ADULT TRANSFORMATIVE LEARNING THEORY AND COACHING WITHIN THE CORPORATE ENVIRONMENT, DURING FINANCIAL CRISIS

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ABSTRACT

The concept of adult transformative learning theory has been highlighted by many researchers however overlooked in the corporate environment, particularly during financial crises. Therefore, this study aimed to explore and analyze via various literature, the linkage between transformative adult learning theory and coaching principles during a financial crisis, within the corporate realm. Moreover, it has provided a detailed literature-based discussion on the examination of transformative learning theory, with the basic principles of coaching within the corporate industry during a financial crisis. Besides discussing the literature, this study has also conducted a systematic literature analysis of articles published between 2016 and 2021. The results of the systematic literature review highlighted that majority of articles published on adult learning and adult transformative learning theory from an organizational perspective were published in 2017 and 2018.

Keywords: Transformation, Adult Transformative Learning Theory, Coaching, Corporate Environment, Financial Crises.

INTRODUCTION

Since this last decade, many researchers have been focusing on the concept of adult learning and education (Foley, 2020). The behavioral approaches to this learning emphasize two important items, one is the skill and the other is competency building. Adult learning, during organization change, has also been explored by social learning theory, which focuses on the learner's environment and developmentalism that helps in examining the learner's meaning-making system (Bond & Blevins, 2020). Alike social learning theory, many theories explored the adult learning process however Mezirow's transformative learning theory is best to conceptualize the developmentalism (Fleming, 2018) as this theory is closely linked to Kegan's constructive/ development theory.

There is great similarity between the practices and approaches of adult learning and coaching, particularly, these similarities occur in process of learning and the learning environment. Therefore, to facilitate the learning process in a coaching session or a learning environment, it's important to know the details about learners, including who is the adult learner?, why he or she is engaged in learning activities?, how adults learn? And how ageing affects their abilities? (Merriam & Baumgartner, 2020). On the basis of the theory of andragogy presented by Knowles et al. (2005), Cox (2006) proposed that the learning framework includes the practice of coaching and suggested that all coaching interventions are actually a generic experiential learning process (Kolb, 1984). Du Toit & Sim (2010) also supported this concept by a significant evidence-based body of knowledge. Moreover, Cox (2013) emphasized on the integration of learning to recognize the final step of Mezirow (1991) transformative learning

process. Askew & Carnell (2011) highlighted that the reflective learning process helps in filling important gaps in coaching theory and leads to perspective transformation. Thus, to evaluate the processes of coaching, transformative learning theory is best to discuss among other learning theories Table 1. Mezirow (1991); Mezirow (2009) presented this theory and his main skepticism was to refer to the conditions and processes which are necessary for adults to make paradigm shift and proper knowledge transformation. The critical reflection of individuals on their environment and learning leads to transformative learning. This reflection transforms the thinking of individuals and especially transforms their view of the world (Aboytes & Barth, 2020). According to Taylor (2009) there are six important themes for most transformative educational experiences. These themes include, dialogue, authentic leadership, critical reflection, individual experiences, awareness of context and holistic orientation. Transformative learning encourages changes that are beyond the behavioral change by promoting the reconstruction of meanings and challenging the existing ideas or beliefs. Thus, this learning suggests more radical paradigm shift rather than implementing the change within an existing paradigm (Formenti & West, 2018). The main agenda of the theory of transformative learning is to enable adults to make new meaning of their experiences. Similarly, Mezirow (2000) said "*that is why it is so important that adult learning emphasize contextual understanding, critical reflection on assumptions, and validating meaning by assessing reasons. The justification for much of what we know and believe, our values and our feelings, depends on the context-biographical, historical, cultural-in which they are embedded. We make meaning with different dimensions of awareness and understanding; in adulthood we may more clearly understand our experiences when we know under what conditions an expressed idea is true or justified*".

Table 1			
EIGHT LEARNING THEORIES			
Sr #	Theories	Research	Definitions/ Explanations
1	Andragogy	Knowles (1980)	Art and science of helping adults learn
2	Reflective practice	Boud et al. (1994)	It highlights those processes in which learners engage to recapture, notice, and re-evaluate their experience.
3	Experiential learning	Kolb (1984)	The experiential learning model is an inductive learning cycle comprising four stages: concrete experience, reflective observation, abstract conceptualization, and active experimentation.
4	Learning styles	Kolb (1984)	Individual orientations toward learning based on the four different forms of knowledge production identified in the experiential learning cycle.
5	Lifecourse development	Levinson (1978)	Life course development is concerned with whether there are particular phases that human beings pass through during the course of their lives.
6	Values and motivation	Locke (1996)	Values are ideas about what is good and what is bad, and how things should be, and motivation is the internally generated state (feeling) that stimulates us to act.
7	Self-efficacy	Bandura (1994)	Self-efficacy has its roots in social learning theory and can be described as the general or specific belief that people have regarding their capacity to succeed at tasks.
8	Transformative learning theory	Mezirow (1990),	Particular function of reflection: reassessing The presuppositions on which our beliefs are based and acting on insights derived from the transformed meaning perspective that results from such reassessments.

The adult learning emphasizes on developing autonomous individuals which aligns with the goals of several leadership development programs (Issah, 2020). This learning occurs in the following ways: elaboration of existing frames of reference, learning new frames of reference, the transformation of point of view, and transformation of habits of mind. The frames of reference are highlighted in two unique ways, one in a point of view and the other in a habit of mind. A political stance, such as liberal or conservative, a preference for introversion or extroversion, and other orientations or world views, are examples of habits of mind. A point of view is an expressed habit of the mind and "*arbitrarily determines what we see and how we see it-cause-effect relationships, scenarios of sequences of events, what others will be like and our idealized self-image*" (Mezirow, 2000).

Adult and lifelong learning have been taken up to a level never seen before by those working in workforce development, citizenship, social development, organizational strategies, and management training (Selman, 1998). However, little consideration has been paid to unique challenges that emerge in these contexts (Taylor, 2007) and even only few studies have emphasized on the transformative learning theory within the corporate industry during a financial crisis. Therefore, the purpose of this research is to explore and analyze literature and the linkage between transformative adult learning theory and coaching principles during a financial crisis, within the corporate realm. The transformative learning theory is analyzed and applied to the basic principles of coaching within the corporate industry during a financial crisis. Moreover, the systematic literature review is conducted on the base of studies published within 5 years from 2016 to 2021. Thus, this research is based on an overall literature analysis and also a systematic literature review.

The stimulus for conducting this study initially derived from the researcher's background as a corporate trainer, executive coach, and entrepreneur who experienced the recent financial crisis in the USA and in Europe, and from her exposure to the rich literature of adult learning and education, leadership development, coaching, economics, and social psychology during her MBA and Ph.D. educational years. The goal of this study is to discuss and analyze via various literature the methods and mindset corporate leaders can employ to support themselves, their people and successfully cope with a financial crisis in a corporate environment. Therefore, it's important to highlight the contextual definitions of concepts including transformation, learning, transformative learning, coaching, and financial Crisis Table 2.

Table 2 CONTEXTUAL DEFINITIONS			
Sr #	Terms	Study	Definition
1	Transformation	(Lasley et al., 2015)	Transformation happens when people are deeply seen, heard, understood and recognized for their gifts. "*Ironically, when we try to change people, they resist…Transformation is the change that happens within to bring people into greater alignment.*"
2	Learning	(Bennett & Campone, 2017)	Learning can be defined and viewed via different philosophical paradigms, for instance, it can be defined from the behaviorist, cognitivist and psychological paradigms. For this assignment, we will observe learning from a holistic scope, which incorporates learners' experiences from multiple angles. Hence, "*within the holistic framework, learning is defined 'as the process whereby knowledge is created, acquired, transformed, converted or utilized in a different content from its origin'…Learning is a 'combination of processes whereby the whole-person – body…and mind…experiences a social situation the perceived content of which is transformed cognitively,*"

			emotively or practically (or through any combination) and integrated into the person's individual biography resulting in a changed (or more experienced) person".
3	Transformative Learning	(Yorks & Marsick, 2000)	Transformative learning refers to the process by which we transform our taken-for-granted frames of reference (meaning perspectives, habits of mind, mind-sets) to make them more inclusive, discriminating, open, emotionally capable of change, and reflective so that they may generate beliefs and opinions that will prove more true or justified to guide action. Transformative learning involves participation in constructive discourse to use the experience of others to assess reasons justifying these assumptions, and making an action decision based on the resulting insight.
4	Coaching		As there are many attempts to define coaching in many coaching textbooks, the definition of coaching which is presented here is the one from the official website of the International Coach Federation (ICF), which is the leading global organization dedicated to advancing the coaching profession. (ICF). ICF definition of Coaching: Partnering with clients in a thought-provoking and creative process that inspires them to maximize their personal and professional potential, which is particularly important in today's uncertain and complex environment. Coaches honor the client as the expert in his or her life and work and believe every client is creative, resourceful, and whole. Standing on this foundation, the coach's responsibility is to: • Discover, clarify, and align with what the client wants to achieve • Encourage client self-discovery • Elicit client-generated solutions and strategies • Hold the client responsible and accountable (ICF)
5	Financial Crisis	(Chacko et al., 2011)	A financial crisis leads to a liquidity shock, which gets transmitted from the financial sector of the economy to the nonfinancial sector of the economy since the banks and other financial institutions cannot conduct their normal lending to businesses and individuals due to insufficient capital and thus cannot take any further financial risks. This results in a credit crisis in the nonfinancial sector of the economy, which in turn causes a contraction in the overall economy. Hence, the original liquidity shock has been transmitted to the real sector of the economy. This translates to businesses shrinking, unemployment and discourage workers increase, and in general poverty and devastation prevail.

LITERATURE REVIEW

Transformative Learning Theory

An embedded trait of human beings is our pressing need to comprehend and sequence the essence of our experiences. Integration of our new experiences with our existing knowledge is crucial to our interpretation of phenomena and avoidance of chaotic confusions. When humans cannot understand a situation or event, then as social animals, humans tend to thoughtlessly look for answers either at authority figures, the crowd or resort to psychological mechanisms, like prediction and justification to create subjective interpretations (Mezirow, 2000).

Sustainable change transpires from transformative learning (Bennett & Campone, 2017). Adopting a transformative learning approach is seen as teaching for change as it involves the most significant adult learning tool, communicative learning. These particular ways of learning fosters the awareness of one's mental distortions, dogmas, ideas, and feelings and critically

assess their underlining presuppositions and examines their thought process via a logical discourse and by searching for outcomes through consensus building. Students are challenged to evaluate their value system and worldview and are consequently transformed by the experience. Moreover, as learning is the process of utilizing prior understandings to construe new understandings of the essence of one's experience as a guide to action, the actual learning may be intentional, incidental, or mindlessly assimilative. Both intentional and incidental learnings happen unconsciously. Research has been conducted into the unconscious acquisition of knowledge, which shows that the human brain has an immense capability to make interpretations from complex data, to solve challenging problems, and to make extensive generalizations from particular experiences. This unconscious ability of humans to acquire knowledge is more sophisticated and rapid in comparison to the conscious capacity of receiving knowledge. Also, it is rather interesting to note that human beings do not have conscious access to the subconscious process their brain uses to acquire new knowledge. The only aspect of this process people are conscious about is the actual results of their subconscious mental actions (Mezirow & Associates, 2000).

Core Elements of Transformative Learning

According to the literature, there are three main core elements that are essential to framing a transformative approach to learning. These are individual experience, critical reflection, and dialogue. However, as the transformative learning theory evolved, some additional elements were added, which are also fundamental to transformative learning; like a holistic orientation and awareness of context and authentic practice.

Individual Experience

Individual experience is the prior experiences which each learner brings to the "*classroom*." This approach is evidently different than the conventional approach where the teacher is the primary source of information. This way and via instructor-facilitated dialogue, learners can work on creating new knowledge and experiences, which consider a variety of perspectives. The traditional method of instructor-authoritative, ready-made information, may not challenge an adult learner's existing beliefs, in contrast, using their own ideas and experiences is likely to bring awareness to their underlying assumptions and presumptions, and hence encourage self-questioning. "*This constitutes a starting point for discourse leading to critical examination of normative assumptions underpinning the learner's…value judgments or normative expectations*" (Mezirow, 2000). Life experiences are vital when promoting transformative learning as greater life experiences provide "*a deeper well from which to draw on and react to as individuals engage in dialogue and reflection*" (Mezirow et al., 2009). This brings us to the second core element, critical reflection.

Critical Reflection

The individual experiences discussed above invite the learners to critically reflect on their experiences and underlying assumptions and based on their reflection to attempt to articulate ideas, theories, or principles. Yorks & Marsick (2000), state that helping learners become more aware of the context of their problematic understandings and beliefs and more critically reflect on their and others assumptions is fundamental to the objectives of adult education in democratic societies. Critically reflecting learners are more fully and unreservedly "*engaged into discourse and more effective in taking action on their reflective judgments*".

There are three forms of reflection in transformative learning, content, process, and premise. Content reflects on "*what we perceive, think, feel, and act*" (Mezirow, et al., 2009). Process, reflects on how we perform the functions we perceived, and premise is "*an awareness of why we perceive*". The foundation of critical reflection signifies the examination of the assumptions underlying the knowledge of the world as people perceive it to be.

Dialogue as a Transformation Tool

Critical reflection via dialogue or discourse is a fundamental mode through which transformation is stimulated and developed. In transformative learning, dialogue is used when there is a reason to question a belief or assumption. Critical reflection is used where experience is reflected on, assumptions and beliefs are challenged, and hence "*habits of mind are ultimately transformed*" (Mezirow, et al., 2009). In the context of transformative learning theory, dialogue is used in a specific way to search for a common understanding and an "*assessment of the justification of an interpretation or belief*" (Mezirow, 2000). To efficiently participate into a transformative reflective discourse, one needs to have emotional maturity, awareness, empathy, and control, in other words, to have emotional intelligence, which is essential in being successful at work and in relationships overall (Yorks & Marsick, 2000).

Adult Transformative Learning

Holton et al (2005) defined adult learning as "*the process of adults gaining knowledge and expertise*". O'Neill & O'Sullivan (2002) highlighted learning as an integrated process of negotiating the tension caused by cognitive, emotional, and social elements between external and internal forces. Mezirow (2000) explained that learning "*occurs in one of four ways: by elaborating existing frames of reference, by learning new frames of reference, by transforming points of view, or by transforming habits of mind*". Transformative learning in adults enables them to feel the shift and evolution in interpreting their experiences (Adams, 2021). The perspective of Mezirow about adult learning is bound within a constructivist tradition that perceives reality as being constructed within the internal processes of the learner. Therefore, this perspective is different from a central philosophical orientation of constructionism, which places the emphasis upon reality being constructed within relationships (Gergen & Gergen, 2004). The most important difference between these two concepts with reference to the coaching practice is the role of relationship in learning.

Transformative Learning and Coaching

The coaching concept is a holistic relationship, which looks at the client's life and experiences. It is client-centered and promotes the client's agenda. The role of a coach is to help the client achieve his/her goals and answers through inquiry via self-discovery and support the coachee in a learning process rather than teaching those (Pappas & Jerman, 2015). Hence, the principal elements of Mezirow's transformative learning theory are also utilized in coaching. The term "*transformation*" coincides with both the transformative learning theory and coaching as both foster and facilitate cognitive shifts and reframe the meaning of one's assumptions and perspectives. Also, critical reflection on one's presuppositions and ideas is fundamental to both transformative learning theory and coaching. Transformative learning changes the way of knowing via epistemological grounds and not merely just a behavior shift. "*The epistemological shift includes the whole lifespan and is not limited to formal educational contexts*" (Bennett &

Campone, 2017). As personal transformation requires deep grounded changes in the way a person perceives, understands, and acts upon situations both cognitively and emotionally, transformative learning theory can support the learner alter his/her taken-for-granted beliefs and make them more open, discriminating and psychologically capable of change (Bennett & Campone, 2017). Transformation can occur in a variety of contexts, which may include transformative learning and/or coaching (Harder et al., 2021). In today's constantly changing organizational environment, people are encountered with constantly changing information, knowledge, requirements, and issues to resolve. Consequently, a function of both transformative learning theory and coaching can be applied to help the individual gain a contextual understanding, reflect critically on assumptions of him/herself and others, and understand their own cognitive and knowledge limitations, which can lead to better decisions and actions (Bennett & Campone, 2017). In summary, to create and sustain profound transformational change in the workplace, dialogue and reflection must follow action and be facilitated via coaching. Coaching can help surface multiple perspectives and can develop mechanisms for conscious choice and decisions which can then lead to action and ultimately, change (Meyer et al., 2007).

Transformative Learning and Coaching during a financial crisis

Managing a crisis and leading during a crisis are two different things. Managing a crisis is merely involved with operational issues, while crisis leadership primarily involves how leaders deal with the human factor during a crisis including their own behavior (Klann, 2003). According to Klann (2003), effective crisis leadership is based on three main aspects, "*communication, clarity of vision and values, and caring relationships*". Leaders who can comprehend, acknowledge, develop, and practice these three essential qualities can have beneficial outcomes while handling the human element in a crisis, especially a financial crisis.

A financial crisis like any other crisis can quickly reveal a leader's hidden strengths and underlying weaknesses. It can display whether the leader has what is needed to function efficiently under enormous pressure. Organizational leaders face tremendous challenges during a financial crisis, like anxiety, insecurity, and confusion, which are naturally generated due to perplexed conditions. Also, leaders must be prepared to lead, not only the people within their organization, but other stakeholders as well like, clients and customers, the surrounding community, vendors and suppliers, local government officials, and more. In many cases the most challenging of all is to lead themselves, as they have to deal with their own emotions, behavior, reactions, and decision making (Klann, 2003).

Transformative Learning and Coaching for Developing Productive Relationships during a Financial Crisis

Transformative learning and coaching have essential roles to play when an organization is faced with a financial crisis (Brunstein et al., 2019). As crises are inevitable in the corporate realm learning how to deal with crises and learning from an actual crisis would be a vital and essential step to take within an organization. This is where coaching and transformative learning can help by preparing the culture and corporate environment to withstand the transformations, pressures and emotional strains that accompany a financial crisis. Leading via transformative learning and a coaching perspective can aid the human relationships and emotional challenges within an organization during a crisis and create a clear and smoother path for the leader and

his/her people towards a more sustainable organization and support a quicker corporate upturn (Klann, 2003).

Coaching can support the leader and his/her people by incorporating a coaching schema to help assess the employees' strengths and weaknesses concerning their performance areas (Nuryanti et al., 2019) and therefore utilize people in the right working arenas; this will empower the organization and boost its operational capacities. Also developing a safe environment within which one can be transparent, open and thus be able to participate in genuine dialogue and discourse that will promote the transformational and coaching processes (Klann, 2003). Fostering a transparent environment will ease the flow of information and leaders will have quicker and easier access to knowledge that will bring the problems to them before they emerge into uncontrollable predicaments. To cultivate such an environment, leaders must keep employees informed by being open, transparent, and candid themselves (George, 2009). As within transformative learning, employees will engage in a coaching schema, which will foster their individual experiences, critical reflection and dialogue. These are "*powerful tools for the fostering of caring and effective relationships and for developing people so they are ready to act when a crisis occurs*" and during a crisis. Coaching and transformative learning via critically challenging assumptions, creating a safe and trusting environment, discovering the strengths and weakness of the organization and its people can help the leader, and his/her people overcome hurdles, find solutions, improve skills, traits and perspectives and make them more efficient in the crisis.

The Italian philosopher Nicolo Machiavelli in The Prince, told his disciples, "*Never waste the opportunities offered by a good crisis*" (George, 2009). A crisis can provide opportunities to create transformative change in organizations. Leaders who do not see the advantages within a crisis and do not create long-term changes "*not only waste their opportunities but sow the seeds for a repeat experience*".

METHODOLOGY & SYSTEMATIC LITERATURE REVIEW

This research is qualitative in nature and based on two approaches, one is generic literature analysis of adult learning in crises from the perspective of the transformative learning theory, the other is a systematic literature review of articles published within last five years (from 2016 to 2021). According to Vuori & Vaisanen (2009) systematic review of literature is a valuable strategy especially when the aim of research is to identify, evaluate, and synthesize all of the important research on a certain topic to acquire a complete picture of the studies and their findings. Moreover, it's most important strategy or approach to reduce the risk of human error (Petticrew & Roberts, 2008). The process of systematic literature review process is shown in Table 3.

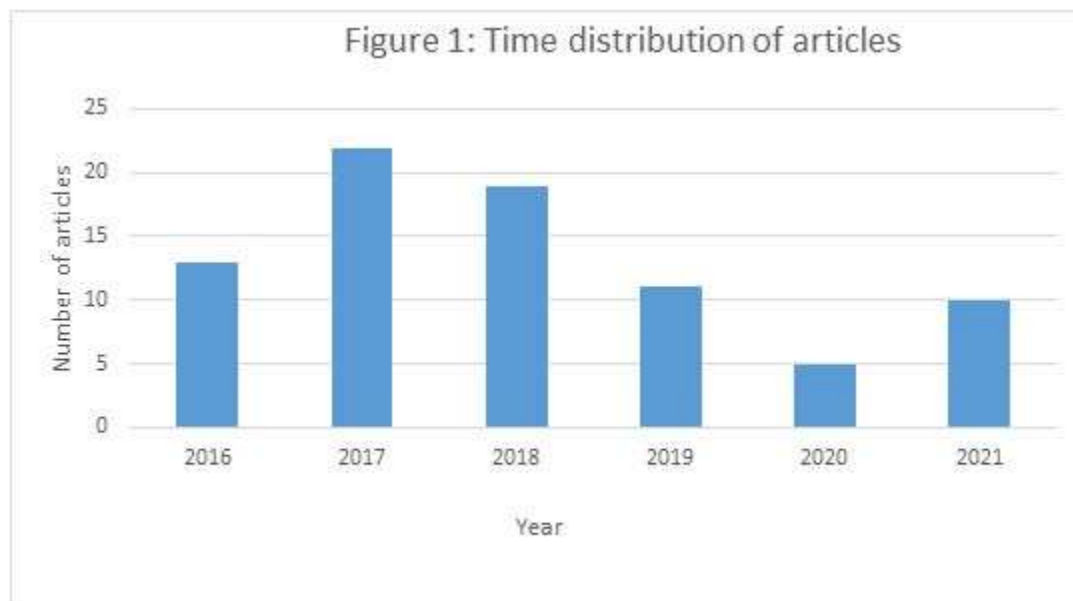| Table 3 SYSTEMATIC LITERATURE REVIEW PROCESS (PRISMA)		
Sr. #	Topic definition	Journal Articles on "*Adult transformative learning theory and coaching within the corporate environment, during financial crisis*" published within 5 years (i.e. 2016 and 2021)
1	Define the research questions	1- What type of articles is included (conceptual or empirical)? 2- What were the data collection methods adopted by research?
2	Determine search criteria "*keywords*"	Adult transformational learning theory, Transformation, Learning, Transformative learning, Coaching, and Financial Crisis
3	Identify Databases and	WoS (Web of Science), SJR (Scopus) and Others

	carryout search	
4	Selection of articles	Studies published in English language
5	Synthesize articles	Critically assessment of included studies
6	Publicize review findings	Finding are based on the summary of data

The systematic literature review conducted in is this research, reviewed the transformative learning theory articles in the context of auditing using PRISMA (The Preferred Reporting Items for Systematic reviews and Meta-Analyses) approach. This method of PRISMA was used to gather the relevant literature from different sources. To conduct the research and selection of data, following phases were used:

1. Identification of articles through searching electronic databases using keywords "*adult transformative learning theory*," "*coaching*" or "*learning in crises*." The duplicate articles were removed to avoid repetition.
2. On the basis of selection criteria, relevant articles were selected only.
3. The exclusion of articles was done on context and publishing language basis.
4. The qualified articles were considered for review.

This study considered 47 research articles that met the criteria from high quality databases. On the basis of publishers, the total number of relevant articles is given in Table 4

Table 4
ARTICLES REVIEWED BY PUBLISHERS

Publisher	Number of relevant articles
Elsevier	11
Taylor and Francis/ Springer	12
Emerald	10
Wiley and Sage	6
Other	9

FIGURE 1
TIME DISTRIBUTION OF ARTICLES

Figure 1, shown above, presents a time distribution analysis of articles considered for systematic literature review.

CONCLUSION

In concluding this literature-based research, it is observed that the transformative learning theory and coaching approaches can foster an effective leadership schema that can aid during a financial crisis. Leaders who comprehend the association between emotion and behavior will be more successful during a crisis as they will know how to mollify the needs of people in the organization and hence influence their behavior for the benefit of the employees and the organization.

Leading people through crises gives leaders the opportunity to make a difference in the world by helping to prevent even more severe and unsolvable or "*wicked*" problems, like, unemployment, crime, poverty, education, homelessness, and more. Leaders cannot make changes overnight, but through the practice of transformative learning and coaching, they can lead people to make small changes, which will ultimately make a big difference. Traits as active listening, treating people with sincere consideration, dignity, trust, respect, accepting people for what they are without judging, being truthful and honest, and remaining as professionally competent as possible in the area of expertise as well with job responsibilities can create connections with employees and colleagues and pave the path to a stronger organization which will have a lot more chances to withstand a financial crisis as the one we experienced in the USA and Europe.

The general literature review was conducted without any time restriction but for the systematic literature review, the articles published within the last five years were only considered. Therefore, this study is a combination of overall literature analysis and systematic literature review. The systematic literature review highlighted that majority of articles that overlooked the transformative learning theory in the context of financial crises. Moreover, the majority of articles were published in 2017 and 2018.

LIMITATIONS AND FURTHER RESEARCH

The study has highlighted that broad area of transformative learning but still it has several limitations that can be future recommendations for researchers. First, the research is qualitative in nature and an empirical study and extensive literature research would be most appropriate to discover effective methodologies to help corporate leaders transform and lead during a financial crisis and gain the knowledge needed to cope with a financial crisis to benefit themselves and their organization. Secondly, this study has not provided any model and emphasized mostly on the transformative learning theory, whereas, there are many other learning theories that can also help the organizations and particularly the leaders during financial crises. Additional research is suggested to examine the relationship of coaching to other adult learning theories like experiential learning, individual learning, and reflective practice and find linkages and/or differences. Also, it would be valuable to study and research the relationship between coaching and adult learning theories via the emerging brain sciences of neuroscience at work and Neuro Leaderhip.

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