

## **Achieving sustainable development goals through adult informal learning**

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*This study identified informal economic activities in Hausa community in Ile-Ife, Nigeria. It examined how people acquire knowledge and skills about the identified informal economic activities and provided explanation on why people prefer informal economic activities to other types of economic activities to making a living in Hausa community in Ile-Ife, Nigeria. All these were with a view to providing information on how adult informal learning is being used as a means of achieving sustainable livelihood, and, consequently, the United Nations Sustainable Development Goal of ending poverty in all its forms everywhere. The study concluded that despite the fact that majority of the respondents do not possess the competencies required to participate in today's knowledge and technological driven labour markets, they are still able to use the knowledge and skills they acquired through informal means to take care of themselves and their families. In this way, informal learning becomes a means of livelihood, thereby contributing to eradicating poverty, one of the seventeen United Nations Sustainable Development Goals (SDGs).*

**Keywords:** *sustainable livelihood, Sustainable Development Goals, informal learning, informal economic activities*

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## **Introduction**

Poverty is a state of deprivation. Deprivation refers to lacking what is needed for wellbeing and its dimensions are physical, social, economic, political and psychological/spiritual (Chambers, 1995). The deprivation of poverty includes income (the lack of means to purchase basic goods and services); consumption (inadequate access to basic goods such as food and water); capability (insufficient knowledge, health or skills to fulfill normal livelihood functions); and living conditions (poor housing, unhealthy or dangerous environment, and bad social relations (Chambers, 2006; Food and Agricultural Organizations, 2006). Poverty can be explained from two perspectives, namely, absolute deprivation and relative deprivation (Wallace & Wallace cited in Indabawa & Mpofu, 2005). Absolute deprivation is based on the essentials of life, while relative deprivation is based on official poverty line that may be unrealistic for the community.

Food and Agricultural Organisation (2006) asserts that poverty is relative, multidimensional, complex and dynamic. The relativity of poverty means that poverty is contextually defined. That is, people are not poor in an absolute sense, but in relation to a particular socio-economic context. In other words, contexts create and define different shared expectations of what is needed for a decent life. More so, the meaning and relevance of key poverty indicators are not the same based on the availability and costs of public goods. Multidimensional nature of poverty means that deprivations are not only related to basic material resources, but also to social resources. Poverty as a complex and dynamic social phenomenon means that the conditions of poverty are interconnected, shared among people experiencing similar hardships and difficult to overcome.

In the literature, Indabawa and Mpofu (2005) identify a number of factors as contributory causes of poverty across different societies. These include lack of income and assets to secure basic necessities; lack of opportunities to participate in institutions of state and society

that make decisions about the lives of people, leading to powerlessness, vulnerability to conditions of shock and inability to cope with them; low productivity due to low capacity utilisation of existing industrial or manufacturing companies; unemployment, high population growth; adverse effect of globalisation; bad governance; corruption; negative attitudes of people towards innovative ways of generating income; debt burden; and unequal distribution of wealth.

Education has been recognised all over the world as an important tool for fighting the scourge of poverty. This is because returns on investment from education have been known to be very high. For example, Indabawa and Npofu (2005) opine that illiteracy enhances individual's capacity to contribute towards, and benefit from development. Njong (2010) explains that investment in education increases the skills and productivity of poor households thereby enhancing the wage level as well as the overall welfare of the population. Also, through education, marginalised people learn more about health and are better able to protect themselves and their children against diseases (Kulild, 2014).

The formal and non-formal forms of adult learning form the focus of governments, non-governmental organisations and religious institutions in addressing issues of poverty. De Grip (2015) suggests that there is a great emphasis on investment in formal education and training in the human capital literature. Otekhile and Matthew (2017) assert that the emphasis placed on the potential role of the informal sector in alleviating poverty and unemployment is a mere rhetorical consideration. The role of the informal learning sector in educational efforts has not been adequately recognised (Samlowksi, 2011). More so, learning that takes place in settings and contexts, such as the market places, which were not designed to provide organised and structured learning interactions (Akinsooto, 2014; Akinsooto & Mejiuni, 2014) have not been given adequate recognition as ways and means of achieving sustainable livelihood. Whereas, the informal economy provides avenues for entrepreneurs to learn valuable lessons before going on to formalise their businesses, as well as employees to gain relevant skills that would be useful in the formal sector (Phillips Consulting, 2014). The neglect of the informal learning sector is a phenomenon that is not limited to developing countries as the European Commission focusses almost exclusively on vocational skills for employability, the labour market, and creation of jobs (Samlowksi, 2011). How people acquire knowledge

and skills for effective participation in the informal economy and how these have in turn become means of livelihood have not been adequately investigated from lifelong learning perspectives.

Economic activities are actions that involve the production, distribution and consumption of goods and services at all levels within a society (Otekhile & Matthew, 2017). There are basically two sectors of the economy, formal and informal. The formal (modern or organised) sector, characterised by difficult entry, large-scale operation, regulated market and possession of formal education, covers the public sector and medium/large private sector enterprises that recruit labour on a permanent and regular basis for fixed rewards (Fapounda, 2012). The informal sector refers to all economic activities by workers and economic units that are – in law or in practice – not covered or insufficiently covered by formal arrangement (International Labour Organization (ILO), 2002). This means that informal economic activities are legal but are not registered and regulated by the government. Fapounda (2012) explains that informal sector is the part of an economy that is not taxed, monitored by any form of government, or included in any gross national product (GNP) and is the only way to earn a living for people who are self-employed outside the formal economy and not on anyone's payroll. Actors in the informal economy are often not recognised, registered or counted in national statistics (ILO, 2013). Informality of business organisation, use of rudimentary technology, lack of separation of consumption and production, ease of entry and exit, reliance on family labour and apprentices, low entry requirements in terms of capital and professional qualifications; small scale of operations; skills often acquired outside of formal education; and, labour-intensive methods of production and adapted technology are some of the identifying features of informal economy (Fapounda, 2012; Onyemaechi, 2013).

The informal economy is the world's largest employer of labour (Samlowski, 2011). It is made up of micro and small heterogeneous activities that generate employment up to 95% of the world of work (Walther, 2011). It exists in both developing and developed countries. However, the context of their environment, cultures and dynamics shape their evolution (Onokala & Banwo, 2015). In developing countries, some 60% of the potential working population earns their living in the informal sector (Fapounda, 2012).

In Nigeria, the informal sector accounts for 41.43% of the gross domestic product in 2015 (National Bureau of Statistics, 2016), while in 2017, the contribution of the informal sector is 65% of the country's gross domestic product (International Monetary Fund, 2017). In a survey report by Phillips Consulting (2014), 80% of the respondents believe that the informal economy is quite established in Nigeria, due to the country's high rate of unemployment. As a result, 73% of respondents approve of the informal economy due to its role in helping to solve this problem. The composition of the informal sector in Nigeria is basically of two categories: informal manufacturing and non-manufacturing activities (Onyemaechi, 2013). Examples of non-manufacturing informal activities are petty trading and personal services to informal construction, transport, money lending, manufacturing, and repairs. The dominant informal manufacturing activities in Nigeria are food, beverages and tobacco, textile and wearing apparel, wood and wood products, paper and paper products, chemical, petroleum, on-metallic mineral products, basic metal industries, fabricated metal products, machinery and equipment and home-based manufacturing (Central Bank of Nigeria, Federal Office of Statistics & the Nigerian Institute of Social and Economic Research, cited in Onyemaechi, 2013).

There are many studies on the informal sector in many countries across the world. The result of a study conducted by Othmane & Mama (2016) shows that the size of the informal sector in Morocco is 43% of the GDP in 2015. According to this study, three major factors were found to be the root cause: urbanisation, tax burden and corruption. Kassem's (2014) study shows that in Egypt, the informal sector accounts for 30.7% of the country's GDP in 1998 and rose to 40% in 2012. This increase presents a challenge to the country's economic growth and development. Kassem (2014) asserts that the causes of informality in Egypt are 'non-sufficiency of legislations and legal procedures to facilitate the establishment of formal enterprises, the declining role of the state in initiating new jobs, the increasing number of the unemployed, the increasing level of rural migration to urban areas and poverty'.

Desta (2018) reports that the size of the informal sector in Ethiopia significantly increased between 1996 and 2002. Although no empirical evidences were given for the increase, evidences from document analysis, literature review and personal observation were stated as the likely reasons for the increase. The reasons are excess supply of

unskilled labour from institutions, employment crisis which ensue due to privatisation programme and government policy which favours the pro-poor labour-intensive growth strategies.

According to the Ghana Statistical Services (2015), the results of the Integrated Business Establishment Survey indicate that about 60 per cent (59.9%) of employed persons are engaged in informal establishment. The results further reveals that out of the people employed in the informal establishment, a considerable number of them are unskilled. This fact is corroborated by Koto (2015), who asserts that ‘... the informal sector in Ghana is dominated mostly by people who have low levels of education, and hence, do not have otherwise employability skills. As a result, they engage in low-skill informal sector activities for survival’.

Moffat and Kapunda (2015) report shows that in recognition of the role of the informal sector, the government of Botswana spelt out the role of the informal sector in the country’s National Development Plan 5 and 10. In Botswana, the number of informal businesses increased by 72.3% between 1999 and 2007 national informal sector surveys (Central Statistics Office, 2009). On the reason for joining the informal sector, the result of the survey carried out by Kapunda and Moffat (2010) shows that 40% of the respondents gave unemployment, 35% gave the need for self-employment and 25% gave the need for better income to supplement their monthly salary. This therefore shows that lack of education or skill is not the reason why people are joining the informal sector. Educated people are also joining the sector (Kapunda & Moffat, 2010)

Maiti and Sen (2010) explain that the size of the informal sector in India is extremely large without any sign of decreasing despite various economic reforms and huge economic growth that span several years. Lending support to this view, the Federation of Indian Chambers of Commerce and Industry (FICCI) and Konrad Adenauer Foundation (2017) assert that more than half of economic activity of India is carried out in the informal sector. Maiti and Sen (2010) allude that the informal sector in India is both a means of exploitation (where workers are underpaid, cannot express their grievances and work under poor conditions) and accumulation (where small business metamorphosed into large enterprises). According to FICCI and Konrad Adenauer

Foundation (2017), factors that account for the growth of the informal sector in India have to do with issues of business formalisation. These include high cost/fee paid during registration process, need for regular compliance and paperwork, harassment from officials, cumbersome registration process and more expenditure and liabilities.

Given the studies on the informal sector examined above, it is very clear that lack or low level of education or skill is not the reason for the growth of informality in five of the countries: Morocco, Egypt, Ethiopia, Botswana and India. It is only in Ghana that low level of education was given as reason why people participate in the informal sector. In addition, there is a dearth of empirical studies on how people acquire knowledge, skills and competence in the informal sector. This forms a major focus of this study. However, the literature reveals that low level of education accounts for the growth of the informal sector. For example, Singh (2009) asserts that low levels of formal schooling, high drop-out rates from school and lack of access to tertiary education are an attribute of people in the informal sector. As a result of this, these people resort to learning skills and competence through informal modes. Singh (2011) recognises that a great amount of non-formal and informal learning takes place in the informal sector. Hence, they form the major means through which people in most developing countries acquire knowledge, skills and competence. Sodhi and Wessels (2016) explain that in Kenya, people, mostly young low-income people in the informal sector acquire knowledge, skills and competence through 'unofficial fee-paying apprenticeships for themselves at the feet of older, often, illiterate craftsmen'. The reason for this is because they lack the skills and competence needed to function effectively in the informal sector.

The report of a consultancy by Global Consult (2012) on behalf of the Botswana Training Authority shows that majority of the people in the informal sector in Botswana had low levels of formal education and did not have any formal training relevant to the activities they were operating. The report further shows that 92% of the people did not have any formal training while less than 6% had attended vocational training. Also, the people acquire competencies (including indigenous skills) outside the formal system of education and training. The report by Global Consult (2012) does not support the findings of the survey by Kapunda and Moffat (2010). Therefore, there is the need for more studies on the informal sector in Botswana to really ascertain whether

or not low level of education is a major reason for participation in the informal sector.

The objectives of this paper therefore were to:

1. Identify informal economic activities in Hausa community in Ile-Ife
2. Examine how people acquire knowledge and skills about the identified informal economic activities
3. Explain why people prefer informal economic activities to other types of economic activities to making a living in Hausa community in Ile-Ife.

All these were with a view to explaining how adult informal learning is being used as a means of achieving sustainable livelihood, and, consequently, the United Nations Sustainable Development Goal of ending poverty in all its forms everywhere.

### ***Conceptual framework***

This study is hinged on the conceptual framework of informal learning. Akinsooto & Mejiuni (2014) describes informal learning as:

*Learning that takes place in settings that were not designed to provide organized and structured learning interactions, and by, and among individuals who would ordinarily not consider themselves to be facilitators of learning, and learners in such context. It occurs through conscious and unconscious attempts by individuals to understand their experiences and those of others and through informal relationships and structures.*

Informal learning is experiential, incidental and or unstructured, non-institutional learning (Mejiuni, Cranton & Taiwo, 2015). Mejiuni, Cranton and Taiwo (2015), identified four types of informal learning in the literature and explained that they occur on a continuum. Figure 1 shows the four identified types of informal learning occurring on a continuum. The continuum has been shaded to show the lightest, the most diffuse, almost unrecognisable form of informal learning (tacit learning), to the darkest, the most recognisable form of informal learning (self-directed learning), with no real dividing lines between them, because movement is possible, usually to the right, between the types. The continuum also showed that an individual can move from tacit learning of a subject matter to self-directed learning on the same subject matter.



**Figure 1: Forms of informal learning on a continuum**

Tacit Learning	Incidental Learning	Explicit Learning	Self-directed Learning
Socialization	Learning is unintentional	Characterized by some degree of intentionality	Characterized by a high degree of intentionality
Part of everyday experience	Retrospective recognition of learning		

Source: *Mejiuni, Cranton and Taiwo (2015, p. xxvi)*

Tacit learning is ‘mostly experiential, unconscious, and unplanned learning acquired in everyday life in interactions with others and the environment’ (Hrimech, 2005, cited in Mejiuni, Cranton and Taiwo, 2015), whereas incidental learning is learning which occurs during everyday interactions with some degree of the participation of the individual, usually unintentionally, in the process of knowledge construction. The individual becomes aware that learning has occurred during reflection upon incidents, practices and processes that s/he participated in or witnessed. Explicit learning involves deliberate acquisition of knowledge, skills and attitudes by person(s), but their degree of intentionality in this respect is low. Self-directed learning is learning in which learners exhibit a high degree of intentionality in the pursuit of learning (Mejiuni, Cranton & Taiwo, 2015). So while tacit and incidental learning are unintentional, explicit and self-directed learning are intentional forms of informal learning.

### Research method

The study adopted a descriptive case study research design. A case study research is an empirical inquiry that investigates a contemporary phenomenon within its real life context, especially when the boundaries between phenomenon and context are not clearly evident (Yin, 2003). This research design is relevant for this study because it provided an in-depth understanding of the phenomenon being studied in a real life context.

The population for the study comprised all adult males who were engaged in informal economic activities within Hausa community in Ife Central Local Government Area of Osun State. The Hausa are one of

the largest ethnic groups in Africa. In Nigeria, they are concentrated in the Northern part while some have moved to other parts of the country, such that today, they are found in almost all towns, cities and villages in the country. Wherever the Hausa move to, they usually live together and consequently form their own communities with unique social, economic and religious activities, different from their host communities. One of such communities is the Hausa community in Ile-Ife, Ife Central Local Government Area of Osun State. The sample for this study consisted of ten (10) adult males who are engaged in informal economic activities within the study area. Purposive and convenience sampling techniques were used to select one adult male chosen from each of the following informal economic activities: tailoring (mai dinke kaya), tea makers (mai shai), meat grillers (mai suya), shoemakers (mai dinke takalmin), clothes seller (mai tufafi), carpet sellers (mai carpet), beans seller (mai wanke), pitch weavers (mai guga), barber (wanzami), nail cutter (mai yanke kumba). Participant observation, which involves direct observation of phenomena in their natural settings and an interview guide were used to collect data for the study.

Observation was used to determine informal economic activities in the community, while the interview guide was used to obtain data directly from the participants in the research. Items on the interview guide were written in English and translated to Hausa by two research assistants who are proficient in speaking Hausa Language. This is because majority of the participants could only speak Hausa and the few who could speak English preferred Hausa. The two research assistants were trained by the researchers before going to the field to collect data. Data collected were recorded on tape, translated and transcribed. Data were analysed using qualitative content analysis.

## Findings

Table 1: Socio-demographic characteristics of interviewees

Coding	Age (in years)	Sex	Marital Status	No. of wives	No. of children	Formal educational level
P1	25	M	Single	None	None	Nil
P2	24	M	Single	None	None	Secondary
P3	50	M	Married	2	10	Nil
P4	45	M	Married	2	10	Nil
P5	65	M	Married	4	13	Nil
P6	52	M	Married	3	7	Nil
P7	28	M	Married	1	2	Nil
P8	35	M	Married	3	17	Nil
P9	41	M	Married	2	3	Nil
P10	25	M	Single	None	None	Nil

Source: Akinsooto and Akpomuje, Field work, 2017

Table 1 shows the categories of the participants, age, sex, marital status, the number of wives and children each of them has and their involvement in other informal economic activities. A total of ten (10) male adults who are involved in informal economic activities in Hausa community in Ile-Ife were interviewed. These ten (10) interviewees were within 24 and 65 years of age. Among the ten (10) interviewees, seven (7) of them are married while the remaining three (3) are not. The participants were coded as P1 (Participant 1) to P10 (Participant 10). Data obtained from the interviews conducted are presented below to answer the three research questions raised for this study. These are:

1. What are the informal economic activities in the Hausa community in Ile-Ife?
2. How do people acquire knowledge and skills about the identified informal economic activities to make a living in Hausa community?

3. Why do people prefer informal economic activities to other types of economic activities?

***What are the informal economic activities in the Hausa community in Ile-Ife?***

Informal economic activities are those legal economic activities that people do for livelihood but which are not taxed and regulated by the government and are not included in a country's Gross National Product and Gross Domestic Product. According to ILO (2002), informal economic activities are those activities by workers and economic units that are – in law or in practice – not covered or insufficiently covered by formal arrangements. The Hausa community in Ile-Ife has many informal livelihood opportunities. The informal economic activities observed during data collection amongst the Hausa settlers in Ile-Ife include shoe repairing (mai dinke takalmi), tea selling (mai shai), cloth selling (mai saida tufafi), barbing (wanzami), tailoring (mai dinke kaya), nail cutting, (mai yanka kumba), meat roasting (mai suya), pitcher making (mai saida guga), beans selling (mai wanke), and carpet selling (mai carpet). These activities are means of livelihood for members of these communities.

During the course of the interview, five (5) of the participants noted that they were involved in only one informal economic activity while the other five (5) participants said they were engaged in other informal economic activities which they learned through informal means.

***How do people acquire knowledge and skills about the identified informal economic activities to make a living in the Hausa community?***

Data collected revealed that observation, mentoring relationship and trial and error are the mode through which adult males in Hausa community in Ile-Ife acquired knowledge, skills and attitude about the informal economic activities they are involved in.

***Observation and mentoring relationship***

Observation is the process of watching someone or something. It involves keen noticing, viewing and having careful attention paid to details in order to acquire skills. Mentoring is a relationship between a less experienced individual; a mentee and a more experienced individual; a mentor which fosters personal development. Majority of the participants (90%) learned

these informal economic activities through observation and mentoring relationship. Below is some of what the participant said:

*I learned how to sell cloth from my boss; I followed him around and learned how to measure clothes and how to identify quality clothes for 2 years. I am making enough to help me in my single life before I get married (P1).*

This participant was always going round with his boss both to buy and sell clothes. In this process, the participant acquired the knowledge and skill required for the trade. This is a form of informal mentoring which is an integral mode of informal learning. By following his boss round, this participant is able to master the art and skill of buying and selling clothes.

*I acquired this trade (tea making and selling) when I saw the need to have a means of sustainable livelihood. I needed a trade since I saw my age mates being independent. I attached myself to a friend who acted as my boss and I learned it for two years (P2).*

Here, the participant learned how to make tea for commercial purpose while he was young by observing his friend for two years where he later established himself and has been into the work for 10 years.

*I learnt this trade through observation for 2 years. Presently I have 3 people working under me, each one observes me for the first few weeks, and they first learn how to cut and shape tyres into different sizes which is called the tubing stage. After this, they start learning how to insert the thick needles into threads which is very important which is called the sewing stage, and also, they insert irons and handles into the opening in order to make it easy for people to hold and fetch. Also, there is the tying of long ropes (which of course we always buy from other people) at the tip of the handle so that it can be extended into wells (P4).*

The participant in this case learned by observing his boss at every stage involved in making pitcher that people use for fetching water from well. The relationship the participant had with his boss also enhanced the acquisition of knowledge and skill needed for the trade.

*I started observing at the age of 5 till the age of 18. I learned the skills so well from my dad, from knowing the right equipment to use for different types of scalp, to knowing how to sharpen the*

*instruments. Knowing how to maintain and steady one's hands is very important because it is a very tricky and dangerous craft; I have to be careful when handling each customer, holding their heads and necks carefully to avoid cutting them (P8).*

This participant learned barbing by observing his father for about 13 years after which he came to Ile-Ife and started the trade, which he uses to take care of himself and family.

*Initially, it was a bit difficult to master the craft of slicing the meats into fine and smooth chunks, but later on, I started practising with papers, cutting papers into two. After I observed my boss for 2 years, I spent 6 months in learning how to slice meats alone which to me was the most difficult stage. After this, making of 'yaji' (pepper) for the meat was next, I started mixing pepper, seasoning, and salt and so on altogether. Finally, I learnt how to roast the meat and cut them into small chunks before I set up my own business here in Sabo, Ile-Ife (P9).*

### **Trial and error**

This involves a process of finding a solution to a problem by trying many possible solutions and learning from mistakes until a way is found. P7 said:

*I learned manicure and pedicure myself in Kebbi. I always go to 'Islamiyyah' (Arabic school). I saw someone making it for a living. I decided to know how to cut nails, both hands and legs. It intrigued me that people could pay for something that little. I started cutting my nails gradually, I cut myself a lot and I bled. After this, I would start again until I perfected my skills. After that, I came here (Ile-Ife). Now, I make between N600-N1,500 per day. I have only one wife and two children and this is enough, I don't have any other work apart from this (P7).*

P7 saw people cutting nails for a living and he learnt it himself by starting with his own nails gradually. This was done in Kebbi State every time he went to Arabic school. After he had perfected cutting his own nails for one year, he took it as work to live on.

### **Why do people prefer informal economic activities to other types of economic activities?**

When asked why participants preferred informal economic activities to other types of economic activities, the reasons they gave include, desire to make money at an early age and to be independent. Below are some of the responses from the participants:

*I am a student of Biology/Computer Science in FCE Bichi, Kano. I have tasted both formal economic activities and informal activities. I have learned that these formal activities waste time and money. I have seen people wasting their time in school without having any vocation and when they finish, they still become unemployed. I don't want that to happen to me. I want to have a job to go back to when I leave school. All I need is to be different you know, an educated 'mai shai' which would mean I would be different among my peers (P2).*

P2 was a Biology/Computer Science student as at the time of conducting this interview at Federal College of Education, Bichi, Kano. According to him, going through formal education wastes time and money. The justification for this assertion is the rate of unemployment of university graduates and their inability to use the knowledge and skills they acquired for self-employment.

P1 said that:

*I don't believe in going to school, I wanted to make money right from when I was 18 years and I felt going through the rigour of informal education is better. I joined my boss at an early age and I realised all I needed to make money is obtain a form and start following him to market where he buys and sells clothes. This, to me, is very interesting and the easiest way to make money. To me, that is the fastest route to becoming independent. I make at least between N7 000 and N8000 per day depending on customers wish and the quality of clothes.*

Here, the participant was of the opinion that going through formal education is stressful and time wasting. He preferred informal economic activities, which only took him two years of observing his boss to acquire

knowledge and skills of tailoring. This, to him, was the easiest route to make money and it paid off as he made at least N7000 – N8000 per day.

P8 said:

*I started observing my father when I was young. He was a popular barber in Sokoto. Since he was popular and he had many wives, we were very comfortable. I started following him around and I started observing him since the age of 5 till the age of 18. I came to Ife and I started barbing as a trade. At least, I make N4000 per day. Now, I have three wives and 7 children and barbing is the work I am using to feed myself and my extended family.*

This participant saw that his father who didn't go through any formal training could comfortably take care of his family using the proceeds of his barbing trade. With this he didn't see any reason why he needed to go acquire formal education.

P10 said:

*Let me just be honest, I don't find anything interesting in these formal educational activities. I wanted to start making money at an early age. I lost my parents very early and since I come from an extended family, nobody would fend for me. I felt the need to take care of myself and I went into tailoring which is the best craft to me. I love doing this and I don't see why I should combine it with other informal economic activities since I make up to N5000 per day.*

This participant, a tailor, didn't see anything satisfying in going through the rigorous stress of the long years of formal educational activities as that was a time waster and he preferred going along with the majority of his mates who learnt a trade at an early age and started making money that a graduate sometimes doesn't make.

## **Discussion**

Data collected through observation and interviews show that all the economic activities in Hausa community in Ile-Ife are informal. This informality does not make them illegal. They are legal economic activities that people get involved in that are not regulated by the government.



The result of this study shows that observation, mentoring relationships, trial and error are the modes through which people in Hausa community acquire knowledge and skills about the specific informal economic activities they engage in. While data were being collected, it was observed that younger adults or apprentices stood beside and/or around main traders or master craftspersons, observing how the trades/activities were being done. The 'apprentices' were learning from the main traders or master craftspersons by running errands, watching (observing) how customers/clients were being attended to, and giving tasks to do. This result is in line with Akinsooto and Mejiuni's (2014) study on the dynamics of informal learning in two local markets in Ile-Ife, Southwest Nigeria that shows observation and trial and error as parts of the modes through which buyers and sellers learn from one another, as they interact in order to derive value for money and maximise profit respectively.

The knowledge and skills acquired through informal modes are life skills. According to Samlowski (2011), life skills are basic skills that are not transmitted through formal schooling but which enable people to feed their families, to keep healthy and to protect themselves. The possibility that this presents is to widen access to education as a form of social justice (Oduaran, 2006) for persons involved in informal economic activities. This would be through adult education programmes, specifically non-formal educational programmes on key areas such as how to get small loans to finance small businesses, savings and investment opportunities, dealing with and avoiding trade-related hazards, health tips, developing branding and marketing skills, and even basic literacy. These programmes could be face-to-face, radio or through the use of ICTs as noted by Mejiuni and Obilade (2006).

From the data presented above, the participants were of the opinion that learning through formal means wastes time and so they avail themselves of the opportunities that informal learning presents. As observed during the period of data collection, majority of the young Hausa men and women who should be in school (formal educational institutions) during school hours were attending to customers/clients at their different trade points. This observation buttressed the participants' view about their preference informal activities. The reason for this is because entering the informal learning sector is not as rigid as the formal educational system.

Majority of the participants as shown in Table 1 do not possess formal education. Their lack of formal education was evident from observation that they could not communicate in Standard English. Hence, they do not have the competence required in today's labour markets that are knowledge and technology driven. This gap can be filled through non-formal educational programmes that are organised in the form of outreach to disadvantaged groups and communities (Preece, 2006; Bhola, 2006; Adekanmbi, Aderinoye & Sarumi, 2006). The formal educational system is hierarchical, has stipulated entry requirements, organised curriculum, fixed duration, requirements for graduation which individuals must fulfil for certification or to be judged as competent for the labour force. The informal economy has significant job and income generation potential because of the relative ease of entry and low requirements for education, skills, technology and capital (International Labour Organization, 2002). Non-formal educational programmes can be used to make up for formal education, and can complement the informal learning opportunities that are available to Hausa traders who are involved in informal economic activities the study area.

The need for survival is another reason the participants gave for their involvement in informal economic activities. For example, P 10 asserts: '... I lost my parents very early and since I come from an extended family, nobody would fend for me. I felt the need to take care of myself ...' It was observed during the period of data collection that many of the Hausa traders in the Sabo (community where Hausa settlers stay in any city in Nigeria) area of the town are young persons who seem to be fending for themselves and other dependants. Akinsooto and Mejiuni (2014) in their study identify the need for survival as a factor that makes buyers and sellers in market places learn as they interact with one another in market places. In Maslow's theory of motivation, the first concern of every individual is the satisfaction of the physiological needs, which are the basic human needs required for sustenance.

This finding corroborates ILO's (2002; 2013) assertion that poverty as a major cause of informality is occasioned by lack of education (primary and secondary) to function effectively in the formal economy, lack of recognition of skills garnered in informal economy and lack of livelihood opportunities in rural areas which drive migrants into informal activities in urban areas or other countries.

In conclusion, there are many informal economic activities in the Hausa community in Ile-Ife. Knowledge and skills about these activities are acquired through observation, mentoring relationships and trial and error. The motivations for engaging in informal economic activities are the view that formal education wastes time, occasioned by its hierarchical nature, which prevented majority of the participants from taking advantage of formal educational opportunities, and the need for survival. Despite the fact the majority of the respondents do not possess the competencies required to participate in today's knowledge and technological driven labour markets, they are still able to use the knowledge and skills they acquired through informal means to take care of themselves and their families. These informal means can be enhanced and complemented through non-formal educational programmes. In this way, informal learning becomes a means of livelihood, thereby contributing to eradicating poverty, one of the seventeen United Nations Sustainable Development Goals (SDGs).

The four types of informal learning identified by Mejiuni, Cranton and Taiwo (2015): tacit, incidental, explicit and self-directed could be seen in how the participants in this study acquired the knowledge, skills and competence they use in the respective economic activities they engaged in. Explicit and self-directed learning, which are intentional forms of informal learning are more prominent than the others; tacit and incidental, which are the unintentional forms of informal learning. The degree of intentionality in the process of acquiring knowledge, skills and competence and awareness that learning has taken place among the participants are very high.

## **Recommendations**

Based on the findings of this study, the following recommendations were made:

1. The informal economy sector should be recognised as an important context with enormous potential for adult education and lifelong learning.
2. Provision of adult education and lifelong learning programmes should target actors in the informal economy.
3. Delivery of adult education and lifelong learning programmes should assume informal dimension.

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