Chapter 14
Dynamics of Informal Learning in Two Local Markets in Ile-Ife, Southwest Nigeria

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ABSTRACT
In this chapter, the authors report on a recently concluded research study of the nature of adult informal learning in two local markets in Ile-Ife, Nigeria. Through case study research design, the authors explore what adult buyers and sellers learn as they interact in two local markets, who learned from who, and how they acquire the specific learning experiences identified. They examine the factors that drove learning and provide an explanation, a substantive theory of informal learning in the two local markets, which they name Communication, Value, and Profit (CVP).

INTRODUCTION
Adults learn in a variety of settings, as learning does not take place in formal and non-formal settings and contexts alone. Learning takes place in settings and contexts 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 contexts. Marsick and Volpe (1999) described informal learning as “learning that is predominantly unstructured, experiential, and non-institutional” (p. 4). Smaller (2005) recorded that David Livingstone (1999) suggested that informal learning is any activity involving the pursuit of understanding, knowledge or skill which occurs outside the curricula of institutions providing educational programs, courses or workshops. Underlying the pervasiveness and importance of informal learning and the inadequate attention it had received from educational researchers and planners, Allen Tough (1978), cited in Livingstone and Eichler (2005) observed that informal learning is the submerged part of the iceberg of adult learning activities.

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Individuals acquire attitudes, values, skills and knowledge as they interact with family members, friends and neighbors (Avoseh, 2001); through traveling, in libraries, through the mass media and the Internet, in zoos and museums, and during socialization. They learn during income generating activities or work (Marsick & Volpe, 1999; Livingstone & Eichler, 2005); during household, leisure, voluntary and community activities (English, 2002; Finsen, 2006); in social movements (Hernandez, 1997; Lander, 2003; Obilade & Mejiuni, 2006; Gouin, 2009); during formal learning activities and in formal educational context (Coffield, 2000; Jamieson, 2009 & Mejiuni, 2013); in markets, and as they reflect on their own experience and those of others. Informal adult learning therefore occurs through conscious and unconscious attempts by individuals to understand their experiences and those of others, and through informal relationships and structures, such as in supervisor-employee, mentor-mentee, master-apprenticeship and seller-buyer situations and relationships. The study reported on in this chapter, focused on informal learning of buyers and sellers in two local markets in Ile-Ife, Nigeria.

In the adult teaching and learning literature, the market, where buyers and sellers meet, is hardly mentioned as a place where learning interactions take place (Jubas, 2011; Mejiuni, 2008); and so evidence based research on adult teaching and learning transactions that take place in markets are still in the shadow of research studies by higher education institutions. In Nigeria, where the market place is central to the lives of individuals and communities as a place for buying and selling, for exchanging information, for forming relationships, for political activities and for entertainment, there is as yet, very few efforts made to examine the learning incidents that occur, and the processes of learning in the setting. Although researchers in development economics have focused on economic issues in the informal sector of the economy in Africa, adult educators are yet to explore teaching and learning processes and outcomes in the same context. We therefore decided to explore the beliefs, the norms, attitudes, skills, and knowledge (including indigenous knowledge), that adults learn in local markets in our country, Nigeria; the processes of learning, and the factors which drive learning. We also decided to provide an explanation of the nature of informal learning in the markets.

The literature on the processes of learning and the factors, environments and practices that support adult learning in formal and non-formal settings abound, because this has been the major focus of adult education scholarship and practice. Therefore, adult learning theories and principles that improve our understanding of learning in these contexts abound; from self-directed learning to andragogy to experiential learning theory and to transformative learning theory. Furthermore, whereas a whole lot of research and scholarly writing have focused on in-depth exploration of adult informal learning in paid and unpaid work situations, and in social movements, the research of the processes through which informal learning occur and the theories that under gird informal learning are yet to match the amount of exploratory research of attitudes, values, skills and knowledge that adults acquire in a variety of settings. Could this be because the existing literature on how learning occurs in formal and non-formal settings sufficiently explains informal learning in contexts not designed for learning? This is probably not the case. Quarter & Midha (2001) told us that in their study of informal learning processes by members of a worker cooperative, they found the workers learned through: experience by doing; one-on-one discussions or discussions during group meetings; and through questions sent to Internet experts and other members of the cooperative. Whereas some educational institutions, especially adult education programs now encourage these processes, they are not regular, taken for granted processes in adult formal and non-formal educational provisions. Schugurensky (2006) provided the probable