

Exploring the Nexus: Female Employees' Perspectives on Organizational Learning and Organizational Productivity in Nigeria's Small and Medium-Sized Businesses

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Abstract

The purpose of this study is to investigate the building blocks of organizational learning among female workers in the SMEs. A descriptive quantitative research methodology was adopted. A survey was distributed to 702 female employees working for SMEs. Descriptive and multiple regression analyses were used to describe the data and test the hypothesis. The result reveals that SMEs are making efforts at creating and gathering knowledge among female employees, and it also demonstrates that the utilization of organizational learning has a positive impact on the productivity of organizations; however, there is an issue in the layout of the supportive learning environments in SMEs where the positive result has lower impact in comparison to concrete learning processes and leadership that reinforces learning processes and practices. Conclusion, recommendations, and future research orientation are discussed in the paper.

Keywords: concrete learning processes, leadership that reinforces learning practices, supportive learning environments, psychological safety, appreciation of differences, openness to new ideas, experimentation, information collection and analysis, education, and training, women studies.

1. Introduction

In today's rapidly changing business environment, it is imperative for businesses to create and transfer knowledge through the adoption of structured organizational learning models and knowledge management systems. Organizational learning is a dynamic process of creation, acquisition, and integration of knowledge aimed at the

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of resources and capabilities (Lpez, Pen, and Ordás, 2005). Nigeria, Africa's most populous country, is characterized by diverse cultures, languages, and ethnicities, and SMEs play significant roles in the country's economic development and growth. Presently, they contribute tremendously to the promotion of indigenous products through the use of locally sourced raw materials. It is imperative to evaluate and critically analyze how SMEs in Nigeria utilize organizational learning and how effective organizational learning processes can impact SMEs in Nigeria (Oyelaran-Oyeyinka, 2007). Nigeria is globally known as an oil exporting country, with utmost focus on the oil and gas sector, while other business sectors have been, by and large, ignored all together or given less attention due to the large turnover from the exportation of petroleum products. In view of recent unstable oil prices and high exchange rates in the country, SMES are gaining attention as a mean to develop the country's untapped economic potential, and SMEs can indeed play a significant role in Nigeria's economic development and growth. Studies by the International Finance Corporation (IFC) suggest that approximately 96% of Nigeria's businesses are SMEs, compared to 53% in the United States and 65% in Europe. Presently, SMEs make up about 70% of the workforce in Nigeria (Oyelaran-Oyeyinka, 2007).

Women influence organizations and society, according to Imhonopi et al. (2016), Nigeria's development depends on women, who make up half the population. SMEs employ 70% women in Nigeria (Shehu et al., 2013; Raimi, Shokunbi, and Peluola, 2016). To maximize women's potential, female entrepreneurship must be encouraged, and women must be empowered within SMEs (Imhonopi et al., 2016; Abou-Moghli and Al-Abdallah, 2018). The purpose of this research is to analyze the process and role of organizational learning and how SMEs in Nigeria can utilize organizational learning processes among female employees to impact their productivity. This research attempts to understand the current learning processes adopted by SMEs in Nigeria, to examine how Nigerian SMEs utilize organizational learning among female employees, and to investigate the possible impact of organizational learning overall process on SMEs' productivity. organizational learning theories may overlook gender and thereby inadvertently downplay the impact of gender in the learning process. Through both altering and expanding, practitioners can improve upon the theory of organizational learning as they implement a gender inclusive environment.

2. Literature Review

2.1 Concepts of Organizational Learning

The concept of organizational learning has been widely applied in information processing, organizational change (Salim and Sulaiman, 2011), and organizational culture (Al-Bourini, Al-Abdallah, and Abou-Moghli, 2013). The ideology of organizational learning can be traced back to the early 1990s. Several scholars have defined organizational learning from different perspectives. Different models and theories have been developed to explain organizational learning. To achieve a competitive advantage, it is important for organizations to adopt strategic measures and chose the best business strategy to combat market volatility (Alabdallah and Abou-Moghli, 2012; Alabdallah, 2015; Al-Abdallah, Fraser, and Albarq, 2021). Organizations need to engage in continuous learning, acquiring new knowledge and skills to enhance both their current and future productivity (Argote, 2013).

Daft and Weick (1984) described the organizational learning process as a three-stage process such as "searching and collecting information, interpreting information, and learning by practical use of information." Senge (1990) defined organizational learning as "an ideal environment where people continually expand their capacity to create the results that they truly desire, where new and expansive patterns of thinking are nurtured, where collective aspiration is set free, and where people are continually learning to see reality together." In addition, Senge analyzed organizational learning through the development of the "Five Disciplines" as important principles through which organizations can adopt organizational learning in order to sharpen their knowledge capability. These principles include personal mastery, mental models, shared vision, team learning, and systems thinking.

Furthermore, Huber (1991) identified the organizational learning process as "identifying scientific needs, trading and issuing science, increasing science in current scientific systems, and characterizing science." Nonaka and Takeuchi (1995) also described the dominance process in the organizational learning process as having three stages, which include "obtaining science (identifying and collecting useful information), using science (practical use of science), and transferring science (distribution and issuance throughout the organization)." Lopez, Peon, and Ordas (2005) described the organizational learning process as a "continuous process including obtaining, interpreting, and distributing science and organizational memory." Organizational learning can also be defined as "a conscious or unconscious process affecting organizational action that contains its own factors by means of knowledge acquisition, reaching the knowledge, and evaluating the knowledge with the help of organizational memory" (Idowu, 2013).

Bowen, Rose, and Ware (2006) stated that "Learning is the main origin of competitive advantage." The process of organizational learning can be best described as the transfer of individual knowledge through social interactions and collaborations to different groups of individuals as a result of a shared interpretation. On the other hand, the acquired knowledge would cascade to the group and organizational levels. Lopez, Peon, and Ordas (2005) has described organizational learning as a process that comprises four main stages: information acquisition, knowledge dissemination, shared interpretation, and organizational memory. The required knowledge can be created through internal or external sources. The external sources include competitors, market trends, stakeholders, customers, and suppliers. The second stage of organizational learning involves the dissemination of acquired information or knowledge throughout the organization. This process takes place through formal (e.g., departmental meetings, discussion of future needs, and cross-training) and informal interactions among individuals. It is important to create a medium for networking and social interactions in order to translate tacit knowledge into explicit knowledge. The last process, shared interpretation, is aimed at processing the acquired knowledge (Lopez, Peon, and Ordas 2005; Santos-Vijande, López-Sánchez, and Trespalacios, 2012).

The benefits of organizational learning cannot be overemphasized, as they cut across every aspect of the organization. Over the years, organizations around the world have adopted organizational learning as a critical aspect of organizational culture for competitive advantage, organizational growth, and business productivity. However, it does not only increase the knowledge base and creativity of the workers. It also impacts significantly on the organization as an entity (Santos-Vijande, López-Sánchez, and Trespalacios, 2012). Organizational learning is beneficial for responding to market trends and changing customer demands. Also, it is beneficial for improving the overall productivity and efficiency of the organization. It would develop individual and group learning capabilities, thereby impacting their work behaviors (Idowu, 2013). Furthermore, organizational learning enhances overall human development and empowerment and the creativity and innovative abilities of the members of a learning organization (Zgrzywa-Ziemak, 2015; Al-Abdallah and Al-Salim, 2021).

Women are playing an undeniable role in the success of startups and SMEs (Abou-Moghli, and Al-Abdallah, 2019), while job opportunities are getting better for them, they are still facing unbalanced treatment. According to Martin, Lord, and Warren-Smith (2018), gender is still a barrier to effective organizational learning with women's knowledge and experience often unseen and unheard. Inclusion with a focus on gender has a positive bearing on exactly how an organization learns.

The generation of organizational learning on issues of labor inclusion allows the integration of all teams within the organization, improving the work environment, productivity, profits and problem-solving capacity (Silva-Sánchez and Reynaldos-Grandón, 2023).

2.2 Scope of Organizational Learning

Learning can be described as the process through which an individual acquires knowledge, skills, attitudes, and opinions. Organizational learning involves the processes of knowledge creation, sharing, and management within an organization. Organizational learning is usually created at different learning levels, such as the individual level, group level, and organizational level (Huber, 1991). Organizational learning starts with individuals; a learning organization is founded on the learning processes of individuals in the organization. However, individual learning does not necessarily lead to organizational learning (Jerez-Gomez, Cespedes-Lorente, and Valle- Cabera, 2005). The concept of organizational learning can be further described as what is learned (knowledge) and how it is learned (the learning process). The term “what is learned” starts with individual learning, social interactions, and collaborations, which are significant for instilling organizational learning in any organization (Argyris and Schon, 1996).

According to Salim and Sulaimon (2011), adaptive learning and generative learning are complementary processes. It may lead the firm to identify new customers and markets to serve and new products and services to offer to both customers. Adaptive learning may lead the firm to identify new ways to deliver these new products and services to all customers more efficiently. Every learning organization must define the type of knowledge to create and acquire and the processes involved in cascading such knowledge across the organization (Jiménez-Jiménez and Sanz Valle, 2011).

2.3 Dimensions of Organizational Learning

Teo and Wang (2005) identified four dimensions of organizational learning: systems orientation, organizational climate for learning orientation, knowledge acquisition and utilization orientation, and information sharing and dissemination orientation. The utilization of the OLC enlarges an organization's capacity to develop its capabilities to create new information and translate it into useful knowledge as a form of competitive advantage for business productivity (Idowu, 2013). An organization with a strong learning culture faces the unpredictable with deftness. However, a concrete method for understanding precisely how an institution learns and identifying specific steps to help it learn better has remained elusive.

Garvin, Edmondson and Gino (2008) proposed a tool's conceptual foundation based on the three building blocks of a learning organization. The first, a supportive learning environment, comprises psychological safety, appreciation of differences, openness to new ideas, and time for reflection. The second, concrete learning process and practice, experimentation, information collection and analysis, education, and training. These two complementary elements are fortified by the final building block: leadership that reinforces learning. A survey instrument enables a granular examination of all these particulars, scores each of them, and provides a framework for detailed, comparative analysis. Accordingly, this conceptual tool is being used in this research to measure organizational learning by assessing supportive learning environments, concrete learning processes and practices, and leadership that reinforces learning.

2.4 Organizational Learning and Organizational Productivity

Over the years, several scholars have established that there is a relationship between organizational learning and organizational productivity. However, there has been a theoretical consideration with few previous studies (Lopez, Peon, and Ordas, 2005). On the one hand, the positive impact of organizational learning on organizational productivity was arbitrarily assumed. Some scholars affirmed that it is only “proper learning” that can culminate in desired results such as an increase in the organization’s knowledge capacity, increased customer satisfaction, improvement in organizational productivity, and the development of competitive advantage (Abou-Moghli, Alabdallah and Muala, 2012; Zgrzywa-Ziemak, 2015).

On the other hand, some scholarly works have shown that organizational learning, when viewed as a process and not a result, can lead to different results (e.g. Rrustemi, 2011). However, numerous factors (e.g., cultural, personal, political, and structural) lead to the discontinuation of the organizational learning cycles; some models and methods dedicated to the improvement of the conditions, which would support learning that is free from any dysfunction, have been suggested. It has been suggested that various types or levels of organizational learning have drastically different organizational results (Pawlowsky, 2001). For example, the results of adaptive learning (single loop) are different from the results of creative learning (double loop), and the compatibility of learning types depends on the dynamics and complexity of the organization’s reality (Argyris and Schön 1996). Similarly, March (1991) proved that explorative and exploitative learning will produce different results. The essence of explorative learning is the improvement and expansion of existing competences, technologies, and paradigms, and the results are predictable, close, and positive.

The essence of exploration is experimentation with new alternative proposals, and the results are uncertain, postponed, often negative, and not so unambiguously related to a specific activity. Thus, maintaining a balance between exploration and exploitation is a key determinant of system survival and development (Panayides, 2007). Several scholarly articles have analyzed the impact of organizational learning on organizational productivity. The analysis of several empirical studies was the basis for the synthetic conclusions referring to the relations between organizational learning and the organization's results (Goh, Elliot, and Quon, 2012).

In SMEs, there is a significant relationship between knowledge management practices and organizational productivity. These scholars carried out a meta-analysis of 33 major works (Baker and Sinkula, 1999; Lopez, Peon, and Ordas, 2005). The dominating factors in the studies confirmed the positive relationship between organizational learning and overall organizational results: financials (Calantone, Cavusgil, and Zhao (2002); Ellinger et al. (2002); Lopez, Peon, and Ordas (2005); strategy effectiveness and strategic flexibility (Santos- Vijande, Lopez-Sanchez, and Trespalacios, 2012); human resources management (Bhatnagar, 2006). However, some studies have shown that the relationship between organizational learning and financial results is not unambiguous (Goh, Elliot, and Quon 2012). Byukusenge, Munene, and Orobia (2016) showed that knowledge sharing has a higher rate compared with other organizational learning practices, and financial productivity has a higher factor compared with other organizational productivity components.

Most of the results of the previous studies confirmed the positive relationship between organizational learning and organizational productivity, but they were significantly different in terms of the strength and character of this relationship (Zandi and Sulaiman, 2015). Those differences probably result from different methods of measuring organizational learning and results. Most of the previous studies have analyzed the impact of organizational learning processes and learning orientation on organizations' productivity (Imran, Rizvi, and Ali 2011). The phenomenon of organizational learning capability is seldom studied. The learning orientation is measured using a scale offered by Baker and Sinkula (1999). This concept assumes a limited cultural perspective of organizational learning, which examines involvement in learning, developing a common vision, and openness to differences in views. In measuring the organizational learning processes, the scales are based on the four sub-processes of organizational learning suggested by Huber (1991).

An alternative to the analysis of organizational learning processes is organizational learning capability.

It supports meta-learning and can consider several factors important for organizational learning that are not manifestations of the organizational learning subprocesses (Jiménez-Jiménez and Sanz-Valle 2011). To the best of the researchers' knowledge, very few studies, which examined the impact of the organization's learning capability on organizational productivity, was an empirically verified measurement scale of learning capability adopted: the scale worked out by Jerez- Gomez, Cespedes-Lorente, and Valle-Cabera (2005), which encompasses four dimensions measured by 16 items, and the scale devised, in which two dimensions are measured by eight items (Vajiheh and Zeynab 2016).

There is no agreement on the manner of measuring organizational productivity in relation to organizational learning (Goh, Elliot, and Quon 2012). In above mentioned studies, the scholars took into consideration the financial measures—those measured objectively (return on investment or return on assets) as well as those measured subjectively. Zgrzywa- Ziemak (2015) emphasized that these factors can enhance organizational continuity, system thinking, corporate culture, leadership, organizational structure, and strategy.

In previous studies of the impact of organizational learning on the productivity of organizations, there was a gap that completely ignored female employees' contributions and points of view. Thus, it seems essential to adopt such a concept of productivity assessment, which would assess not only the short-term productivity of the organization but its genuine ability to build a permanent long-term value (Akhtar et al., 2011). Furthermore, the impact of organizational learning on organizational productivity was examined in enterprises in terms of size, for example, in small sized enterprises (Suliyanto and Rahab, 2012), small- and medium sized enterprises (Zgrzywa-Ziemak, 2015), medium sized enterprises (Santos-Vijande, Lopez-Sanchez and Trespalacios, 2012) as well as large companies (Lopez, Peon and Ordas 2005); activity type: production (Santos-Vijande, Lopez-Sanchez and Trespalacios, 2012) and service medical service sector, private and state-owned organizations (Pesämaa et al., 2013), banking sector (Imran, Rizvi and Ali, 2011), educational institutions (Akhtar et al., 2011); profit orientation, also in nonprofit organizations (Vajiheh and Zeynab 2016). Taking into consideration that fact the financial records are almost impossible to obtain, in this research, a direct approach of assessing the female employees' perception of the return on investment, turnover and cash flow, achieving the set goals and objectives, delivering a high level of quality, and levels of customer satisfaction and repeat business are adopted to assess productivity.

Accordingly, the research main hypotheses can be formulated as follow:

Ha. Organizational learning (supportive learning environments, concrete learning processes and practices, and leadership that reinforces learning processes and practices) has a positive significant impact on organizational productivity.

3. Methodology

In order to critically examine the current organizational learning processes and how learning can be integrated into the overall business strategy of SMEs in Nigeria, the researchers adopt the descriptive-analytical research methodology. The descriptive research method is a basic research method that can be used to determine, describe, or identify. It is best characterized as describing, explaining, and validating research findings (Creswell, 2013). Descriptive research methodology involves the identification of attributes of a particular phenomenon on an observational basis or the exploration of correlations between two or more variables without any interference. The quantitative research approach was adopted for the purpose of data collection, utilizing the survey strategy based on a questionnaire as the research instrument. The data is collected using a questionnaire as a primary source of data that has been distributed to female employees in SMEs in order to assess the organizational learning status and process in SMEs and its impact on organizational productivity (White, 2000). The questionnaire was developed based on literature.

3.1 Research Instrument

The research instrument, the questionnaire, is one of the survey tools designed to gather data and elicit responses from respondents on the subject matter. The questionnaire is structured with five-point Likert scale statements, which are designed to recognize the degree of intensity in the respondent's feeling or opinion about the perception of a case point. The five-point Likert scale includes: Strongly Disagree, Disagree, Undecided, Agree, and Strongly Agree. This diagnostic survey was designed to help determine how well the different organizations under study function as a learning organization. The self-assessment items are divided into four subsections, each representing an important building block of organizational learning – Supportive Learning Environment, Concrete Learning Processes and Practices, Leadership That Reinforces Learning – and Organizational Productivity. These building blocks are highly significant in assessing how an organization utilizes learning and its impact on productivity (Garvin, Edmondson and Gino, 2008).

The questionnaire is designed based on previous studies (Calantone, Cavusgil and Zhao, 2002; Ellinger et al., 2002; Jerez-Gomez, Cespedes-Lorente and Valle-Cabera, 2005; Garvin, Edmondson and Gino (2008), Imran, Rizvi and Ali, 2011; Rrustemi, 2011; Goh, Elliot and Quon, 2012; Santos-Vijande, Lopez- Sanchez and Trespalacios, 2012; Zgrzywa-Ziemak, 2015; Al-Abdallah, 2021) to solicit feedback from the female employees in the target population. The research instrument is divided into three sections, the cover letter, which is an introductory aspect of the questionnaire outlining the purpose of the research, the time taken to complete the exercise, the level of confidentiality of the exercise, and the ethical statements, and the consent form. The second section contains a set of statements for the research variables and dimensions, these statements are five- point Likert scale range from strongly disagree to strongly agree. The third section collects the demographics of the respondents. Both validity and reliability of the research instruments were established through a full-scale pilot study conducted over 57 female employees among the targeted SMEs. Necessary corrections were made, and the final questionnaire was used to collect the primary research data.

3.2 Research Setting, Population, and Sample

The SMEs in Nigeria remain the backbone of the country's economy; however, SMEs are often characterized by their minimal sale volumes, low financial strength, low annual business turnover, and low number of human resources (Oyelaran-Oyeyinka, 2007). Despite these challenges, SMEs contribute greatly to Nigeria's GDP. The historical development of SMEs in Nigeria shows that from pre- and post-independence, the Nigerian government focused on encouraging SMEs through incentives such as low tariffs and taxes, thereby creating an enabling environment in order to limit the dominance of multinational companies in the country (Oyelaran-Oyeyinka, 2007). However, the advent of crude oil changed the government's commitment to this important sector. A major consequence of this overdependence on oil is that SMEs in Nigeria remain largely untapped, despite their huge potential for production and export capabilities (Agwu and Emeti, 2014). Agwu and Emeti (2014) summarized the challenges faced by SMEs to be: a lack of autonomy in leadership, a poor leadership structure, limited financial and skilled resources, and inadequate use of the latest technologies and software designed to drive business. SMEs can be improved through the creation of enabling financial incentives and policies, the provision of basic and technological infrastructure, an adequate legal and regulatory framework, and a commitment to building domestic expertise and knowledge through organizational learning (Huber, 1991).

The population includes the overall SMEs in Nigeria, which is 68,168, or approximately seventy thousand SMEs (for the research design) with asset or start-up capital above five million naira but not exceeding fifty million naira and a staff strength of above ten but not exceeding forty-nine employees (National Bureau of Statistics, 2021). The ownership structure by age is within the age bracket of 24–50, while females account for 22.75%, with total employee strength, including male and female, of approximately 2 million and an average monthly sales turnover of approximately 230 million naira. The initial start-up capital for small and medium enterprises was predominantly less than ten million naira. Lagos State in the South- Western part of Nigeria has the highest number of SMEs (11,663), while Kwara State in the Middle Belt of Nigeria ranks the least with 226. The sole proprietorship ownership structure ranked the highest with 53,074. The ownership structure by age showed that the age bracket of 24–50 dominates. The data was collected based on convenience sampling, which is a non-probability sampling technique. This is due to the lack of official records of all SMEs employees in Nigeria. The researchers have sent the questionnaire to a network of 1000 female employees over a period of 2 months over the 6 geographical provinces in Nigeria, 702 filtered and screened questionnaires were used for statistical analysis. The sample profile is presented in table 1 below.

Table 1: Sample Profile

Variable	Category	Counts	%
Gender	Female	702	100
Age	20 – Less than 25	30	4.3
	25 – Less than 35	138	19.7
	35 – Less than 45	384	54.7
	45 – Less than 55	150	21.4
	Total	702	100
Educational level	Secondary school or less	18	2.6
	Diploma	80	11.4
	B.Sc./HND	470	67
	Postgraduate	134	19
	Total	702	100
Service years with the Organization	Less than 1 year	84	12
	1 year – less than 4 years	198	28.2
	4 years – less than 9 years	228	32.5
	9 years – less than 15 years	144	20.6
	15 years and above	48	6.8
	Total	702	100
Position in the Organization	Junior Level	360	51.3
	Middle Manager	150	21.4
	Senior Manager	156	22.2
	Executive Manager	36	5.1
	Total	702	100
Overall Work Experience	Less than 1 year	38	5.4
	1 year – less than 5 years	92	13.1
	5 years – less than 10 years	194	27.6
	10 years – less than 15 years	206	29.4
	15 years and more	172	24.5
	Total	702	100

4. Hypothesis Testing

Ha. Organizational learning (supportive learning environments, concrete learning processes and practices, and leadership that reinforces learning processes and practices) has a positive significant impact on organizational productivity.

SPSS version 21 was utilized to conduct the analyses. To test this main hypothesis, multiple linear regressions were performed. The results are presented in table 2 below.

Table 2. Multiple Linear Regression for Testing the Effect of Organizational Learning on the Organizational Productivity

Model	β	t	Sig. (t)
supportive learning environments	0.131	2.503	0.014
concrete learning processes and practices	0.518	11.298	0.000
leadership that reinforces learning processes and practices	0.321	1.484	0.039
F = 168.865		Sig. (F) = 0.000	
Adjusted R ² =0.441			

Table 2 above shows the value of adjusted R² is 0.441, which represents the amount of variation observed in organizational productivity that can be explained by the organizational learning. This value shows that organizational learning can explain 44.1% of the change in organizational productivity, which is a relatively moderate percentage. In addition, the (F) value for this model (168.865) is significant, since the Sig. (F) (0.000) is less than 0.05; accordingly, the alternative hypothesis is accepted, stating that there is a statistically significant positive direct effect of organizational learning on the organizational productivity among female employees. The table above also shows that all organizational learning blocks have statistically significant positive effect on organizational productivity, as the values of significant (t) are all less than 0.05. The concrete learning processes and practices has the highest effect on organizational productivity followed by leadership that reinforces learning processes and practices, and finally supportive learning environments with Beta values of 0.518, 0.321, and 0.131 respectively.

5. Discussion, Conclusion, and Implications

study is aimed at analyzing how SMEs can utilize organizational learning among female employees for organizational productivity. Amidst the varying challenges faced by SMEs, and females in the labor market, the inculcation of learning as part of organizational learning would enable these SMEs achieve their set goals and objectives (Senge 1990). Nigeria is a focus of study due to the numerous merits and positive contributions of SMEs to the economic development, and studies on how SMEs and MSMEs in Africa can utilize organizational learning as a part of their overall organizational strategy (López, Peón and Ordás 2005).

This study reveals that supportive learning environments has a positive significant impact of organizational productivity, however, this impact is relatively low, while there is an eagerness in staff to share opinions and talk about problems and disagreements, organizations may not facilitate a conducive atmosphere for freedom of expression without fear of criticism. Some SMEs tend to welcome differences in opinion yet handle such differences in private rather than within the group; this expresses a culture controversy. Since employees were found to be open to alternative ways of getting work done, it may be more helpful to handle opinion differences within the group in appreciation of differences. SMEs are open to ideas from staff. This favors knowledge creation but mainly for male employees.

The study also revealed that concrete learning processes and practices have a positive significant impact on organizational productivity. The impact of this organizational learning block on organizational productivity is high and the highest among the examined three learning blocks. Which indicate that the SMEs have clear and consistent learning process that can be utilized by female employees. These established practices are paying off in the form of productivity.

Finally, the study reveals that SME leaders reinforce learning processes and practices which positively affect organizational productivity. It is however noteworthy that the effect size of this learning block is relatively moderate which may indicate some issues in the leadership style from female employees' point of view. Practitioners can reflect upon their own understanding of gender impact on organizational learning and determine if they see gender structures and notions preventing developmental learning and restricting adoptive learning.

For effective utilization of organizational learning, business owners should be the major drivers of learning, welcoming differing opinions, feedback, and suggestions from employees. Important information must be cascaded promptly throughout the organization (Easterby-Smith and Prieto 2008).

The findings from this study are important for SME owner-managers, entrepreneurs, researchers, training companies, policy makers and government. This study will help the government and all stakeholders to formulate sound business practices for learning systems in order to develop and create support programs for SMEs in Nigeria.

The implication of this research reflects on the urgent need for structured and enabling environment for organizational learning in Nigerian SMEs. The social and friendly nature of Nigerians can be utilized and encouraged for more collaborations, teamwork, and fruitful meeting in the workplace. The SMEs leadership should embrace organizational learning in order to strategically network with major players in the global market through knowledge creation and sharing. Also, the middle managers need to be well-trained and equipped as they play significant roles in knowledge management.

In conclusion, the limitations of SMEs in Nigeria can be alleviated by accessing strategic renewal through organizational learning and networking with local and multinational organizations. More attention should be focused on SMEs in Nigeria and Africa at large, these sectors must be given utmost priority. Government and designated regulators should ensure that SMEs' owner-managers undergo thorough training before the conceptualization of business ventures.

5.1 Managerial Implications

Based on the findings of the research study, the following are recommendations for SMEs owner-managers and new startups:

1. The owners-managers should foster supportive learning environments by considering the psychological safety of the female employees and show appreciation for differences among them and express openness to new ideas coming from them.
2. While the owners-managers are showing promising layout of concrete learning processes and practices, more can be done in terms of tolerant to new learning experimentation, better information collection, more focus of continued education and training, and better Information Transfer and dissemination. This can be achieved by encourage more effective knowledge sharing and social learning processes, and create an enabling environment for organizational learning process, including provision of infrastructures, and creation of knowledge networks.
3. The owners-managers should reinforce a learning culture across the organization. This should be reflected in their leadership style; owners-managers should encourage team learning through empowerment, coaching, managerial support, and constructive feedback.

the availability of technical consultation and team rewards incentives and rewards should be given for encouraging knowledge sharing among their organization.

5.2 Limitations and Future Research Orientation

This study is limited to Nigeria, it is important to study other parts of Africa, which will give an in-depth understanding of SMEs in Africa and how they are harnessing organizational learning among female employees to compare the results.

The scope of this study is limited to the main productivity indicators, there is a need for further research studies to examine the impact of organizational learning on financial productivity and non-financial productivity metrics, utilizing other measurement scales.

This study contributes to the existing literature on how SMEs can utilize organizational learning for female employees particularly in different parts of Africa but there is still a need for more research on this subject to deepen the understanding the underlying reasons for the obtained results. For instance, qualitative research in the same area could provide better interpretations of this study results. Moreover, the current study was directed to all SMEs in Nigeria regardless of the gender of the owner- manager, conducting a comparative study between SMEs owned or managed by females and SMEs owned and managed by males would be an interesting future research area.

Ethical considerations

The researchers have obtained the necessary ethical clearance for the data collection for this research. The consent form was signed by all participants in the study before proceeding to the questionnaire. The data collected was all anonymous, no personal information was collected, and is being kept safe and secured on a password protected hard drive.

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