

Literacy Education and Attainment of Sustainable Livelihood in the Informal Sector of the Nigeria Economy

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Abstract

The study is situated in the informal sector where large number of artisans and entrepreneurs struggle to obtain their livelihood. Literacy is understood as reading, writing and mastering of simple calculation.. Livelihood refers to the knowledge, skills and methods used to produce or obtain food, water, clothing and shelter necessary for survival and well being whether the economy is formal or informal. The study was conducted in Ondo and Osun states. Two hundred and eighteen (218) respondents from Osun and 153 from Ondo states were purposively selected for the study. Inferential statistics (frequent count and percentage) was used to analyze the data collected. The findings of the study are: some of the entrepreneurs/artisans did not attend formal school. Yet, they were able to acquire some skills in order to relate with clients in tertiary education environment; greater number of respondents with literacy reported that they were able to use their literacy skills in relating well with customers, exhibiting confidence, reading manuals and other newspapers and patronizing cooperative societies and daily contribution agents; the respondents who reported that they needed literacy skills to function effectively at workplace were higher than those who reported otherwise; acquisition of literacy skills was needed to ensure sustainable livelihood; the percentages of artisans/entrepreneurs with literacy education, who perform well in mastering their vocations, having clean work environment, having good sales, taking initiatives and seeking relevant information relating to their jobs, were consistently higher than those who held contrary view Based on these findings, the following suggestions are made: the entrepreneurs/artisans without any level of literacy education are urged to find means of acquiring literacy skills not only to improve their businesses, but also to enable them relate well with their customers whether they are in tertiary education environment or not; it is recommended that tertiary institutions' graduates should imbibe the culture of entrepreneurship, rather relying on their parents and guardians or roam the streets after graduation; the organizers of literacy acquisition programmes are encouraged to include livelihood contents into their programmes for the entrepreneurs/artisan or for whatever categories of clientele either in the formal or non formal sector.

Keywords: Literacy education, Informal sector, Artisans, Livelihood, Sustainable, Attainment

1. Introduction

The often repeated questions in the lips of many scholars in the field of education are: literacy for what? Is there any relationship between literacy and development? Is there any correlation between the acquisition of literacy and sustainable livelihood? Providing answers to these and other related questions requires comprehensive explanation of literacy, literacy education, livelihood and informal sector.

Meanwhile, Helg (2007) identifies four key segments of the Nigeria economy, namely: oil related activities, the public sector, the organized private sector and informal sector. The large number of people is found in informal sector of the economy because of various reasons. There are those with high or low – skilled peasants, the illiterates, those who have graduated from schools and could not get jobs in the formal sector of the economy, and those who have been severed but not tired. The informal sector, as second economy, refers to labour activities that fall outside the formal economy that are mostly unregulated by government (Mannak, 2008). Similarly, Iwalewa (2011) states that informal sector refers to the numerous petty or small scale businesses operated by artisans, peasants and other micro entrepreneurs. In addition, buying and selling, hawking of all kinds of household wares, fruits, vegetables and myriad of consumer items take place in the informal economy.

The second economy contributes to Nigeria's gross domestic product (GDP). Majority of people working in it have not acquired sufficient skills through training or education. These workers are mostly self-taught or taught the skills by their parents or master craftsmen. However, some workers are early leavers (drop-outs) from the formal school system.

At the same time, some of those workers have participated in one form of life skills or the other.

This study, titled "literacy education and attainment of sustainable livelihood in the informal sector of the Nigeria economy", is embarked upon with a view to shedding light on the relationship between literacy education and sustainable livelihood. Towards this end, the objectives of this paper include:

- i to examine the relationship between acquisition of literacy and sustainable livelihood;
- ii to determine the literacy level of respondents around tertiary institutions;
- iii to find out how artisans/ workers with literacy education in the informal sector perform at work place;
- iv to establish whether artisans/workers without literacy education in the informal sector will perform in the same way with their counterparts with literacy education; and
- v to investigate the extent to which workers in the informal sector use literacy skills in workplace.

2. Literature Review

2.1 Literacy and Livelihood

Literacy is understood in two ways. The first embraces the basics of reading, writing and arithmetic, popularly referred to as three Rs. The second and more recent concept of literacy stresses the competences that enable those with minimal or no formal education to improve their chances of gainful employment (Commonwealth of Learning, 2005). Besides, literacy is a social construction which means what people wish and agree it to mean. According to Easton (2006), citing UNESCO (2005), the initial approach adopted by UNESCO in the 1950s was to consider a literate "a person who can, with understanding, both read and write a short simple statement on his or her everyday life". UNESCO subsequently defined "functional literacy" as:

A person is functionally literate who can engage in all those activities in which literacy is required for effective function of his or her group and community and also for enabling him or her to continue to use reading, writing and calculation for his or her own and the community development (Easton, 2006, citing UNESCO 2005).

One observes that being functionally literate implies one's ability to use, decipher and understand some given code of knowledge or procedure and these are then applied to initial level of competence in many different fields of human endeavour. Some of these may include welding, vulcanizing, computer, farming, traditional institutions, trading, healing, tailoring, fitter machining, accounting, and a host of others. In the same vein, DFID (2002) opines that the basic skills of reading, writing and numeracy are the key that unlock the range of literacies that people need in an increasingly globalized world. The DFID identified multiple literacies which include media literacy, map reading, political literacy, health literacy, economic literacy, computer literacy, legal literacy, among others. According to the DFID, the starting point is the literacies which people perceive to be relevant to enhance their everyday lives. Specific example given by DFID is that of car mechanic apprentices on training course who wanted to improve their literacy skills in order to read manuals and enhance their knowledge after the course. People's needs are not static. The kind of literacy they need shifts as circumstances or opportunities alter.

Rogers (2001) appears to be accentuating what DFID (2002) proposes. According to him, economic and social benefits of literacy do not spring from learning skills literacy but from using literacy skills. Since people only benefit from using their literacy skills to achieve some purposes, then the aim of literacy classes is not to encourage learning alone, but to motivate people to use literacy skills. This forms the focus of this study.

Furthermore, DFID (2002) identifies certain principle underpinning good practice approaches to literacy, which are central to any literacy initiatives.

- I. Listening to the voices: People's individual literacy and communication needs and aspirations are closely bound up with their livelihood opportunities and strategies. Many people wish to be able to engage better with savings and credit schemes, or gain better access to markets. Literacy tasks should be contextualized within people's daily lives and aspirations.
- II. Integration within other development programmes: Literacy initiatives generally work far better when integrated into other development activities; in other words, as a means to an end, rather as an end in itself.
- III. Building on strengths: According to DFID, evidence has shown that those people classified as illiterates generally have their own complex socio-cultural practices of literacy and communication and their networks of support. Therefore, the starting-point for addressing literacy tasks should be what people already have, known and do-rather than assuming that people are blank slates.

- IV. Lives and context are dynamic: Lives and livelihood are complex, shifting and dynamic. Consequently, literacy and access to information needs are constantly changing. This calls for flexibility and dynamism in literacy practice within other livelihood programmes so as to accommodate changing needs and aspiration of the people.
- V. Improved targeting: This is especially for women: if effort is not made to target specific groups of people (categorized according to age, gender or occupation), our literacy programme will continue to fail to reach the poorest of the poor. It appears women are always excluded from primary schooling and literacy classes for economic and social factors. Innovative ways of responding to what people say they want and need can lead to greater empowerment.
- VI. Responding to demand: In order to maximize returns, the key lies in responding appropriately to what and how people want to learn. This may include reading for a variety of different purposes, such as being able to correspond with family and friends or being able to read religious texts. What is important is that if attrition and low outcomes are to be avoided in such initiatives, our response must be flexible and creative.

In response/follow up to these principles, World Bank (2002) and Oxenham, et al (2002) advance two broad strategies for literacy training namely:

- ❖ literacy instructions incorporating livelihoods; and
- ❖ livelihood skills training incorporating literacy instruction.

Both World Bank and Oxenham, et al subscribed to literacy framework based on those two strategies, as pointed out by Rogers (1997). The literacy framework is divided into five led approaches:

- a. Literacy as a prerequisite for livelihood/income generation activities: This means that training in livelihood is delayed until people first of all mastered reading, writing, and calculating sufficiently to cope with the livelihood's operating and development requirements.
- b. Literacy followed by separate livelihood training: There is no systematic connection between the two. This is because learning literacy is regarded as a self-standing and worthwhile. Then training is offered in livelihoods or some form of income generating activities.
- c. Livelihood training leading to literacy: People start learning a business at first, but later realize that their progress will be frustrated, unless they master literacy sufficiently.
- d. Livelihood and income-generation activities and literacy integrated: Livelihood training and instruction in literacy and numeracy begin simultaneously, often with the content of the literacy derived from or influenced by the livelihood.
- e. Literacy and livelihood training in parallel but separately: The importance of both components is recognized. Both are started at the same time, but no systematic connections between them.

It is seen from the foregoing that the first two categories can be grouped as literacy-led programmes, while the second two groups are driven by livelihood programme. The last one contains a group where literacy and livelihood are not necessarily connected to one another.

2.2 Livelihood

The second economy or informal sector of the economy consists of large number of people who obtain their livelihoods from self efforts. Many of them do not receive regular monthly salaries and wages in order to sustain themselves. They possess certain skills, knowledge and attitude which they convert to obtain their livelihoods. In simple terms, livelihood refers to the knowledge, skills and methods used to produce food, water, clothing and shelter necessary for survival and well being whether the economy is formal, subsistence, monetised or mixture of all.

Furthermore, Farrington, Ramasut and Walker (2002) opine that reducing poverty in urban and rural areas is likely to be a growing task for governments and development agencies. They stress the need to acknowledge the multi-faceted nature of poverty; recognize that the poor develop diverse and changing livelihood; and develop strategies portfolios and policies that will ensure sustainable livelihood. Farrington and others (2002) believe that sustainable livelihoods refer to more than income. Citing Chapman and Slaymaker (1992), Farrington, Ramasut, and Walker (2002) submit that livelihood refer to:

The capabilities, assets (stores, resources, claims and access) and activities required for a means of living: a livelihood is sustainable which can cope with and recover from stress and shocks, maintain or enhance its capabilities and assets, and provide sustainable livelihood opportunities for the next generation; and which contributes net benefits to other livelihoods at the local and global levels and in the long and short terms.

In essence, whatever type of work we engage in, if we are able to receive income to sustain ourselves and members of society now and in the future is a kind of sustainable livelihood. However, these scholars point out three levels of sustainable livelihood:

- ❖ An overall development objective to enhance the sustainability of people's livelihoods;
- ❖ A set of underlying development principle, namely: people-centred; recognizing differences in poverty, conducting partnership, sustainable and dynamic responses in managing complex portfolios;
- ❖ An analytical framework which focuses on assets and strategies that people use to make a living.

Meanwhile, the relationship between literacy and sustainable livelihoods is stressed by DFID (2002). According to it, the sustainable livelihoods approach provides a conceptual tool for improved understanding of the context in which people live. The principles of sustainable livelihood, as enunciated by Farrington and others, cohere with the lessons learned from literacy work. It places people at the centre of development and views people as having access to assets (human, natural, social, and physical, financial) which are mediated through the prevailing social, institutional and organizational environment. According to DFID (2002) literacy practice not only contributes to human capital, but also provides access to a number of different assets (e.g. enhanced social status, access to information regarding natural or physical capital). Thus, sustainable livelihoods framework provides a useful foot where literacy practice fits into people's daily lives.

2.3 Impact of Literacy Education

Commonwealth of Learning (2005) believes that literacy should not be separated from ability to make a living. Therefore, literacy has achieved some notable success in improving the status of poor people through technical and vocational skills, agricultural and health initiatives. However, Rogers (2001) opines that the economic and social benefits of literacy do not spring from learning skills literacy but from using literacy skills. In other words, people only benefit from using their literacy to achieve some purpose. That is why in literacy classes, learners should be encouraged not only to learn literacy skills but also to use literacy skills. Then, if that is the case, the success and failure of literacy learning programmes must be judged by how far they succeed in getting the participants to use their skills in their various occupations.

Furthermore, DFID (2002) catalogues usefulness of literacy skills when it says that it is a way out of the poverty in which many people find themselves. The inability to read and write restricts the ability to follow signposts, understand medicine labels and machinery instructions, confirm commercial transaction, and avoid being cheated. People need access to information on health, education, cashless transaction (which is being introduced by the Central Bank of Nigeria) and the market economy, so that they can deal and relate well with instructions that affect their daily lives. Thus, reading, writing and numeracy skills provide vital link that can widen opportunities to improve their livelihoods. According to DFID (2004) technology-mediated learning can be used to increase literacy and, at the same time, improve livelihoods. Literacy is seen as development and is rooted in the social and economic development of the community. Apart from the connection between literacy and livelihood, it also sustains the freedom of the human spirit.

A number of studies point to the usefulness of literacy or connection between literacy and livelihood. Chukuezi (2007) examined the activities and survival strategies of urban poor street traders in Owerri, Nigeria. One of her findings was the inability of street enterprises to resolve the pressing issues of poverty, such as hunger, diseases and poor housing conditions despite their capacity to provide employment for many poor people. Perhaps, this was due to absence of literacy in the programme of these street enterprises. Similarly, Akintoye (2008) found out that despite government policies and programmes such as micro-finance bank, national economic employment and development strategies (NEEDS), national directorate of employment (NDE), among others, put in place to solve unemployment problem, up till now, these programmes have not made much impact. These programmes were not accompanied with literacy except those beneficiaries that had received literacy education before joining the clientele list.

Thompson (2002) carried out a study on Kenya post-literacy project, where he established the linkage between livelihood and literacy. He also found out that this linkage was used as a strategy for increasing learners' motivation and participation in individual and community development processes. Furthermore, Oxenham et al ((2002) reported on two types of education and training programmes for poor adults in Guinea, Kenya, Senegal, and Uganda: programmes that attempted to incorporate training for livelihood skills into mainly literacy instruction; and programmes that incorporated literacy instruction into training for mainly livelihood skills. They found out that individual and group of people who had completed literacy courses tended to be more confident and more willing to take initiatives in developing their livelihoods or taking an active interest in the operations of their cooperatives. Also, it was reported that organisations that are more concerned with livelihoods and other aspects of development seem to be better at combinations of livelihood and literacy

than organisations that are more focussed on education.

2.4 Non Formal Sector Economy

The informal sector economy presently harbours large number of workers in the country. Many reasons are responsible for this. Becker (2004) argued that the formal labour markets have not been able to generate sufficient amounts of jobs and absorb a continuously growing times unskilled workforce. Thus, informal sector provides opportunities for income earning for those that have no other means to survive.

Informal sector of the economy has been defined in various ways. For instance, Iwalewa (2011), Akintoye ((2008), INE (2005), and Becker (2004) conceived of the sector as the unregulated and mostly unregistered sector of the economy, consisting of numerous petty or small scale businesses managed and operated by artisans, peasants and other micro entrepreneurs. Ekpo and Umoh (2011) and Manak (2008) defined informal sector as economic activities in all sectors of the economy that are operated outside the purview of government regulation. The scholars described the sector as invisible, irregular, parallel, non – structured, backyard, underground, subterranean, unobserved or residual, citing Magbagbeola, (1996).

Many traders that fall within the purview of informal sector employment will include: traditional occupations like herbal medicines, blacksmithing and goldsmithing, hawking, domestic work and small – scale farming. Some small scale industries such as clothing or weaving, leather works, local industrialists who fabricate car and motor parts, fitter machining, vulcaniser, seller of household wares, fruits, vegetables, building and construction material and other consumer items.

Invariably, the activities taking place in the informal sector can be broadly divided into: productive, service and financial sectors. These are exhaustively discussed by Ekpo and Umoh (2011).

- i. Productive sub – sector: this consists of economic activities revolving around production of goods in agriculture based production like wood work, garment making, furniture, mining and quarrying, manufacturing, building and construction, road side mechanics, welding and iron works.
- ii. Service sub – sector: it includes repairs and maintenance, informal education services, health services, counselling services. Others will include tailoring, vehicle, bicycle and motor cycle repairs and maintenance, tinkering, carpentry and furniture and services of various household and commercial tools such as handsets, computers and other information and communication technological tools. Informal health services inclusive of traditional attendants, herbalists and other traditional medical practitioners and spiritualists.
- iii. Financial sub – sector: the activities of this sub – sector are mostly underground, unofficial, irregular, informal, shadowy, and parallel. The most predominant type of informal finance in Nigeria is the contribution called Esusu or Ajo in Yoruba or Isusu or Utu by the Igbo or Adeshi in Hausa. The laws guiding it may be written or unwritten. But its operation is based on mutual trust. The way it is practised is that esusu associations contribute a fixed amount periodically and give all or part of the accumulated funds to one or more member(s) in rotation until all members have benefited from the contribution.

The common features of informal sector or operators in the sector include, according to Becker (2004), Chukueizi (2007), Akintoye (2008), Manak (2008) and INE (2005) include:

- ❖ Access to production factors owing to family and friends' assistance.
- ❖ Attracting entrepreneurs in all sub – sectors.
- ❖ Profit motivated participation in economic activities.
- ❖ Low entry professional qualification/ skills or non.
- ❖ Low capital and small scale in operations.
- ❖ Acquisition of skills outside the formal education system.
- ❖ Adopted technology and labour intensive techniques of production.
- ❖ Display of wares or articles of trade on the streets, kerbside or on the pavement or rented small shops or kiosk or stalls erected at the intersection of major roads.
- ❖ Operating with a low level of organisation.
- ❖ Based on casual labour, kinship, personal or social relations.

3. Methodology

3.1 Research design

Descriptive survey type of research design was utilised for this study.

3.2 Population and Sampling Technique.

The population for this study consisted of operators in the informal sector of the economy located in Ondo and Osun states. The sample was purposively drawn from three towns in each state where tertiary institutions, whether public or private, were sited. The reason for this was that it was assumed that those who operate in towns housing tertiary institutions had, at least, primary education in order to be able to communicate among students. However, the respondents were randomly selected among the operators in the sector.

3.3 Location, Justification and Period of the Study

The study was conducted in Osun and Ondo States between the months of May and November 2011. Research assistants were employed. First, the census of prospective respondents were taken, before the final administration of questionnaire. It was discovered that some entrepreneurs were into more than one sub-sectors. For instance, a vulcaniser might combine trading in tyres and spare parts with vulcanizing job. In other words, some respondents' activities overlap to one another. These cities and towns were purposively chosen because of their closeness to or housing tertiary institutions.

The Distribution of the population is contained in table 1.

Table 1: Distribution of Respondents Based on Enterprises

State	Towns	Enterprises								
		Productive (Po)			Service (Ser.)			Financial (F)		
		P	S	%	P	S	%	P	S	%
Ondo	Ikare	50	10	20	70	25	35.71	5	2	40
	Akungba	70	25	33.33	120	35	29.17	10	4	40
	Owo	67	23	34.33	96	26	27.08	6	3	50
	Total	187	58	31.02	286	86	30.06	21	9	42.80
Osun	Osogbo	100	35	35	130	37	28.46	15	5	33.33
	Ile-Ife	100	37	37	132	35	26.52	16	6	37.50
	Ilesa	90	30	33.33	112	30	26.79	10	3	30.00
	Total	290	102	35.17	374	102	27.27	41	14	34.15

Source: Research field work, May - November, 2011.

The study was conducted in Ondo and Osun States. Three towns were purposively picked for the study in each state because they had tertiary institutions in Ondo State. Akungba, Ikare and Owo housed Adekunle Ajasin University and had census figure of 187 for entrepreneurs in productive sub-sector. Out of this number, 58 or 31.02% of the respondents was selected for the study. The service sub-sector had 286 in the streets of Akungba, Ikare and Owo respectively and campuses of the university, 86 which represented 30.06 was chosen as the sample of the study. The financial sub-sectors had 21 out of which 9 or 42.86% percent formed the sample of the study.

In Osun State, Osogbo, Ile-Ife and Ilesa were selected for the study. The census of entrepreneurs around the campuses indicated that the productive sub-sector in all the three cities had 290 entrepreneurs. One hundred and two (102) which equaled 35.17% of the respondents was selected for the study. The service sub-sector had 374 as its population. Only 102 or 27.27% of the population was chosen.

Lastly, the financial subsector consisted of 41. Out of this 14 was chosen. This represented 34.15% of the population.

3.4 Research Instrument

A questionnaire named "Literacy and Livelihood" (LLV) was designed to obtain information from the respondents. The questionnaire was drawn on five scale of Likert type. A correlation of 0.06 was obtained from result of test-retest techniques used to validate the content of questionnaire.

The questionnaire was divided into two parts: demography and main part which elicited information and the use of literacy skills in livelihood.

4. Limitation of the Study

The study has been limited in a number of ways. First, the study was restricted to cities and towns where tertiary institutions were located. Obviously, others without tertiary educational establishments were excluded. This is likely to be where entrepreneurs with little or no schooling might become preponderant which might give different results. Second, the resources (time and finance) at the disposal of the researcher were not enough to expand the scope of this work more than the present form. Therefore, further efforts should be made by other researchers on the subject of this work.

5. Results and Discussion

5.1 Question One: What is the literacy level of respondents around tertiary institutions in Ondo and Osun States?

Answer to this question is contained in Tables 2a & b

Table 2(a): Literacy level of Respondents around Tertiary Institution in Ondo and Osun States

S/N	Items	Cities and Towns																	
		Ikare					Akungba					Owo							
		P	%	S	%	F	%	P	%	S	%	F	%	P	%	S	%	F	%
1	No formal schooling	3	30	4	16			6	24	7	20			6	26.09	5	19.23		
2	Below Primary Leaving Certificate	2	20	6	24			6	24	6	17.14			4	17.39	4	15.38		
3	Primary Leaving Certificate	2	20	7	28			3	12	6	17.14			6	26.09	5	19.23		
4	Secondary School Certificate /GCE O/L, SSCE, WASC	2	20	3	12	1	50	6	24	6	17.14	2	50	4	17.39	6	23.07	2	66.67
5	NCE/ Diploma	1	10	4	16	1	50	2	8	8	22.85	2	50	2	8.69	3	11.53	1	33.33
6	First Degree/HND	--	--	1	4			2	8	2	5.71			1	4.30	2	7.69		
7	Higher Degrees	--	--	--	--											1	3.85		
Total		10	100	25	160	2	100	25	100	35	100	4	23		26	100	3	100	

Source: Research Data, May – November, 2011

Table 2 (b): Literacy Level of Respondents around Tertiary Institutions in Osun State

S/N	Items	Towns and Cities																	
		Osogbo					Ile-Ife					Ilesa							
		P	%	S	%	F	%	P	%	S	%	F	%	P	%	S	%	F	%
1	No formal schooling	5	14.28	3	8.57			4	10.81	4	11.43			5	16.67	4	13.33		
2	Below Primary Leaving Certificate	6	17.14	9	24.32			8	21.62	5	14.29			6	20	5	16.67		
3	Primary Leaving Certificate	7	20	10	27.02			11	29.23	9	25.71			6	20	8	26.67		
4	Secondary School Certificate /GCE O/L, SSCE, WASC	9	25.71	9	24.32	2	40	9	24.32	10	28.57	2	33.33	7	23.33	7	23.33		
5	NCE/ Diploma	5	14.28	4	10.81	2	40	3	8.11	4	11.43	3	50.00	3	10.00	3	10.00	2	66.67
6	First Degree/ HND	2	5.71	2	5.41	1	20	1	2.70	2	5.71	1	16.67	2	6.67	3	10.00	1	33.33
7	Higher Degrees	1	2.29	1	2.70			1	2.70	1	2.86			1	3.33	--	3.85		
Total		35	100	37	5	100	37	100	35	100	6	30	100	30	100	30	3		

Source: Research Data, May – November, 2011

In table 2a, one observes that out of 58 respondents in the productive sub-sector in Ondo State, 15 of them [Ikare, 3 (30%); Akungba, 6 (24%); and Owo, 6 (26.09%)] which represented 25.86 claimed that they did not go to school before engaging in business activities. This means that one may not go to school before starting any business. Perhaps, staying

in an educational institution environment may enable one to acquire some vocabularies which will make it easy to relate with people in such an environment. This finding is in tandem with Commonwealth of Learning (2005) which sees literacy as competences that enable one with minimal or no formal education to improve their chances of gainful employment.

Furthermore, 12 or 20.69% of the respondents had below Primary Leaving Certificate [Ikare, 2 (20%); Akungba, 6 (24%); and Owo, 4 (17.39%)] in the production sub-sector. Those with Primary Leaving Certificate in the same sub-sector were 11 which stood as 18.99 of the respondents [Ikare, 2 (20%); Akungba, 3 (12%); and Owo 6 (26.09%)]. Similarly, the Secondary School Certificate holders or Senior School Certificate (SSCE) or General Certificate of Education (GCE) or West African School Certificate (WASC) constituted 12 or 20.69% of the respondents in the productive sub-sector [Ikare, 2 (20%); Akungba, 6 (24%); and Owo, 4 (17.39%)]. In the NCE, Diploma category, 5 respondents which represented 8.62% were found in the productive subsector. The distribution is as follows: Ikare had 1 (10%); Akungba 2 (8%) and Owo 2 (8.69). In the first degree/HND level, 3 or 5.17% of respondents were found. These respondents were only found in Akungba (2 or 8%) and Owo (1 or 4.30%).

One observes that at the sub-degree and degree/HND levels, the number of respondents started to decline. Perhaps, that is an indication that people have not still imbibed the culture of entrepreneurship activities as expected, in view of unemployment situation in the country.

Furthermore, the service sector had respondents. In the formal school section, 16 or 18.60% were found in Ikare, Akungba and Owo. Sixteen (16) or 18.6% of respondents reported that they had below Primary Leaving Certificate across the three towns. Besides, those with Primary Leaving Certificate in Ikare, Akungba and Owo in the service sub-sector were 18 which represented 20.93 of the respondents. Fifteen (15) respondents or 17.44% expressed the view that they had Secondary School Certificate/GCE/O'L/SSCE/WASC in the three towns under investigation. At the sub-degree level, that is, Diploma and NCE, 15 or 17.44% of respondents were found in Ikare, Akungba and Owo. Five (5) which represented 5.81% of the respondents held that they possessed first Degree/HND in Ikare, Akungba and Owo. Only 1 or 1.16 of the respondents claimed to have possessed Higher Degree in the service sub-sector in Owo.

In this analysis, one discovers that respondents with Primary Leaving Certificate were the highest group. This perhaps explains the fact that many entrepreneurs in the service sub-sector have First School Leaving Certificate. This might be that many of Owo artisans such as vulcaniser, road side mechanic, painters and furniture/carpentry are in this category.

There appears to be an improvement in the possession of educational qualification in the financial sub-sector. For instance, 5 or 55.56% of respondents opined that they had Secondary School Certificate or its equivalent. In the same vein, 4 of respondents which represented 44.44% expressed the view that they had NCE/Diploma. Perhaps, keeping records of daily contribution or dealing in financial activities requires the knowledge of accounts, however small it may be.

In Table 2(b), there were 102 respondents in the productive sub-sector in Osogbo, Ilesa and Ile-Ife. Out of this number, 14 or 13.73% of the respondents in these three towns held that they had no formal schooling. Twenty (20) respondents which represented 19.61% had below Primary Leaving Certificate in Osogbo, Ilesa and Ile-Ife. Those with Primary School Leaving Certificate constituted 24 or 23.53% of the respondents in the three towns. Moreover, 25 respondents which equaled to 24.51% opined that they possessed Secondary School Certificate or its equivalent in the three towns. Eleven (11) of the respondents (10.78%) had NCE/Diploma in Osogbo, Ilesa and Ile-Ife. In the HND/First Degree category 5 or 4.90% of the respondents was found in Osogbo, Ilesa and Ile-Ife. In the same vein, 3 of the respondents (2.94%) held that they possessed higher degree in the productive sub-sector in Osogbo, Ilesa and Ile-Ife.

A look at the analysis reveals that the respondents in the categories of Primary Leaving Certificate (24 or 23.53%) and Secondary School Certificate (25 or 24.51%) were in the highest. This is an indication that not only those with low educational qualification participate in entrepreneurial activities in the informal sector of the economy. This finding is contrary to what Mannak (2008), Akintoye (2008) and INE (2005) reported that people with low entry professional qualification skills or none dominate informal sector of the economy. Meanwhile, the service sub-sector in Osogbo, Ilesa and Ile-Ife had 102 respondents. Thirteen (13) or 12.75% of them were in the no formal schooling category. Those in the below Primary Leaving Certificate were 19 which represented 18.63% of the respondents. Similarly, 28 subjects in Osogbo, Ilesa and Ile-Ife were of the view that they had Primary Leaving Certificate. This is equivalent to 27.20% of the respondents. In the Secondary School Certificate level or its equivalent, 26 or 25.49% of respondents in these towns were found. The number started dwindling down when it got to sub-degree level, that is, NCE/Diploma when only 11 or 10.78% of respondents signified that they possessed the qualification. The HND/Degree level had 7 or 6.86% of the respondents in Osogbo, Ilesa and Ile-Ife in service sub-sector. In Osogbo and Ile-Ife, 2 respondents which represented 1.96% were found to have possessed Higher Degree before engaging in entrepreneurship activities.

The analysis of financial sub-sector as contained in Table 2b, Ilesa and Ile-Ife shows that 4 respondents (28.57%)

were found in Osogbo and Ile-Ife who opined that they had Secondary School Certificate or its equivalent. Similarly, 7 respondents in all the three towns held that they had NCE/Diploma as their educational qualification. Finally, at the HND/Degree level, 3 or 21.43% of the respondents possessed this qualification in all the three towns in Osun State.

5.2 Question 2: How are the workers/artisans in the informal sector with literacy education perform at workplace?

Table 3 provides answer to this question.

Table 3: Respondents' (with literacy education) View on Performance at Workplace in Osun and Ondo States

S/N	Items	Osun			Ondo		
		Sample	Agree/Strongly Agree	Disagree/Strongly Disagree	Sample	Agree/Strongly Agree	Disagree/Strongly Disagree
1	Relating with customers in a friendly way	218	150 (68.81%)	68 (31.19%)	153	129 (59.17%)	24 (15.69%)
2	Exhibiting Confidence when interacting with elite/educated	218	155 (71.10%)	63 (28.89%)	153	131 (85.62%)	22 (14.37%)
3	Reading manuals relating to occupation	218	163 (74.77%)	55 (25.23%)	153	133 (86.93)	20 (13.07%)
4	Patronising Microfinance Banks/Cooperative Societies/Daily Contribution Agent	218	190 (87.16%)	28 (12.84%)	153	140 (91.50%)	13 (9.80%)
5	Reading of any newspaper – English or Yoruba	218	143 (65.59%)	75 (34.40%)	153	138 (90.20%)	15 (9.80%)

Source: Fieldwork, May – November, 2011

In Table 3, one observes that greater number of respondents from Osun (68.81%) and Ondo (59.17%) States indicated that they relate with their customers in a friendly way. However, less than 35% of respondents from Osun (31.19%) and Ondo (15.69%) States expressed contrary view. Furthermore, majority of respondents from Osun (71.10%) and Ondo (85.62%) States reported that they interact with elite/educated who might demand for their services with confidence. While 28.89% and 14.37% of respondents reported that they could read manuals relating to their occupation in Osun (74.77%) and Ondo (86.93%) States. In spite of this, some of the respondents in Ondo (13.07%) opined that they could not read manuals related to their occupation. The majority of respondents in Osun (87.16%) and (91.50%) patronize microfinance bank/cooperative societies/daily contribution agents. While only 12.84% of respondents in Osun and 8.50% of subjects in Ondo reported otherwise. Reading of newspapers, English or Yoruba was reported by 65.59% of respondents in Osun and 90.20% in Ondo States. Nevertheless, 34.4% of subjects from Osun and 9.80% from Ondo State disagreed with the view.

The findings in this section relates to the use of literacy skills in occupational environment. Commonwealth of Learning (2005) conceives of Literacy as acquisition of competences that enable those with minimal or no formal education to improve their chances of gainful employment. This finding is also in line with Rogers (2001) submission that economic and social benefit of literacy can only be seen through using literacy skills.

5.3 Question 3: To what extent are the artisans/workers in the informal sector use literacy skills in workplace?

In Table 4, answer is provided to this question.

Table 4: Analysis of Respondents' View on the Extent of Use of Literacy Skills in Workplace

S/N	Items	Osun			Ondo		
		Sample	Agree/Strongly Agree	Disagree/Strongly Disagree	Sample	Agree/Strongly Agree	Disagree/Strongly Disagree
1	One's job does not require high literacy level	218	70 (32.11%)	148 (67.89%)	153	61 (39.87%)	92 (60.13%)
2	Obeying hygiene rules in production and provision of services	218	135 (61.93%)	83 (38.07%)	153	120 (78.43%)	33 (21.57%)

3	Avoiding to be cheated and to cheat others	218	138 (63.30%)	80 (36.70%)	153	118 (77.12%)	35 (22.88%)
4	Adequate and regular payment of rents on shops and discharge of other civic responsibilities	218	139 (63.76%)	79 (36.24%)	153	114 (74.51%)	39 (25.49%)
5	Neat appearance and dressing	218	160 (73.39%)	58 (26.61%)	153	115 (75.16%)	38 (24.84%)
6	Active participation in self and community development	218	170 (77.98%)	48 (22.02%)	153	124 (81.05%)	29 (18.93%)

Source: Fieldwork, May – November, 2011

In table 4, the analysis of respondents' view on the extent of use of literacy skill in the work place is presented. In Osun state (70) or 32.11% of respondents reported that their job did not require high literacy level. However, 148 or 67.89% of respondents stated otherwise. In Ondo state, 61 or 39.87% of respondents held that their job did not require high level literacy skills. Like that of Osun, greater percentage 90 or 62.15% of respondents expressed contrary view. This means that greater percentages of subjects from both states opined that they require high level literacy skills before they could function effectively in their workplace. This finding appears to be in agreement with Common wealth of learning (2005) which submits that with minimal literacy skills or without, some group of workers can have gainful employment.

Furthermore, 135 which represented 61.93% of respondents from Osun and in Ondo state, 120 or 78.43% of respondents indicated with literacy skills they were able to obey hygiene rules in their workplace when carrying out production of goods and services. Nevertheless, 83 or 38.07% of respondents in Osun state and in Ondo, 33 or 21.57% of respondents expressed different view. In Osun state, 63.30% of respondents and 77.12% of respondents from Ondo opined that they avoided being cheated and to cheat others. Contrary view was held by 80 Or 36.70% of respondents in Osun state, and in Ondo state 22.88% (35). In discharging their civic duty, 139 or 63.76% of respondents in Osun state and 114 or 74.51% in Ondo state opined that they made adequate and regular payment of rents on shops and discharge of their civic duties. However, 36.24% of respondents in Osun state and 24.49% from Ondo state held different view.

Moreover, 160 which represented 77.98% of respondents in Osun state and 115 or 75.16% of subjects from Ondo state indicated that they cherished neat appearance and dressing. Only 26.61% of respondents in Osun state and 18.9% in Ondo state expressed contrary view. In Osun state, 77.98% (170) and from Ondo state 81.05% of respondents said that they take active participation in self help and community development. Conversely 22.02% (48) of respondents in Osun state and 1.76% (29) of respondents from Ondo state indicated different view.

The findings here appear to be in line with Rogers' (2001) submission that the economic and social benefits of literacy do not spring from learning skills literacy but from using literacy skills. Rogers opined that the success or failure of literacy skills could be judged by participants' utilization of skills in their various occupations.

5.4 Question 4: What is the relationship between acquisition of literacy and sustainable livelihood?

In Table 5, efforts are made to provide answer to this question.

Table 5: Analysis of the Respondents' View on the Relationship between Literacy and Livelihood

S/N	Items	Osun			Ondo		
		Sample	Agree/Strongly Agree	Disagree/Strongly Disagree	Sample	Agree/Strongly Agree	Disagree/Strongly Disagree
1	Acquisition of functional literacy is a must in most of the jobs/occupation nowadays	218	124 (56.88%)	94 (43.12%)	153	114 (74.51%)	61 (39.87%)
2	Learning income generating skills requires acquisition of literacy	218	134 (61.47%)	84 (38.53%)	153	120 (78.43%)	33 (27.50%)
3	Sustainable livelihood is attainable without literacy	218	120 (55.05%)	98 (44.95%)	153	110 (71.90%)	43 (28.10%)
4	Literacy contributes to human assets and capital	218	134 (61.4%)	84 (38.32%)	153	109 (71.24%)	44 (28.76%)
5	Literacy reduces poverty and subsequently lead to sustainable development	218	150 (68.81%)	68 (31.19%)	153	112 (73.20%)	41 (26.80%)

Source: Fieldwork, May – November, 2011

Analysis of respondents' view on the relationship between literacy acquisition and livelihood is contained in **Table 5**. One observes that 56.88% (124) of respondents in Osun state and 14.51% (114) in Ondo state indicated that acquisition of functional literacy is necessary in most of the jobs/occupation now a days. Conversely, less than 45% of respondents in both states (Osun, 43.12% and Ondo, 39.87%) held contrary view.

In Osun state, 61.47% (134) of respondents and 78.43% (120) from Ondo state opined that learning income generations skills require acquisition of literacy. Nevertheless, 38.53% in Osun and 27.50% in Ondo states stated otherwise. Furthermore, 95.04% (120) of respondents from Osun and 71.90% (110) from Ondo states stated that sustainable livelihood is attainable without literacy. In spite of this, 44.95% (98) in Osun and 28.10% (43) in Ondo expressed disagreement with one view. One hundred and thirty four (134) or 61.47% of Osun state respondents and 109 or 71.24% of respondents from Ondo state expressed the view that literacy contributes to human assets and capital. However, 38.32% from Osun state and 28.76% of respondents from Ondo state held contrary view. One hundred and fifty or 68.81% of respondents from Osun state and 112 or 73.20% from Ondo state stated that literacy reduces poverty and subsequently lead to sustainable development. Those who expressed contrary view constituted 31.19% of respondents from Osun and 26.80% of respondents in Ondo state.

The finding of the study in this section corroborates the finding of some of the scholars or organizations. For instance, DFID (2002) opines that literacy skills are useful for it provide avenue out of the poverty trap. Similarly, DFID (2004) is of the view that technology mediated learning increases literacy which in turns improve livelihood.

Furthermore, Oxenham et al (2002) found out in Guinea, Kenya, Senegal and Uganda that people with literacy tended to be more confident and more willing to take initiatives in developing their livelihoods.

5.5 Question 5: Will artisans/ entrepreneurs without literacy perform in the same way with their counterparts with literacy in the informal sector?

Answer is obtained from Table 6

Table 6: Analysis of Respondents' View on Performance with and without Literacy

s/n Items	Osun			Ondo		
	Sample.	Agree/ Strongly Agree	Disagree/ Strongly Disagree	Sample.	Agree/ Strongly Agree	Disagree/ Strongly Disagree
1 Acquisition of literacy skills improves mastery of vocation /job of choice.	218	120 (55.05%)	98 (44.95%)	153	112 (73.20%)	41 (26.80%)
2 Ability to maintain clean work environment is based on literacy skills.	218	130 (59.63%)	88 (40.37%)	153	114 (74.51%)	39 (25.49%)
3 Making good sales at workplace is not based on literacy skills.	218	87 (39.91%)	131 (60.09%)	153	41 (26.80%)	112 (73.20%)
4 Seeking relevant information from media that is related to vocations.	218	125 (57.34%)	93 (42.66%)	153	111 (72.55%)	42 (27.45%)
5 Taking initiatives on developing jobs is one of the gains of literacy.	218	140 (64.22%)	78 (35.78%)	153	115 (75.16%)	38 (24.84%)

Source: Fieldwork, May – November, 2011

Analysis of respondents' view on the relationship between literacy acquisition and livelihood is contained in **Table 6**. One observes that 56.88% (124) of respondents in Osun state and 14.51% (114) in Ondo state indicated that acquisition of functional literacy is necessary in most of the jobs/occupation now a days. Conversely, less than 45% of respondents in both states (Osun, 43.12% and Ondo, 39.87%) held contrary view.

In Osun state, 61.47% (134) of respondents and 78.43% (120) from Ondo state opined that learning income generations skills require acquisition of literacy. Nevertheless, 38.53% in Osun and 27.50% in Ondo states stated otherwise. Furthermore, 95.04% (120) of respondents from Osun and 71.90% (110) from Ondo states stated that sustainable livelihood is attainable without literacy. In spite of this, 44.95% (98) in Osun and 28.10% (43) from Ondo state expressed disagreement with the view. One hundred and thirty four (134) or 61.47% of Osun state respondents and 109 or 71.24% of respondents from Ondo state expressed the view that literacy contributes to human assets and capital. However, 38.32% from Osun state and 28.76% of respondents from Ondo state held contrary view. One hundred and fifty or 68.81% of respondents from Osun state and 112 or 73.20% from Ondo state stated that literacy reduces poverty

and subsequently lead to sustainable development. Those who expressed contrary view constituted 31.19% respondents from Osun and 26.80% of respondents in Ondo state.

The finding of the study in this section corroborates the finding of some of the scholars or organizations. For instance, DFID (2002) opines that literacy skills are useful for it provide avenue out of the poverty trap. Similarly, DFID (2004) is of the view that technology mediated learning increases literacy which in turns improve livelihood. Furthermore, Oxenham et al (2002) found out in Guinea, Kenya, Senegal and Uganda that people with literacy tended to be more confident and more willing to take initiatives in developing their livelihoods.

6. Recommendations

Based on the findings of this study, the following suggestions are made:

1. The entrepreneurs/artisans without any level of literacy education are urged to find means of acquiring literacy skills not only to improve their businesses, but also to enable them relate well with their customers whether they are in tertiary education environment or not.
2. The paucity of respondents in the category of first degree or its equivalent and higher degrees suggests that tertiary institutions' graduates have little or no value for entrepreneurial activities. Therefore, it is recommended that tertiary institutions' graduates should imbibe the culture of entrepreneurship, rather relying on their parents and guardians or roam the streets after graduation.
3. The utilization of literacy skills in the workplace by the artisans/entrepreneurs in the informal sector underscores the usefulness of acquisition of literacy skills. Therefore, efforts should be made by artisans/entrepreneurs and the rest people to continue to improve on the literacy skills acquisition.
4. The relationship between literacy acquisition and sustainable livelihood is stressed in this study. Consequently, organizers of literacy acquisition programmes are encouraged to include livelihood contents into their programmes for the entrepreneurs/artisan or for whatever categories of clientele either in the formal or non formal sector.
5. The usefulness of literacy skills in the workplace in the informal sector as discovered in this study calls for the involvement of all stakeholders, from both within and without adult education industry, to attach seriousness to the provision and funding of literacy skills acquisition programme.

7. Conclusion

The informal sector of any economy in the world, including Nigeria, appears to be the harbour for many artisans, entrepreneurs, peasants and other micro-entrepreneurs with no or little or low or high skills in literacy, knowledge and attitude. The findings of this study revealed that some entrepreneurs/artisans did not attend formal school system; and majority of them possess primary education and or Diploma/ National Certificate in Education (NCE). Also, it was revealed that greater number of respondents were able to use literacy skills at work place; and that acquisition of literacy skills ensured sustainable livelihood. The utilization of literacy skills in the workplace by the artisans/entrepreneurs in the informal sector underscores the usefulness of acquisition of literacy skills; therefore, efforts should be made by artisans/entrepreneurs and the rest people to continue to improve on the literacy skills acquisition. Besides, all operators in the informal sector of the economy are encouraged to acquire various literacy skills that are related to their jobs/vocations. Similarly, funding of and inclusion of livelihood contents into literacy programme is recommended.

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