring by its CEO, and endowing the SME PRIME program, the sponsoring bank also provided workshops by internal employees intended to complement topics covered in PRIME. Participants were given laptops and were provided an incentive of OMR 1,000 (roughly USD 2,597) for completing the program. The sponsor also announced a cash prize of OMR 2,000 (roughly USD 5,194) for the top performer of the PRIME program as identified by AMIDEAST. While participants were asked to provide information based on income growth and changes in employee numbers from onset to conclusion of the PRIME program in accordance with PASMED requests, AMIDEAST's criterion for selection of the top performer in the program was based on attendance, engagement with the material, and changes made to operations based on topics and coaching. This criterion was not made clear to participants of the program until its conclusion. Subject area coaches working with participants noted that reported owner data on financial growth and ability to provide jobs to the local community reflected an urge to competitively inflate performance details.

Anticipated Effects of Training

Within the SME PRIME program, the unknown identities and knowledge of selected participants and their enterprises necessitated the provision of workshop topics understood to be of universal interest to entrepreneurs. This required workshop design accommodating participants with various stages of enterprise development and subject area mastery. Adding up to four hours of one-to-one coaching for each participant on each theme provided SME owners and their coaches the opportunity to orient themselves to the knowledge and needs of the entrepreneur's organization with relation to workshop topics. This is not a common approach to entrepreneurial development. Literature in entrepreneurial learning suggests that curriculum designed for universal use is limited in practicality because of the numerous variables in learner and organizational context (Fayolle & Gailly, 2008, p. 579), and that entrepreneurs experiencing critical events in the operation of their enterprises may lose motivation to learn if material presented is perceived as irrelevant to immediate needs (Sullivan, 2000, p. 162). SME PRIME attempted to maximize relevance for participants by aligning six of seven workshop topics with subject matter related to: marketing and sales, financial resource management, entrepreneurial management, feasibility analysis, and strategy and opportunity recognition- themes identified as areas of universal need for entrepreneurs (Johnson, Craig & Hildebrand 2006, p. 48). The topic not directly related to those themes, a workshop called Pitching for Capital, was identified as relevant based on the reactions to a four-day workshop AMIDEAST conducted for a separate sponsoring institution. That four-day workshop included all forty SME owners selected by Oman's SME Symposium for mentorship and SME development. The Pitching for Capital workshop was also seen as aligned with the business interests of the sponsoring organization.

The SME PRIME program sought to provide flexibility based on the context of participant knowledge and business stages of the enterprise. It was also designed to assist learning and development in accordance with participant confidence and resources. Argyris notes, errors in correction of problems become more likely as problem complexity increases (1976, p. 365). He states that single-loop learning is by far the easiest form of learning because it is subtle, and leaves fundamental designs and structures intact. Argyris' concept of double-loop learning is considered to be a more dynamic experience than single-loop learning, including "fundamental change in design" (1976, p. 365). This implies a required resource commitment that may be challenging unless the planned change is related to critical events at the time of training. Based on the unlikelihood of all six participants encountering seven naturally occurring critical events aligning with the SME PRIME training schedule, ownership of decisions plotting the extent of change and learning appropriate for each subject area rested with participants. It was expected that much of the training would result in single-loop learning, which can result in double-loop learning when knowledge accumulates as the result of becoming routine and habitual (Cope 2005, p. 384).

The coaching element of the PRIME program was designed to support single-loop learning by providing an opportunity for discussion and reflection with a subject area expert. Coaching sessions were designed to provide a platform for participants to maximize learning gleaned from the implementation process of organizational change. Reflection was an important part if this model. In cases when participants were not ready to invest in dramatic or immediate change, coaching provided an

opportunity for reflective feedback on future plans, goal setting, and the use of

workshop subject matter to make subtle improvements to operations; all of which

have the potential to result in dynamic learning and change in the future, (Cope &

Watts, 2000, p. 106). This is particularly true if the process results in the

development of confidence in topics of training (St.-Jean & Audet, 2009, p. 122).

Research Statement

Based on the context of the formation and goals of the SME PRIME program, the

purpose of this research was to evaluate the impact of the program on its participants,

to identify opportunities for improvement for future programs, and to identify

elements of the program that might benefit from future study. These questions

examined the incorporation of coaching with general workshops for the purpose of

providing educational support for growth of all participant enterprises. To this end,

literature on past studies, evaluation of professional learning programs, and variables

to success will be examined to distill insight into the process. Critical questions in

this research include:

- How did participants benefit from this program?

- What variables to success inhibited benefits from the program?

- Are there ways future programs can be designed to mitigate impactful

  variables to success?

Program Evaluation

Learning and success for the SME PRIME program was assessed with a triangulated

approach including semi-structured interviews of participants designed to identify

degrees of long-term knowledge and skill acquisition, operational change, and organizational and individual benefits resulting from the program; post-program reports on each participant completed by program trainers for submission to the program sponsor; and post-program questionnaires completed by participants at the direct conclusion of the program. Possible personal, organizational, and program-based variables to effectiveness among participants were explored. Assurance of confidentiality was critical to this process. Participants had previously demonstrated a willingness to misrepresent their circumstances to exaggerate perceptions of success, and it was expected that they would have concerns that sensitive business information revealed during interviews might be accessible by competitors. It was also understood that because of the ongoing availability of SME development programs in Oman, participants might be nervous that negative feedback associated with them regarding the program would limit their chances to participate in future programs.

Half of the participants of the SME PRIME program speak Arabic exclusively, necessitating the training and accompaniment of a translator for 3 interviews. Participants interviewed were assured of the translator's commitment to confidentiality. All interviews were transcribed. Those in Arabic were translated into English to provide documentation of the interpretation of the information and to ensure accuracy. Data and stories from interviews were compared as a way to collect themes on program success with relation to knowledge and skills acquired, helpful changes in attitude, and improvement in business operations resulting from the program. Identified variables to training effectiveness and addition recommendations for improvement of future programs will be noted at the end of this paper.

Literature Review

Ineffectiveness of General Programs

In their Integrated Model of Training Evaluation and Effectiveness (IMTEE),

Alvarez, Salas & Garofano note the importance of acknowledging variables to

training effectiveness when evaluating training performance (2004, p. 389). The four

categories of variables defined in this model are: Needs Analysis, Individual

Variables, Organizational Variables and Training Variables. Alvarez et al. developed

their categories based on the work of several notable researchers in training

evaluation including Tannenbaum, Cannon-Bowers, Salas & Mathieu, Kraiger, Ford

& Salas, and Kirkpatrick. While these categories are functionally practical, some of

the individual elements comprising them deserve reconsideration in the context of

entrepreneurialism and SME ownership. Specifically, the separation of variables to

training effectiveness relating to individual participants vis-à-vis organizations should

be reconsidered from a perspective of SME ownership, where boundaries between

training participants and controlling management are not typically distinct. Training

literature dedicated to Entrepreneurial Learning is not supportive of general programs

because they abandon training needs analysis, and the customization that accompanies

that process. Alternative approaches to goals and learning that support practical,

general SME programs should be considered in the interest of efficiency.

While training literature is nearly unanimous in asserting the critical role of Training

Needs Analysis to program effectiveness (Salas & Cannon-Bowers, 2001, p. 475;

Alvarez et al. 2004, p. 389; Tennenbaum, Cannon-Bowers, Salas & Mathieu, 1993, p. 4; Cornfield-Furlong, 2010, p. 34; Neiman, 2001, p. 447; Fayolle & Gailly, 2008, p. 575), Sullivan (2000, p. 169) notes that while "just-in-time" training is most effective for entrepreneurs, such an approach is not "conducive to volume-driven training programs." While it may be true that bespoke programs are the best fit for SME development, particularly given entrepreneurs' preference for educational content that is immediately relevant (Sullivan, 2000, p. 162), such programs will be inaccessible to entrepreneurial populations looking for opportunities to pay for development assistance because of curriculum development costs. The difficulty for implementers in assembling groups of entrepreneurs conforming to the pre-set standards of education, experience, industry, enterprise life-cycle, and developmental need makes tailoring programs for a specific market unrewarding compared to the investment required for development. It is worth noting that any group of SME owners in similar industries and with similar personal context might be competitors, and may not want to participate in an active, sharing, developmental process that would maximize learning through peer engagement. For the sake of providing development opportunities for entrepreneurs, it is worth reexamining possibilities for programs in general Entrepreneurial Learning that can maximize benefits through creative approaches to educational structures, and goals.

Taxonomy of Learning Outcomes

It is widely agreed that learning can be assessed according to three identifiable outcomes: Cognitive Learning, Skill-based Learning, and Affective Learning (Kraiger, Ford and Salas, 1993, p. 316; Cannon-Bowers and Salas, 2001, p. 475;

Alvarez et al. 2004, p. 394). Citing a lack of data, Alvarez et al. excludes most

categories associated with Affective Learning in their Integrated Model of Training

Evaluation and Effectiveness (IMTEE), (2004, p. 393). Only self-efficacy and

training reaction are included, but it is acknowledged that future studies may

legitimize additional categories (Alvarez et al. 2004, p. 394). Most affective

evaluations are approached with caution in training literature because participants of

training may lack the authority to make changes in their workplace related to policy

and procedure (Kraiger et al. 1993 p. 121). SME owners have greater authority to

instigate organizational change than salaried managers, legitimizing the value of

affective measures in programs designed to train entrepreneurs.

Measures of affective learning in studies specific to Entrepreneurial Learning

programs include self-efficacy, personal value change, motivations to achieve, setting

and achieving goals, and development of personal theories (Rae, 2000, p. 151; St.

Jean & Audet, 2012, p. 126). Participant impression of utility (training reaction as

defined by Alvaraz et al.) is also reflective of success because it implies delivery of

relevant and quality training, and correlates with Cognitive Learning, Training

Performance, and Transfer Performance (Rae & Carswell, 2001, p. 155; Tennenbaum

et al. 1993, p. 18, 34; Alvarez et al. 2004, p. 395-396). While participant authority is

not a variable to affective training outcomes for entrepreneurs, resource availability in

support of change is a significant question because SME owner identity is tied to their

enterprise (St. Jean & Audet, 2012 p. 136; Gray, Ekina and Goregackar, 2011, p.

864). SME owners' ability to control operations and decision-making processes of

their business means that variables to affective learning should correlate with three

possible categories: personal, training, and organizational.

Cognitive Learning and Behavioral Learning are commonly valued training outcomes in addition to Affective Learning (Kraiger et al; Tennenbaum et al. 1993, p. 25; Jt. Jean & Audet, 2012, p. 124; Alvarez et al. 2004, p. 397; Salas & Cannon-Bowers, 2001, p. 491; Cope, 2005, p. 384). Both these categories are broken into three parts defined by depth of mastery. The first stage of Cognitive Learning, Declarative Knowledge, is knowledge that is accurately repeatable by participants of training (Kraiger et al. 1993 p. 313). Students with Knowledge Organization, the second stage, are able to define problems and solutions, anticipate future knowledge-based needs, judge the importance of new information related to their knowledge base, and describe functions and tasks (Kraiger et al. 1993 p. 314). The final stage in Kraiger et al's model of Cognitive Learning is called Cognitive Strategies. In this stage learners are able to construct and revise goals based on observed progress or results. They are also able to accurately assess the demands of their goals with relation to resources, and can accurately diagnose problems and mistakes in execution. (Kraiger et al. 1993, 315).

The Knowledge Organization stage of Cognitive Learning development in Kraiger et al.'s model is a prerequisite for Behavioral Learning (1993 p. 316). Like Cognitive Learning, Behavioral Learning has three stages: Skill Acquisition, Compilation, and Automaticity. Transfer of performance-based cognitive learning from Declarative Knowledge to Knowledge Organization represents the Skill Acquisition stage in Behavioral Learning (Kraiger et al. 1993 p. 316). The remaining stages are separated by the amount of concentration required by a task, frequency of errors, the speed at which the task can be performed, and the creative range with which a task can be

performed in consideration of situational variables. Unequal skill ability among participants of general Entrepreneurial Learning programs can lead to a challenging learning dynamic. It requires skilled facilitators to avoid attrition, and to insure all participants receive a beneficial learning experience.

Entrepreneurial Learning

Literature has a vast range of learning types, models, definitions, methodologies and mechanisms (Wang & Chugh, 2013, p. 30). Most concepts of Entrepreneurial Learning are linked to Transfer Performance: the implementation of knowledge and learning into the operations and practices of an organization (Alvarez et al. 2004, p. 397). Learning for entrepreneurs in educational programs is strongly contingent upon participant intent (Sulliven, 2000, p. 162). Cope & Watt define learning for entrepreneurs as a behavioral change inspired by the acquisition of knowledge (2000, p. 105). Cope goes on to define the results of learning as "increasing confidence in action and improving stock of knowledge" through experimentation and repetition (2005 p. 384). Rae notes that learning allows for improved decision-making and can be incremental, adaptive or discontinuous (2000, p. 149-152). He further indicates that "new ideas, possibilities, and theories formed from existing knowledge" are the result of learning (Rae, 2001, p. 152). Successful general entrepreneurial learning programs must allow for participants to engage in the type of learning that best suites the context of their business and their preferred approaches.

Types of Learning and Critical Incidents

Argyris' definitions of single and double-loop learning as the detection and correction of errors (1976, p. 365) are among the most popular concepts in training-based literature. As a process for refining ideas and practices, single-loop learning involves utilization of knowledge already within the possession of the learner (Chaston et al. 2001, p.141). It is incremental and slower than double-loop learning (Argyris, 1976, p. 365), but is also characterized by an environment with high degrees of learner control (1976, p. 368). Double-loop learning is generally described as preferable to single-loop learning, but it should also be noted that double-loop learning can be more intense and threatening (1976, p. 365) because it is more disruptive to operations, policies and the objectives of an organization (Choeke & Armstrong, 1998, p. 131). Deep types of learning similar to double-loop learning can occur through a continued process of single-loop learning (Cope & Watts, 2000, p. 106). Double-loop learning is often associated with crisis (Argyris, 1976, p. 373) and with critical incidents (Sullivan, 2000, p. 163)- which are typical forums of learning for entrepreneurs (St Jean & Audet, 2012, p. 121).

Entrepreneurial learning is most often catalyzed by an entrepreneur's response to critical incidents, also referred to in literature as critical events (Deakins & Freel, 1998, p. 146; Cope, 2005 p. 374). These events are generally understood to have positive or negative impacts or implications to the overall health of the business (Kaulio, 2003, p. 170). Kaulio labels incidents with undetermined implications as Decisive Incidents (2003, p. 172). Critical incidents can be instigated either by business owners, or by external circumstances (Cornfield-Furlong, 2010, p. 36). The high resource demands and degrees of ambiguity inherent in critical incidents catalyze

learning (Cornfield-Furlong, 2010, p. 36). Organizations encounter specific types of critical incidents depending on the life-cycle stage they are in (Kaulio, 2003, p. 169).

It is important for general training programs to be flexible in their expectations for Transfer Performance because Small and Medium Enterprises are likely to be engaged in naturally occurring critical incidents based on the ongoing development of their operations (Kaulio, 2003, p. 169). Organizations invest considerable resources toward pre-existing critical incidents or events (Cornfield-Furlong, 2010, p. 36), and may suffer from the hubris of instigating another without proper planning or resource assessment. The intensified attention required by an enterprise owner, and the additional stress inherent with managing multiple critical events might be contrary to an entrepreneur's motivations for starting a business (Netti 1957, p. 89); particularly if the motivations for the formation of the enterprise are lifestyle driven. The possibility that participants may not have the motivation or resources to instigate multiple critical incidents means that SME education programs need to have flexible avenues and goals for the types of learning they expect. SME owners are acknowledged life-long-learners (Rae 2005, p. 324). However, learning is not likely the purpose of an entrepreneur's endeavors, but a product. Regardless of the degree of learning success an entrepreneur experiences, that success is secondary to the ability of the enterprise to meet the social and financial needs of the owner. Learning occurs in the context of implementation and pursuit of these primary goals. For any given entrepreneur, the number of appealing contexts for the implementation of activities, intentionally or unintentionally, leading to double-loop learning will be limited in comparison to the number of topics covered in a general entrepreneurial

learning program. In these situations, general programs must have the capacity to activate meaningful processes of single-loop learning.

There are times when single-loop learning is the best approach for SME development (Chaston et al. 2001, p. 141). Despite their association with lower-level learning, single-loop models can inspire more sophisticated development given enough time and repetition (Cope 2005, p. 384). For this reason, it is important for general entrepreneurship education programs to teach participants how to structure their single-loop learning in a way that will result in greater dividends in the future. Single-loop learning can be a valuable approach for entrepreneurs and organizations that do not have the ability or motivation to take risks within given areas of operation at the time of training. Examples like Exploitative Learning; the process of acquiring and assimilating knowledge existing outside an organization, (Wang & Chugh, 2013, p. 37) and Adaptive Learning, the process of gradual change through correction in routine (Cope 2005 p. 384) are some of the most prominent. Both these learning practices can be defined by their gradual changes, the ability to plan subtle changes based on the repetition of events, and a large degree of learner control. The ability to direct topical learning into areas of single-loop structures is critical because prediction of critical event types for all participating entrepreneurs is impossible. The key ingredient to this process is the ability to provide avenues and structure for reflection (Heinonen & Poikkijoki, 2006, p. 87).

In the event that double-loop learning is a viable and preferred learning approach for individual participants of general entrepreneurial learning programs, it is important to have a structure in place flexible enough to support that process topic-to-topic. Most

models of learning utilized by entrepreneurs will be associated with Experiential

Learning because most double-loop learning in entrepreneurial endeavors is tied to

experience (Man, 2006, p. 310). These approaches risk committing valuable

resources from operations to changes destined to fail, and are best suited for learners

in a context that can support multiple mistakes for the sake of learning and

development, or which find their businesses in desperate situations that demand

action. These types of learning, including: generative change, exploratory learning,

action learning and transformational learning all maintain the critical element of

reflection in common with single-loop learning (Cope, 2005, p. 383, 386; Wang &

Chugh, 2013, p. 37; Clarke, Thorp, Anderson & Gold, 2006, p. 446; St. Jean & Audet,

2012, p. 121).

The flexibility available in the process of coaching makes it the perfect

complimentary tool for general entrepreneurial education programs (Conte, p. 129).

It can provide support during critical incidents, increasing learning (Sullivan, 2000,

p.163). It addresses personal, organizational or program-based variables to training

effectiveness specific to SME ownership (Lans, Hulsink, Baert & Mulder, p. 365).

This includes identification of goals, needs, and obstacles (Cornfield-Furlong, p 9),

and the ability to manage and implement organizational change (Wang & Chugh, p.

36). It encourages accountability (Conte, 2002 p. 126). The process improves

knowledge and skill acquisition (St.-Jean & Audet, p. 133). Performed effectively,

coaching supplements and invigorates learning. It also helps develop confidence

(Gray et al. 2011, p. 877), which is critical to further goal setting, learning, and

motivation (St.-Jean & Audet, 2012, p. 122). It has been identified as beneficial to

the processes of self-directed learning, transformative learning, action learning, and experiential learning (Cornfield-Furlong, 2010, p. 11).

Coaching

Providing entrepreneurs with the opportunity for reflection is an important element in coaching (Conte, 2002, p. 129). Entrepreneurs may have difficulty being honest about the position of their business and their challenges (Rae, 2000, p. 148). This is due in part to the fragile nature of trust between entrepreneurs and educators, (Audet & Couteret, 2012, p. 518) and because entrepreneurs see their enterprises as extension of themselves (Gray et al. 2011. p. 864). This makes identifying problems publicly or privately difficult. It can take up to six months for coaches and protégés to develop a trusting relationship (Cornfield-Furlong, 2010, p. 55). It is important for coaches to address these concerns to communicate effectively, and set accurate goals (Conte, 2002, p. 126). Matching participants of an entrepreneurial learning program with coaches that exhibit empathy, an understanding of the context of the business environment, and an understanding of the subject matter at hand can go a long way in helping with the bonding process (Audet, & Couteret, 2012 p. 517). Clarifying the expectations and goals of a coaching program with participants is also crucial (Audet & Couteret, 2012, p. 522). While it is acknowledged that coaching is more effective than classroom learning (Gray et al. 2011, p. 872), ultimately, as with any learning program, it is up to the entrepreneur to apply themselves to learning and change (Audet & Couteret, 2012, p. 522).

Alvarez et al.'s position that "Training evaluation is a measurement technique that examines the extent to which training programs meet the goals intended" (Alvarez et al. 2004, p. 387), is popular in writings on evaluation. However, a general entrepreneurial learning program designed to be flexible to the individual and organizational needs of each participant through the implementation of coaching, and initiated with no training needs assessment, will have a difficult time predicting the type of behavior and growth it will catalyze. This is particularly true when there is no control over the candidate selection process. Literature on entrepreneurial learning encourages assessors to consider behavioral changes (Cope & Watts 2000, p 105). However, not all behavioral change occurring during or after a program is attributable to training (Cope & Watts 2000, p. 105). Coaching and general entrepreneurial learning programs should be evaluated based on learning and not just new practices, strategies or procedures (Cornfield-Furlong, 2010, p. 30). Limited implementation of training material is not always related to poor or inappropriate approaches.

Evaluation of Training Programs

Theory
Kirkpatrick, Kraiger et al. (1993), Tennenbaum et al. (1992), Alvarez et al. (2004) and Salas & Cannon-Bowers (2001) all have identified similar categories for assessing training success based on changes in knowledge, skills and attitudes. Kraiger et al (1993), Rae (2000, 2001, 2005), and Cope & Watts (2000) have all assessed training success interpreting participant interviews and narratives. Understanding the background of individual participants in considering the development of their enterprises during training helps identify variables to training effectiveness (Cope &

Watt, 2000, p. 104). It is not uncommon for participants to claim that they have benefited from training and would like more, without knowing how they benefited or what the purpose of the next round of training would be (Meyer, 2011, p. 35). It is also common for people to control information in an effort to protect themselves or improve their image (Rae, 2000, p. 148; Agyris, 1976, p. 366). As with past programs, the evaluation process was required to control for these issues when assessing the SME PRIME program.

Past Studies

Studies using participant interviews to document success of SME development programs have identified changes in participant affect, learning, performance transfer, and business development as positive indicators. Within the landscape of affective development, improved participant confidence can be documented through descriptions of changes in the decision-making process, and in operations; as well as through statements from participants (Gray et. al. 2011, p. 877; Heinonen & Poikkijoki, 2006 p. 86; Meyer, 2011, p. 35). These narratives can also indicate success by assessing changes in cognitive knowledge, and skills described in topical discussions while noting accurate descriptions of subject matter and how they relate to participant enterprises (Lan et al. p. 373, Gray et al. p. 788, and Meyer p. 33). Additional techniques of assessment include monitoring active student engagement and comparing planning and performance to standards identified at the onset of an entrepreneurial learning program to student practice (Meyer p. 33; Heinonen & Poikkijoki, p. 86; Gray et al. p. 877). These changes, and student ability to contribute to the learning process by reflecting with fellow participants, instructors and coaches can be identified through a process of continuous assessment (Clarke, Thorp, Anderson, & Gold, p. 448). Significant operational and business development

changes resulting from entrepreneurial development programs can also be identified through this practice (Meyer, p. 39).

PRIME Context

The community of participating owners in the SME PRIME program is small. The program was well publicized. While the conclusion of the program was long past at the time of the interviews, there was concern that participants might avoid providing negative feedback regarding the program, particularly since the researcher conducting interview for the program was also the program designer, and the Director of Training at AMIDEAST, Oman. There was also an understanding that participants might be concerned about competitors gaining access to details from their interviews. Researchers provided information on the purpose of their interviews, assuring participants that information collected would remain anonymous, and would neither help nor hinder opportunities for participation in further programs in entrepreneurial development. Participants were assured that the goal of the program was to evaluate the effects of the program, including their learning, and the changes in their businesses. Financial details were avoided so trust could be maintained. Researchers sought stories about improved performance attributed to program-based learning including: changes in job behavior, development or new theories, ideas or attitudes related to training material, the ability to describe goals plans, facts, and systems of knowledge as an indicator of both learning and self-efficacy. Other types of affective learning examined included improved confidence, and comfort with ambiguity. Levels of learning were only attributed to program success if they were directly tied to the material included in the program and were the result of intentional personal or organizational change by the participant.

Summary

Literature on education programs for entrepreneurs, and on organizational training evaluation suggests that training programs designed with general content are ineffective because they are not customized to the context and practical motivations of adult learners. The entrepreneurial paradigm of learning produces variables to training effectiveness that are different from corporate training because of an entrepreneur's decision-making ability, motivation for success, and the sensitivity of their enterprises to resource-demanding critical events. Domains for identifying degrees of success in entrepreneurial training programs include learning, implementation of learning, and impact of implementation on an entrepreneur's enterprise. Of these categories, learning is the most difficult to measure, but can be assessed through degrees of change in recall, understanding, functionality, and mastery of knowledge, skills and attitudes. Changes exclusively in learning often imply single-loop learning, while implementation of learning into the operations, processes or procedures of an enterprise will result in double-loop learning. These types of learning have various risks associated with them, but both are relevant.

Not all learning and change that occurs during an educational program is a result of that program. Evaluation should control for this possibility by critically assessing the types of changes that occur. There are three types of variables to training effectiveness in general entrepreneurial learning programs: personal, training and organizational. The process of coaching can help tailor variables to training success to the needs of entrepreneurs, but ultimately, participants' success in training is dependent upon their individual efforts. Variables to training success include: stage

in the business cycle for enterprises, educational and professional experience, motivations for starting and operating the business, quality of educational program, usefulness of topics covered, ability to manage change within the organization, resources available to the enterprise, ongoing or emerging critical events, comfort with the risk in implementing change, experimenting with new knowledge, opportunity for reflection on critical events with others, and motivation and confidence. Coaching can respond to these variables to create deeper meaning for a participant in a program and by doing so, can help identify learning and program success. Research suggests that in cases where coaching is combined with general entrepreneurial education programs, all participants will experience positive results because of the possibilities inherent in the process.

Research Methodology

All six participants from the SME PRIME Program participated in semi-structured interviews between October, 2014 and February of 2015. A list of possible questions was created to help guide the interviews and ensure the right information was addressed. These questions are mapped out in Appendix 3 of this document. The interviewer's goal was to receive answers according to the information needs stated in this paper's methodology section, and listed with the questions in Appendix 3. Four participants have homes and businesses in Oman's capital city of Muscat, while the remaining two have homes and businesses in the city of Buraimi, a four-hour drive from the capital. Participant businesses were all of unique size and were operating at different levels of profitability and security at the time of the PRIME Program. Attendance records, the course schedule, course projects, and participant evaluation

forms from the end of the program were used to shape the direction of interviews with participants, and to triangulate with qualitative date from the interviews.

The researcher, the Director of Training at AMIDEAST and the designer of the SME PRIME program, conducted interviews accompanied by a Research Assistant with professional experience as a translator. PRIME program participants were telephoned to discuss the research project informally before receiving official visits, or being asked to sign release forms for the formal process. In cases where subjects did not speak English, the Research Assistant contacted participants on behalf of the researcher after first observing phone calls made to English-speaking participants. Participants expressed an interest in participating in the interviews as a way to both assist the researcher in the project, and as a way to document their experience for the betterment of further programs. Participants were assured that the interview process would take less than an hour, would be recorded, that their confidentiality would be preserved, and that the choice to participant in the study was their prerogative. Once dates for meetings were set, participants were encouraged to think about their experiences with the PRIME program before the interview. All participants were e-mailed copies of release forms, an explanation of participant rights and confidentiality practices, and a statement of purpose for the study. These documents were sent in both English and Arabic. Despite this, the majority of participants did not review these documents independently. They were reviewed at the time of the interviews.

Interview sessions with PRIME participants were recorded and transcribed for accuracy. Arabic interviews were transcribed in Arabic before being translated into English. At the start of all interviews, researchers clarified participating

entrepreneurs' goals and motivations for starting their businesses. Questions attempted to establish a baseline of behavior for commitment to planning and growth before the PRIME program began. Interviews identified changes in knowledge, skills, attitudes, and business practices tied to learning from specific subject matter attributed to the PRIME program. The documented number of impactful workshops for each participant was combined, and divided by the number of training workshops times the number of eligible participants, to find a percentage for training efficiency.

Within interviews, indicators of program success included: accurate repeatable knowledge from workshops, descriptions of changes in operations, procedures or business development resulting from interactions with the PRIME program, the ability to accurately discuss material from the program, and plans formed as a result of the program. Examined variables limiting depth of change included diversion or limitation of resources and alternative priorities or commitments. Other, more traditional variables to training success like appropriateness of material to audience, ability to make decisions for the organization, and quality of delivery were also examined. The goal of the interviews was to find information about program success, and how to improve future programs.

Findings

Data Analysis and Discussion

Qualitative interviews with the six participants of the SME PRIME program revealed extensive operational changes as a result of their involvement. 6/6 participants implemented changes related to material in the Interpreting Accounts workshop and

coaching sessions. 6/6 participants of the Identifying Opportunities workshop and coaching sessions were able to discuss their competitors' services and market position in comparison to that of their own business. Of these six, five made operational changes related to material in the Identifying Opportunities workshop and coaching sessions. 5/6 participants made operational changes based on material from the Understanding Customers workshop and coaching sessions. 4/6 participants made operational changes based on material from the Undertaking Marketing workshops and coaching sessions. 4/6 participants made operational changes based on material from the H.R. Processes workshop and coaching sessions. 2/6 participants made operational changes based on material from the Pitching for Capital workshops and coaching sessions. 0/6 participants reported changes in knowledge, behavior or operations based on the Personality and Entrepreneurship workshop and coaching sessions. Dividing the number of topics that impacted participant businesses (27 identified topics of impact among six participants and seven workshops) by the number of opportunities to attend workshops (six participants * seven workshops = 42 opportunities) suggests that the SME PRIME's training efficiency rate was 64%.

							Participants per Session	6
	Interpreting Accounts	Understanding Customers	Undertaking Marketing	Identifying Opportunities	HR Processes	Pitching for Capital	Personality and Entrepreneurship	Totals
Attended Workshop	6	5	3	3	5	3	3	0.67
Attended Coaching	3	6	0	0	6	6	4	0.60
Demonstrated Impact	6	5	4	6	4	2	0	0.64

While participants were generally not able to associate knowledge with specific workshops by name, in all cases where participants attributed operational changes to

the SME PRIME program they were able to describe the ways in which knowledge

from the program led to the recognition of a need for change, articulate the reasons

changes were made, and relate knowledge from the program to processes used to

implement changes. In most cases, participants began their conversations on

operational change by describing the way program material led to a shift in priorities.

Developing an understanding of previously unrecognized organizational weakness or

need was the catalyst for implementation in all cases:

> I wouldn't have taken it seriously, actually. Until when the program was there saying that 80% of these people lose out because… they think they make money and they don't know the little expenses and all that. But it gave me more motivation... more push to sort of get in to do it, and do it now, and be serious...
>
> *-Owner of Enterprise A*

All participants described the coaching process as an important element in their

approach to change implementation; both with regards to initiating change, and to

making adjustments based on changes implemented. Many of the participants

emphasized continuing plans for operational development based on the changes they

have made; highlighting the fact that while implemented changes are important to

their operations, there is a recognition of the need for continued improvement and

efficiency. These descriptions also suggest an ongoing process of learning. While the

SME PRIME program clearly did not teach participants to learn, it provided necessary

focus for participant learning.

Discussions with participants suggested that some workshop material was too basic

for the ongoing operations of their firms. Different entrepreneurs identified different

workshops for which this was the case. There were concerns that some workshop

material did not conform to the context of individual participants' industries. One

participant expressed concern that the Undertaking Marketing workshop in particular

spent too much time focusing on international examples instead of examples of

marketing in Oman. In these cases, a lack of perceived relevance led participants to

lose motivation in the coaching process designed to follow the workshop. Only one

participant could describe knowledge learned from a workshop that did not inspire

change in her business. In that case, she had developed a plan for change, but had

been forced to postpone implementation because of critical incidents. In the absence

of implemented change, participants could not repeat or describe program material.

> "We have a lot of plans for HR but until now (they are) not implemented because… We've faced a lot of problems. We focus mostly on the (income-generating) projects."
>
> –*Owner of Enterprise C*

Significant Topic-based Results

The sequence of material delivered in the SME PRIME program was designed so

participants could use elements of previous topics in combination with each

subsequent one, building on an overall body of knowledge. Participant statements

indicating a continuing refinement of change over the course of the program advocate

for the practicality of this progressive design style. Interviews describe a continuing

process of evolving program-based changes in knowledge, behavior, and operations

one year after the conclusion of the program. This data suggests that program impact

may more accurately be associated with the SME PRIME program as a whole, rather

than with individual workshops. To determine the independent impact of specific

units within the program it would have been better to collect data on each topic on a

monthly basis. Because that was not done, reports of changes in knowledge, ability,

and operations will be attributed to the workshop material most closely related to

those changes. It should be expected that the learning and development occurring

during the SME PRIME program was likely much more interconnected than such

associations suggest.

> After joining… and participating in the program, it became… clear to us what exactly we have to do, what… path we have to (take). Because the program hits many points, many, many different sections, or… topics that helped us a lot.
>
> *–Owner of Enterprise C*

Interpreting Accounts

As the first scheduled topic, Interpreting Accounts was designed to help participants

assess the general health of their organization, to predict and discover financial risks,

and to identify financial resources available for growth. 5/6 of SME PRIME program

participants began keeping financial records, or overhauled the way they kept

financial records as a result of their participation. All of these participants spoke of

benefits to developing these records including the ability to better monitor inventory,

the ability to make plans for organization development and expansion, the ability to

evaluate and change plans for expansion based on financial limitations and

prioritization, the ability to realistically scope plans based on available income, and

the ability to mitigate risk surrounding issues of cash flow and annual trends in

income variance. Changes associated with the Interpreting Accounts workshop were

not limited to the month in which the workshop took place, but continued over the

course of the program as participants discovered new needs and uses for information

in accurately kept financial records. At the time of the interviews, the five

participants implementing deep change in their operations were able to describe

continuing plans for improving the stability of their business by improving processes

and data in accounting and finance.

> When I started I didn't have a proper financial process, but after the program, actually, during the program, I started to set up my financial process and procedures. And now I can give you a report on anything just like (snaps fingers) this.
>
> *–Owner of Enterprise B*

The 6th participant of the PRIME program altered operations as a result of this workshop by beginning to save money for her business as a process to mitigate risk, and as a fund to plan further expansion. She reported that the financial records she was keeping at the time of the workshop were otherwise sufficient for the needs of her organization.

Understanding Customers

The second topic, Understanding Customers, helped business owners explore current customer motivations and interests. 5/6 participants reported a change in operations based on this material. 2/6 participants shifted their target market based on the material in this topic. One changed her focus from Business-to-Customer (B2C) to Business-to-Business (B2B). The other changed her focus in the opposite way, to Business-to-Customer. By combining knowledge from Understanding Customers with material from the Interpreting Accounts workshop another participant recognized that cash flow risks from his customers increased risk to his business:

> This is one of the strategies (we came up with as a result of the program): that they (customers) give us a post-dated check. I just introduced this system… For example, we identified 3 companies… as back payers… or bad debtors you call them…? We had a lot of money from them not paid. So I said, now, if they want anything from us, full supply, we will negotiate with the General Manager that we want post-dated checks.
>
> *-Owner of Enterprise D*

This same entrepreneur developed an internal system for evaluating customer payment history, creating different types of contracts and methods of payment to ensure a more stable and predictable cash flow.

Another participant combined knowledge from the Understanding Customers workshop with knowledge from the HR Processes workshop to adjust her hiring priorities and employee incentive program with the goal of providing a higher standard of service to customers. The fifth participant began communicating with customers more regularly to give them more peace of mind with regard to the ongoing service she was providing. Within the group of participants, there was one who felt that the information delivered in this topic was not relevant to the context of the industry of her business.

Undertaking Marketing
Once customer profiles and priorities were better understood as a result of the material from Understanding Customers, the Undertaking Marketing workshop and coaching sessions were designed to help participants enhance communication with customers through marketing practices, and by discussing standards for employee interactions with customers. In total, 4/6 participants developed their enterprises based on SME PRIME's material on marketing. Three of those four began new marketing practices, including the use of social media. All of these participants reported an increase in business as a result. One of these three began to sponsor local events as an additional way to brand her organization to causes with similar values to her organization. The fourth implementing participant developed new packaging for one of his organization's products. Using lessons from the HR processes workshop,

he developed plans to create a position in his organization for a marketing

representative, and has worked with his current team to discuss marketing strategies

for the organization. Of the two participants who did not change their businesses in

ways related to this workshop, one felt the information introduced was below the

ongoing operational standards of her operation. One entrepreneur felt that the lessons

taught did not apply to her organization's industry.

> Competitors… could take (your reputation) if you don't think constantly about marketing and constantly improving it. My presence in the program helped me in this matter.
>
> *–Owner of Enterprise E*

Identifying Opportunities

The Identifying Opportunities material was designed to help participants define

potential for growth, choose the right opportunities to peruse, and to budget, market,

and launch new products or services successfully. All participants were able to

discuss material from this program. 5/6 were able to discuss new revenue streams

identified as a result of their participation. Of these, three participants found new

distributers for their products. For two of these, the distributors were in other

countries. Another participant utilized available space in her building to launch

services complimentary to her longstanding, ongoing services. The fifth entrepreneur

changed the types of projects he competes for, shifting the focus of the business to

more stable and lucrative opportunities:

> When I started I didn't have a strategy, but when I met you (began the SME PRIME program) last year, I started planning to do something new. Before (attending the program)… I took private projects, small projects, but now we've changed. From small projects we've gone to government projects.... I changed our approach.
>
> *–Owner of Enterprise C*

While all six participants expressed a much better understanding of the landscape of competition, one participant did not feel there was a new market for her business to move into, and felt the resources of her organization would be better spent expanding her current niche through marketing practices and improved quality of ongoing services rather than creating new services or products.

HR Processes

The HR Processes topic was designed to help entrepreneurs map internal procedures based on ongoing operations. The workshop and coaching sessions identified different business resources, and resource needs. As a topic, HR Processes was scheduled after Identifying Opportunities so that participants could decide how to staff future organization development. By combining knowledge from the Understanding Customers material, two participants described new recruitment standards and employee retention practices and philosophy. These were implemented to encourage employees to focus on the customer service standards of the organization:

> What I gained from the participation… I have no problem to wait for 6 months (to find the right employee). I need someone with experience… All my staff… receives fat salaries… but besides that I give them commission so they will like the job. Because what makes you special from other people is that you must have an advantage.
>
> *–Owner of Enterprise F*

Another entrepreneur redesigned the structure of her organization by developing departments and clarifying roles and responsibilities for employees. New job descriptions were created, and new employees were hired to fill resource needs discovered during the planning of the organization's development.

> There was nothing…now there is finance department after we participated. After we did these things, a procurement section… we have site engineers…
>
> *-Owner of Enterprise C*

While these changes have been recognized as important for this particular enterprise, the owner has emphasized that they maintain plans to develop the organization's HR processes further, but need to wait until other, resource-demanding critical issues are resolved.

A fourth participant reporting benefits from this topic was able to describe combining knowledge from the Undertaking Marketing workshop to create a job description and selection process for a new Marketing Manager. The remaining two participants were not able to discuss this material.

Pitching for Capital

By positioning training on Pitching for Capital after HR Processes, participants were able to draw upon their knowledge of the established direction for their organization, the estimated capital requirements, and expected return on investment. These details comprise arguments for business development. The workshop and coaching sessions were designed to help participants develop the communication skills and organization of thought necessary to apply for additional investment capital in the form of loans or investment. At the time of interviews for this paper, two participants were applying for loans based on their desire to expand their organization.

> Oh, yes, I have goals and I have targets. For example, I plan to have about 25 (pieces of) equipment by the end of 2015. That was my goal from 2013 in fact. I am trying to get finance from (Bank Name).
>
> *-Enterprise Owner D*

The other four participants had decided at the time of the interviews that they did not require further capital for their plans. Of these, two of them noted ability to self-fund growth plans. The other two participants not applying for capital are waiting for the Omani government to supply them with land for expansion of their operations.

Personality and Entrepreneurship
During this workshop participants took the Myers-Briggs Type Inventory (MBTI) in their preferred language of English or Arabic, interpreted their results, and learned the traits of their type. Communication, teamwork, and project implementation challenges within their organization were discussed in relation to interaction with different personality types. Participants attending this workshop and coaching session found the information to be engaging and claimed that the workshop made them feel better about the way they operate and make decisions. However, not a single participant was able to discuss type theory, their own personality type, or how type might affect the way they work with employees during interviews.

> Yes, Personality and Entrepreneurship. I liked that one, and it was very useful to me. I think it was the first time to evaluate myself. It was the first time, but my result was good. I was happy with that because it was good...
>
> *-Enterprise Owner D*

Significant Variables to Success

Significant variables to success in the SME PRIME program manifested themselves through participant attendance. Average workshop attendance throughout the program was 67%. Average attendance for coaching sessions was 60%. While absences can be viewed as symptomatic of variables that should be addressed in the

planning and operation stage for future programs, the nature and intent of coaching sessions in the SME PRIME program implies that finding ways to encourage employee attendance in coaching sessions will result in the single-most significant improvement in program results.

Participants gained access to significant information that drove operational changes in their businesses despite absences because a single facilitator delivered workshops and coaching on multiple consecutive topics toward the end of the program. This allowed coaching sessions scheduled for new topics to be used to review material of value that participants may have missed because of absences in previous workshops or coaching sessions. The actual impact of coaching sessions on training efficiency is impossible to prove with the data collected because multiple topics were visited in these coaching sessions. However, it is likely that the relationship between coaching and training efficiency is significant. While the previously explained interconnectedness of the SME PRIME program's material may have encouraged students to seek out or review lessons missed due to absences, this is not verifiable from participant interviews and is likely to have lacked the potential for impact without the consistency and dedication of the afore-mentioned instructor. He is mentioned by name as a significant component to the program in all student interviews. This directly highlights the importance of dedicated, knowledgeable instructors to the entrepreneurial development process, and implies that continuous access to a single, dedicated educator throughout a program may play a significant role in program results.

Variables to Workshop Attendance

A variety of personal, organizational, and training variables to success limited participant workshop attendance. Two of the six participants lived a four-hour drive from the site of program workshops. The eight-hour round trip for remote participants, combined with complications in their personal lives or the operation of their businesses made attendance more difficult. Complications magnified by distance included last-minute visits by influential ministry representatives, business-related problems that required personal attention, and religious fasting. Despite receiving a workshop schedule at the start of the program, and receiving e-mail reminders two weeks before each workshop, most participants were unaware of scheduled workshops until they received follow-up telephone calls three days before each workshop. Last minute awareness of workshops seemed to affect all participant attendance, but was particularly challenging for those in remote areas.

Most SME PRIME program participants cited pressing business concerns as the reason for workshop absences during interviews for this paper. They unanimously recommended that workshops be held in the afternoon instead of the morning to avoid conflict with ministry timings and demands. All organizations must work with ministries for commercial or regulatory reasons. It was felt that scheduling workshops after two p.m. would be better for attendance in future programs. Some business concerns leading to SME PRIME program absences might be better managed in the future if participant awareness of upcoming workshops becomes more consistent. This could be corrected in future programs by telephoning participants instead of relying on e-mail for communications. Many participants conceded over the course of the program that they do not regularly use or check electronic mail.

In one case, conflict may have led to a participant avoiding workshops because she was accused of stealing clients by another participant in the same industry. In interviews both participants denied tension during the program, stressing that the differentiation of their produces precluded any sense of competition between them. However, the SME PRIME program sponsor, workshop facilitators, and participants all commented on the conflict and the voracity of the accuser during the program. The participant accused by her classmate of stealing clients missed three workshops during this period, citing at the time, a religious pilgrimage and pressing business development needs. Out of the three workshops missed, two associated one-to-one coaching sessions were missed over the same period of time. While it is impossible to draw a direct relationship between industry-related conflict and attendance in the program based on the interviews conducted with participants, and the data collected, potential for conflict is a notable possible variable to success that deserves further study.

Variables to Coaching Attendance

Prior to the start of the program, it had been supposed that attendance for coaching sessions would be better than that for workshops. Coaching was designed to be flexible to the schedule of each individual participant, and to help participants negotiate subject matter material within the context of their businesses. Coaching was also designed to provide participants with the chance to reflect on questions of implementation and development with a subject matter expert. At the conclusion of each monthly workshop, participants were given the contact details of the workshop

facilitator (a subject area expert) and encouraged to schedule a three-hour one-to-one session within the month.

Participants universally identified coaching as an impactful and valued process, but only scheduled and attended 60% of their available coaching sessions during the SME PRIME program. One participant emphasized that if a workshop topic or material did not seem relevant to her business, she did not bother scheduling coaching sessions.

> Everyone has a different part of business. You have construction, gifts, whatever…You can't talk about something that everybody is interested in. You fully concentrate…I have three things to think about: designing, producing and selling.
>
> *-Enterprise Owner A*

While remote students frequently came to Muscat for personal and business-related reasons over the course of every month, they did not often schedule coaching sessions during their visits. Combined with issues surrounding inattentiveness to the program schedule identified in workshop absences, interview feedback suggests that participants were generally too distracted by day-to-day life to schedule one-to-one sessions; despite knowing the sessions were good for the development of their business.

> There is no specific reason (I didn't attend coaching), but maybe I was busy sometimes, but there is no specific reason. I don't see specific reasons.
>
> *-Enterprise Owner D*

Towards the middle of the SME PRIME program, coaches increased effort to reach out to participants and initiate scheduled appointments, improving one-to-one attendance dramatically. One facilitator also made trips to remote areas of Oman to visit two participants, alleviating their need to make the four-hour drive to Muscat on

some occasions. This improved coaching attendance for the participants in remote areas.

Lessons for Future Programs

Participants were universally complementary of the SME PRIME program, and demonstrated operational changes and long-term learning as a result. Despite these changes, participants were unanimous in recommending that future courses be more customized for the size, industry and developmental stage of the organizations involved. This feedback emphasizes the challenges in developing a general SME development program for entrepreneurs.

> Most of it was, like theory, but you know what was the lack of this program, the practical. We are construction … and she had a school business, and the other one, a saloon business, so it was not like the same sector. And we… in terms of number of employees we are the bigger company. So most of it was theory.
>
> *-Enterprise Owner C*

While the aforementioned unanimous feedback about relevance is important, it should be noted that participants exhibited long-term learning and topical understanding of material used to facilitate change in their organization. Entrepreneur efforts to find topical context for implementing change in their organization may have contributed to an improved long-term learning and understanding of the topics that impacted their businesses. This issue of relevance was more problematic for topics that did not have immediate recognizable value for enterprise owners. The question of how program designers can avoid presenting material that is less sophisticated than ongoing practices in participant enterprises continues to be a challenge for programs removed from the participant selection process.

Conclusions

Participant Benefits

Despite having no influence in the participant selection process, the SME PRIME program inspired long-term, complex understandings of repeatable, subject area knowledge for SME owners, and positive changes in operations and structures across several areas of their businesses. The coaching component of the program, combined with a consistent, dedicated individual in that role was an important part of that success. All participants were complementary of the program, and expressed an increase in confidence based on the successes they experienced. Participant ability to remember program material seems directly correlated with application of topical knowledge to the operations of their enterprise, either through changes or planning. Introducing topics often created recognition of the subject's relevance. Participants internalized 60% of the material introduced in the SME PRIME program. This was enough to have great impact for all involved.

Variables to Success

SME PRIME program topics were not universally relevant to participants. Some felt there were specific workshops that introduced topical concepts that were below the ongoing operational standards of their organization, or outside the context of their organization's needs. Attendance for coaching sessions was affected by workshop-based perceptions of relevance and priority. Attendance for coaching sessions was 60%. Attendance for workshops was 67%, and was affected by a variety of issues including: interpersonal conflict, travel distance, program timing, professional obligations, and participant schedule management. Based on interviews with program

participants, improving issues of relevance and controlling program absences seems to be the best ways to improve future program effectiveness.

Recommendations for Future Program Design

Solutions to the SME PRIME program's shortcomings in material relevance and participant attendance may exist in a structure that allows coaching sessions for program topics to occur before workshops as a way of blending the topic with the context of participant enterprises. By assigning a dedicated coach for participants throughout the program, coaches' knowledge of their protégé's organization will grow. Combining this extended relationship with coaches' growing organizational understanding will encourage trust between the entrepreneur and the coach (Audet & Couteret 2012, p. 515), (Cornfield-Furlong (2010, p. 55). It is believed that this relationship may provide an element of normative control, encouraging greater attention to scheduling, and a commitment to the program that will allow coaches to assign topical reading to be completed before coaching sessions. This combination of trust and knowledge will allow program participants and coaches to work together in each coaching session to develop short-term goals for organizational development based on the topic of each session. Participants will be required to establish time-driven short-term goals in combination with each plan. These goals should fit into a longer-term subject area strategy for development, and be completed within two weeks, when a topical group workshop will be held.

The purpose of workshops will be to facilitate peer learning, group problem solving and development of a support network of entrepreneurs, and to demonstrate trends in challenges for participants. Participants will have a forum to describe the outcomes

of their efforts toward achieving the goals established during coaching sessions. They will also have an opportunity to receive advice on their short-term and long-term plans. While participants will undoubtedly be at different levels of mastery in each topic, it is expected that the diversity of experiences and knowledge will benefit all participants. The group should be helpful in brainstorming ideas and solutions. This process will provide an additional layer of feedback and reflection for participating entrepreneurs. It is expected that their attendance for workshops will improve because they will be reminded of dates in person, by their coach, two weeks before scheduled workshops.

The SME PRIME program was considered a success by its endowing organization. This resulted in a request for methods in the program to be updated, and for the program to be expanded to include 15 SME owners currently engaging the sponsor's financial products. The new program is currently ongoing, meaning that all recommendations included in this section are currently being implemented, along with the requirement by the sponsoring organization, that all participants provide a retainer of roughly USD 520, which will be forfeited if attendance for participant attendance falls below 70%. While full program data has not been analyzed, informal feedback from the coaches and participant suggests that the changes in structure have improved both the learning and attendance of the original SME PRIME program.

Recommendations for Future Study

While the SME PRIME program's successes, and the apparent successes of its successor program are interesting examples for general SME development programs developed with no knowledge of the participants involved, it should be noted that in

both cases selection was not random. In the case of the SME PRIME program,

participants were selected from a cohort of the best 40 SMEs in Oman. In the

ongoing, succeeding program, the 15 participants all have small business loans

through the sponsoring bank. This is not a general sample. All participants of these

programs have a minimum standard of a university education, and have demonstrated

enough success to be selected for mentorship by either PASMED of Oman, or the

sponsoring bank. There is a distinct possibility that outcomes for a general program

like this may change if educational levels for participants become more varied. This

is also true of programs admitting participants with varied histories of business

success. A wider variety of participants must be examined before any conclusions

can be drawn about success of general SME education programs. Several secondary

issues related to these programs include looking into best practices in coaching,

standards for delivery of material for a group of potential business rivals, and changes

in timings and schedule for program delivery.

Results of the program raise questions about the ability of material order to affect

learning in SME development programs, and to encourage long-term learning through

nature of design. It should be asked if calls for industry-specific programs coddle

their participants too much in the learning process. Do motivated participants,

required to negotiate lessons from a general program with the context of their own

business, learn better or more thoroughly? Or in a way that inspires better long-term

development or learning? The question of how to measure long-term impact of

successful entrepreneurial learning programs within communities is also valuable. In

an educational environment governed by the question of immediate financial returns,

it bears consideration that the creation of a successful learning environment does not

necessarily translate into entrepreneurial success. There are market forces that extend

well beyond the boundaries of the educational environment, and which can cause

failure to businesses regardless of the quality of a program. This does not mean that

the lessons learned in an educational program cannot help support success in an

entrepreneur's second or third attempt at a business. It is also possible that the

educational legacy programs develop can be passed to family members in a way that

encourages entrepreneurship. In Oman, program funding for start-up training in

particular is contingent upon the number of flowers that bloom in a program's

footsteps. It is worth noting however, that different blossoms have different seasons,

and that quality programs in entrepreneurship education can have an impact well

beyond their primary audience. Long-term social impacts of this nature are difficult

to perform, but would benefit the entrepreneurial education landscape a great deal.

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Appendix 1: List of SME PRIME Training Topics

AMIDEAST

SME PRIME Workshop Subtopics:

I. **Interpreting Accounts**
- Review of Balance Sheet Basics
- Introduction to Financial Ratios
- Interpreting Financial Ratios
- Comparing Year-to-Year

II. **Understanding Customers**
- Review of B2B and B2C similarities and differences
- Discussion of Customer Interests and Perceived Business Strengths
- Hypothesis of Customer Profile
- Ways to Increase Business
- Survey Techniques and Analysis

III. **Undertaking Marketing**
- Internal and External Messages
- Avenues for Advertising & Marketing
- Cultivating contacts
- Brainstorming Ideas for your Customers

IV. **Identifying Opportunities**
- Defining Opportunities for Growth
- Choosing Opportunities for Growth
- Incorporating Costing and Promotions

V. **HR Processes**
- Identifying Business Operations in your Business
- Understanding Business Resources
- Mapping Processes and Resource Needs

VI. **Pitching for Capital**
- Avenues for obtaining capital
- Identifying stakeholders and their interests
- Presentations

VII. **Personality and Entrepreneurship**
   Understanding Self
   Understanding Blindspots in Interpersonal Interaction
   Stratigies for Communication and Teamwork

Appendix 2: Participant Waiver and Informed Consent (English Version)

CONSENT TO PARTICIPATE IN RESEARCH

Entrepreneur Education Program Study

You are invited to participate in a research study conducted by Paul Steele, who is a candidate to receive a Masters of Arts degree in Intercultural Management from the School for International Training. Mr. Steele is conducting this study for the capstone portion of his degree. Dr. Aqeel Tirmizi is Mr. Steele's faculty sponsor for this project.

Your participation in this study is entirely voluntary. You should read the information below and ask questions about anything you do not understand, before deciding whether or not to participate. You are being asked to participate in this study because of your participation in Bank Muscat's SME PRIME Entrepreneurship Education program.

• **PURPOSE OF THE STUDY**

The purpose of this study is to gage the educational effectiveness and practical utility of the Bank Muscat SME Prime program, and to explore ways to improve future programs by incorporating participant feedback with academic theory about education and small business development. It is hoped that this study will contribute to global knowledge in the field of entrepreneurship education and development.

• **PROCEDURES**

You will be interviewed for this study to attempt to assess the impact of your recently concluded entrepreneurship education program, by discussing:
1. Business planning
2. Changes in business practices
3. Knowledge learned
4. New understandings of possibilities and opportunities

5. Subject area confidence
6. Interest and ability to independently seek out knowledge in areas of interest and development
7. Program attendance and motivation
8. Perceived benefits from the program
9. Perceived problems with the program and ideas to improve the program

- **POTENTIAL RISKS AND DISCOMFORTS**

To minimize the risk of revealing sensitive information about your company, discussions and reporting on financial growth will be limited to percentages, and only in terms of total growth if discussed at all. These topics will not be reported on or discussed at all except in instances they are found to be directly relevant and related to training you received in the SME PRIME program. Specific business strategies discussed during interviews will only be noted insofar as they demonstrate development, and level of development in a topic presented in workshops or coaching. Specific steps in implementation in strategies will not be shared. All translators and transcribers working on this project will sign confidentiality agreements to insure confidentiality of any information about your business they may come in contact with.

Based on these precautions you are not expected to encounter risks, discomfort, or inconveniences as a result of this interview or the following report. If you become concerned for any reason about the effects of the interview or the report, you should discuss your concerns with the experimenter, Paul Steele immediately. You may discontinue your participation in this study at any time, for any reason.

- **POTENTIAL BENEFITS TO SUBJECTS AND/OR TO SOCIETY**

It is not likely that you will benefit directly from participation in this study, but it is hoped that the research will contribute to the improvement of future entrepreneurship education development and coaching programs, and that it will contribute to global knowledge in this field, as well as in areas of study specific to Oman.

- **COMPENSATION FOR PARTICIPATION**

You will not receive payment or other compensation for participation in this study. There is also no cost to you for participation.

- **CONFIDENTIALITY**

Any information that is obtained in connection with this study and that can be identified with you will remain confidential and will be disclosed only with your permission. Your name, and the name of your enterprise will not be used in resulting reports and presentations.

Information that can identify you individually will not be released to anyone outside the study. Mr. Steele will use the information collected in his capstone report and other publications. He also may use any information from this study in ways deemed best for publication or education. Any information used for publication will not identify you individually.

Recordings and transcripts made from interviews will not be accessible to anyone outside the study unless we have you sign a separate permission form allowing us to use them. All recordings will be destroyed three years after the end of the study.

- **PARTICIPATION AND WITHDRAWAL**

You can choose whether or not to be in this study. If you volunteer to be in this study, you may withdraw at any time without consequences of any kind. You may also refuse to answer any questions you do not want to answer. There is no penalty if you withdraw from the study and you will not lose any benefits to which you are otherwise entitled.

- **IDENTIFICATION OF INVESTIGATORS**

If you have any questions or concerns about the research, please feel free to contact

Mr. Paul Steele
Principal Investigator
Masters Candidate in Intercultural
      Service, Leadership & Management

School for International Training
Muscat, Oman
(968) 9335-6519
paul.steele@mail.sit.edu

- **RIGHTS OF RESEARCH SUBJECTS**

The School for International Training Review Board has reviewed my request to conduct this project. If you have any concerns about your rights in this study, please contact _(Name)_of the School for International Training-Institutional Review Board at: irb@sit.edu

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I understand the procedures described above. My questions have been answered to my satisfaction, and I agree to participate in this study. I have been given a copy of this form.

_____
Printed Name of Subject

_____
_____
Signature of Subject   Date

_____
_____
Signature of Witness   Date

Appendix 3: Interview Questions

Understanding the motivations for being an entrepreneur: money, status, freedom, social interest, etc. as a way of assessing motivation to grow:
- Did you have a job before opening your business? In which field was your experience?
- Why did you choose to become an entrepreneur?
- Can you tell me the story of why you started your business?
- What was your motivation for participating in the SME PRIME program?

Ascertaining commitment to planning and growth before the program began as a baseline for behaviors before and after training:
- Did opening your business go according to plan?
- How long has your business been operating?
- Before participating in the SME PRIME program, would you say your business grew in ways you planned for it to grow?
- Did you plans for growth or development change as a result of the SME PRIME program?
- Do you currently want your business to grow?
- Can you give some examples of things that need to happen to help your business grow?

Questions to ask about each training topic and coaching topic attended:
- Was your trainer effective in this course? How about your coach?
- What ideas in this topic are most pertinent to your business?
- Was the coaching effective?
- What was the most important or interesting thing you learned about this topic?
- Before the program did you believe your business had a need for development in this area? Does that opinion continue?
- Have you changed, made new plans, or developed new ideas for future development in this area because of the training?
- Do you know how your business should develop in this topic? Is this development possible? How?

Affect of Training:

- Generally speaking, was the material in this program relevant to your business?
- Did the PRIME program help make changes or choices in your business?
- Has the program helped inspire plans for the future?
- Did you encounter ideas in this program that you would like to develop, but have not because of limited funding, alternative demands or stronger commitments?
- How are important changes in your business made?
- If AMIDEAST were to run this training again, what recommendations would you give it to help with improvement?
- Have you studied subjects from this training independently since the PRIME program finished?
- Have you made changes to your operations, or experienced business development related to topics from the SME PRIME program since the course finished?
- Have your operations changed in ways unrelated to the topics of the program over the course of the training? How? What were your motivations for making changes in those areas? How did you discover these motivations?
- What could be changed to ensure better attendance for coaching sessions?
- What coach was most helpful to you? In what way?
- What did you like best about this program?
- How has your business and approach to business changed because of this program?

Appendix 4: Translator Non-Disclosure Agreement

In connection with the proposed research project the translator, _____, may encounter information sensitive to the running or success of participants during the interview process or while transcribing or translating. In consideration of this possibility, the translator agrees:

- To hold in confidence, and not to use (except for the purposes of the study) all information pertaining to strategic planning, and all information pertaining to the finance and accounting of the businesses being interviewed.

- To surrender, and not to copy, all notes and materials used in the process of interviewing and translating participants in this study to the principle researcher, Paul Steele, at the conclusion of the translator's relationship with the project.

- To notify the principle researcher, Paul Steele, of any unauthorized release of information relating to this study.

- That the terms of this agreement will remain in effect both during and after the process of experimentation has concluded.

- This agreement is governed by the international laws of the United States and can be waived only in writing.

Acknowledged and agreed on _____

Name: _____

Signature: _____

Appendix 5: Researcher Application for Review of Human Subjects Research

Please read the following carefully, complete the attached form, and sign this agreement. Do NOT begin your research (including contacting potential research subjects) until you are notified that your application has been approved. It is expected that all researchers will fulfill their obligation to protect the rights of human subjects. Research that includes the use of human subjects is subject to review by your Faculty Adviser/Supervisor and subject to review by the SIT Institutional Review Board (IRB).

Researcher: Paul Steele

Phone: (968) 93356519 (in Oman)
e-mail pksteele2000@gmail.com

SIT Program: PIM

Advisor: Aqeel Tirmizi

Type of Project _X_ Capstone   ___ Class project
                              ___ Independent Study   ___ IPP
                    ___ Other: (Please List)   ___ ISP
_____
____

Title of Research: Entrepreneur Identity and Learning in SME Development Programs

Location of Field Activity: Muscat, Oman

Supervisory Organization: The School for International Training   Phone: (802) 257-7715

Proposed project dates: from ____/____/____ to ____/____/____

Investigator(s) status: _X_ Graduate student(s)   ____ Undergraduate Student

                    ____ Faculty   ____ Staff

Funding: _X_ No funding necessary

        ___ Funding necessary, will apply

        ___ Funding approved

If funding is sought or approved, specify

source_____

Please indicate the number of subjects
___ Children under 13 (years of age)
___ Children 13-17 (years of age)
__6__ Adults (over 18 years of age)
____ Vulnerable People

I believe my research design requires:

_x_ Expedited review

____ Full review

My research design may require an EXPEDITED review because the:

X	Research involves individual or group contact (aside from aforementioned exempted practices) in no risk/minimal risk circumstances and with non-sensitive topics, and does not utilize children or other vulnerable participants.
X	Research involves non-sensitive topics and adult populations from gathered data from voice, video, digital or image recordings made for research purposes
X	Research involves non-sensitive topics and adult populations involving individual or group characteristics or behavior (including, but not limited to, research on perception, cognition, motivation, identity, language, communication, cultural beliefs or practices, and social behavior)
X	Research involves non-sensitive topics and adult populations involving surveys, interviews, oral histories, focus groups, program evaluations, human factors evaluations, or quality assurance methodologies. (NOTE: Some research in this category may be exempt from the HHS regulations for the protections of human subjects- 45CFR46.101(b)(2) and (b)(3)
N/A	Research seeks minor changes in previously approved research during the period of one year or less for which approval is authorized.

If marked EXPEDITED, attach complete documentation requested below and check in the box in the column to the left, to show that you have completed each task or mark NA if not applicable.

X	1.	Specific subject matter, topics, interest areas being addressed, and assessed risk or injury:
N/A	2.	How are subjects recruited? (Is an inducement offered?)
X	3.	Number of subject, Age range, Gender, Other relevant characteristics of subjects:
X	4.	If there is a cooperating institution (e. g. school, NGO), was permission obtained?
X	5.	What subjects will be asked to do, what will be done to them, or what information will be gathered? Number of interventions? By whom and with what training?
X	6.	Do subjects risk any possible stress or harm by participating in this research? If so, why is this necessary? How will the risks/stress be assessed? What safeguards in place to minimize the risk/stress?
N/A	7.	Recruitment letters or fliers
X	8.	Written Informed Consent Form
X	9.	Instructions to informants & interview guide, if any

N/A	10. Data collection instrument, e.g., test or questionnaire
N/A	11. Information sheets or debriefing method
N/A	12. Letters of IRB approval from cooperating institution(s)

Informed Consent:

X	1. How do you explain the research to subjects and obtain their informed consent to participate? (It is essential to allow participants to ask questions at any point. Be sure to append your Informed Consent Form if used.)
X	2. How will subjects be informed that they be can refuse to participate in aspects of the study or may terminate participation whenever they please?
X	3. If subjects are students or clients, how will you protect them against feeling coerced due to the power differential?
N/A	4. Are subjects deliberately deceived in any way? If so, provide rationale. Describe the deception, its likely impact on participants, and how you will explain it to them.
X	5. How might participation in this study benefit subjects?
X	6. Will participants receive a summary of results or other educational material?
X	7. How will Privacy, Confidentiality, and Anonymity be protected?
N/A	8. Is approval of another IRB required?

My research design may require a full review because of:

N/A	Children or vulnerable group
N/A	Other (identify possible risks, sensitivities, etc.) Explain:

If marked FULL REVIEW, attach complete documentation requested below and check in the box in the column to the left, to show that you have completed each task or mark NA if not applicable.

	1. Specific subject matter, topics, interest areas being addressed, and assessed risk or injury:
	2. How are subjects recruited? (Is an inducement offered?)
	3. Number of subject, Age range, Gender, Other relevant characteristics of subjects:
	4. If there is a cooperating institution (e. g. school, NGO), was permission obtained?
	5. What subjects will be asked to do, what will be done to them, or what information will be gathered? Number of interventions? By whom and with what training?
	6. Do subjects risk any possible stress or harm by participating in this research? If so, why is this necessary? How will the risks/stress be assessed? What safeguards in place to minimize the risk/stress?

	7. Recruitment letters or fliers
	8. Written Informed Consent Form
	9. Instructions to informants & interview guide, if any
	10. Data collection instrument, e.g., test or questionnaire
	11. Information sheets or debriefing method
	12. Letters of IRB approval from cooperating institution(s)

Informed Consent:

	1. How do you explain the research to subjects and obtain their informed consent to participate? (It is essential to allow participants to ask questions at any point. Be sure to append your Informed Consent Form if used.)
	2. How will subjects be informed that they be can refuse to participate in aspects of the study or may terminate participation whenever they please?
	3. If subjects are minors or not competent to provide consent, how will it be obtained?
	4. If subjects are students or clients, how will you protect them against feeling coerced due to the power differential?
	5. Are subjects deliberately deceived in any way? If so, provide rationale. Describe the deception, its likely impact on participants, and how you will explain it to them.
	6. How might participation in this study benefit subjects?
	7. Will participants receive a summary of results or other educational material?
	8. How will Privacy, Confidentiality, and Anonymity be protected?
	9. Is approval of another IRB required?

The researcher has the primary responsibility to ensure safe research design. Research that exposes human subjects to the risk of unreasonable harm shall not be conducted. No research shall expose subjects to any risk that can be avoided without impairing the research design. The SIT-related IRB has the primary responsibility for determining whether the proposed research design exposes subjects to a risk of harm. If there is a risk of harm, or if there is uncertainty, the researcher shall seek the advice of the Faculty Adviser/Supervisor who, in turn, will seek advice from the respective Department, Field and the SIT IRBs, per guidelines. The researcher has primary responsibility for protecting subjects from harm by participation in the research. The respective IRB shall review and approve or disapprove cases brought to its attention, and state conditions for the conduct of any research involving human subjects, in accordance with stated policies, to reasonably protect human subjects through the articulated research design.

I understand and agree to these policies:

Signed_____

Date_____

Note: Do not begin your research (including contacting potential research subjects) until you are notified that your application has been approved by the Faculty Adviser or IRB, as appropriate. If you have questions, consult the Human Subjects Research Policy on the World Learning web site at www.worldlearning.org under Academic Policies. If you have further questions, contact your faculty adviser or IRB, as appropriate.

Faculty Advisor Recommendation:

(check one)

__X__ Expedited review

_____ Full review

Advisor

Signature⎯⎯⎯⎯⎯⎯⎯⎯⎯⎯⎯⎯⎯⎯⎯⎯⎯⎯⎯⎯⎯⎯⎯⎯⎯⎯**Date**⎯⎯⎯⎯⎯⎯⎯⎯

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Upon Final Approval: Faculty Advisor Submits Signed Final Documentation to the IRB Coordinator (irb@sit.edu).