

## Exploring Risk Taking and Decision Making Habits of Nigerian Non-Hearing Youths for Participation in Small Scale Enterprises

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**Abstract:** This study sought to determine the trends of risk taking and decision making among the Nigerian nonhearing youths. It is hoped that information obtained from this exercise will be useful for developing entrepreneurship innovations among the same youths. One hundred and twenty hearing disabled youths were purposively selected from 11 Nigerian states. They comprise of 82 males and 38 female with age bracket of 14 and 21 years and mean age of 17.7 years. Adolescent Risk-Taking Behaviour Inventory and Adolescent Decision Making Checklist were administered on the participants. These instruments were developed by Prof. J.O. Akinboye of Department of Guidance and Counselling, University of Ibadan, Ibadan, Nigeria. Five research questions were raised. Findings showed that nonhearing youths are too damage and failure conscious to actively engage in taking entrepreneurial risks. Many of them will not also wish to take risks to avoid competing with other rivals. In addition, only few nonhearing youths can take decisions on their own. Many of them depend on parents, partners or religious leaders to influence their decision making. There is therefore, a need to mount up necessary educational programmes required for promoting entrepreneurship personality attributes such as self independence, risk taking, determination to succeed, creativity, self confidence and innovations.

**Key words:** Risk taking, decision making, nonhearing youths, small scale enterprises

### INTRODUCTION

Nigerian government, financial and some non-governmental institutions are now initiating some measures to fasttrack the development of small and medium enterprises (NISER, 2005). Such measures are of course the necessary responses to certain economic and developmental challenges confronting some developing countries like Nigeria (Sanusi, 2003). For instance, unemployment in developing countries (including Nigeria) is considered to be twice higher than it is for the rest of the world (UNIDO, 2004). Poverty rate is also very high in Nigeria. The Nigerian National Planning Commission (2004) reported that about two-third of Nigerians are poor. Seventy percent of the Nigerian population by 1999 had income of less than \$1 a day. This figure has since continued to rise. Initiating small and medium enterprises is therefore expected to generate employment more opportunities thereby curbing the unemployment and its attendant problems such as poverty and crime.

Reports from Asia, India and Europe have indicated how small and medium enterprises speedily fostered employment generation and poverty reduction (Bankole and Olayiwola, 2001; UKDFID, 2006a) such reports have become a propelling force for the Nigerian government to begin initiatives and policies necessary for promoting the growth of small scale enterprises.

Similarly, Fatimehin (1994) attributed the increasing attention placed on small enterprises in recent years to the failure of the bigger enterprises realize some targeted objectives set up for doubling up the Nigeria's industrial development efforts. Running the Nigerian bigger enterprises has been reeled by large-scale corruptions, poor funding and maladministration (Adeyinka, 1999). Conversely, smaller enterprises are essentially more cost-effective in relation to employment generation, indigenous technological development, utilization of local resources and low cost supply of inputs and services to large-scale end users (Fatimehin, 1994).

Nigerian industrial development is indeed to a large extent pinned to the growth and development of the potentials of small and medium scale enterprises (Aregbeyen, 1999). This is because of the proven capabilities and time-tested distinct functions and characteristics of small and medium enterprises to stimulate growth and general development. Small enterprises require shorter gestation period and less difficulty in determining their locations (UKDFID, 2006a). They also generate employment opportunities especially in rural areas thereby stemming the growing menace of urban migration in Nigeria. They mobilize, sustain and utilize domestic savings just as they promote indigenous technology (Aregbeyen, 1999).

No doubt, sluggish economic growth and increasing poverty which have characterized the Nigerian economy since early 1980s (Oyejide, 2004) are a serious concern to the Nigerian government and to some developmental agencies. The government for instance, has initiated some economic empowerment and developmental plans. The National Economic Empowerment and Developmental Strategy (NEEDS) was established as a prosperity plan for creating opportunities for employment and wealth as well as for promoting private enterprises (National Planning Commission, 2004). This new economic initiative promises to make private enterprises the engine of the Nigerian growth. As a result, the government hopes to create an environment in which business will thrive by putting in place some necessary macroeconomic frameworks.

Entrepreneurship is the vital route out of poverty (UKDFID, 2006b). Unfortunately the world poorest countries have only 2.1% share of the global trade. By 2015, nine out of ten of the world's poorest people would live in Africa and South Asia (UKDFID, 2006a). Therefore tackling poverty through entrepreneurship is a very requisite to poverty reduction in developing countries as Nigeria.

The purpose of this study therefore, is to consider how the Nigerian youths with hearing disability can be encouraged to become more entrepreneurship minded and to realign their future ambitions in line with the present economic and developmental realities or challenges by aspiring to be self independent rather than continuing with the usual practice of depending on the government and the public living. This study attempted this objective by first ascertaining the risk taking and decision making trends in the same youths as a necessary step for developing necessary interventions and for fostering in these youths the required mindsets and skills for successful participation in small scale enterprises.

Consequently, the study identified some the required attributes for entrepreneurs to experience success in their enterprises. The study also considered what limitations does hearing disability have on a hearing disabled person and how such limitations interfere with the required entrepreneurship abilities.

**Attributes required for successful entrepreneurship:** Experiencing success of failure in entrepreneurship depends on some intrinsic and extrinsic factors. This paper however is much more concerned about intrinsic factors which are essentially the personality characteristics of the entrepreneurs. Such characteristics include achievement motivation, management abilities, risk taking and decision-making skills and levels of education (Dionco Adetayo, 2004). They are very vital for experiencing success in entrepreneurship.

Regardless of the size of an enterprise, entrepreneurship requires tremendous skills and determination from the entrepreneur. Ayeni (2005) remarked that an entrepreneur is one who assumes the financial risk of starting and running a new venture. As a result he/she encounters some great challenges. He/she must therefore be someone who sees difficulties as opportunities and not opportunities as difficulties. He/she must be an optimist, a visionary, a builder and a risk taker. He/she innovates to enter and remain relevant in an existing market. Such an individual must also know how to grow in competitive economy by creating a new demand or market (Ayeni, 2005).

Entrepreneurs are expected to be proactive in creating productive jobs and enhancing productivity (National Planning Commission, 2004). They must be people who know how to take advantage of opportunities and how to improve the quality of products and services (Akinboye, 2001).

In every enterprise, the entrepreneur is expected to make decisions especially on financial management of that enterprise. Financial decision making in business as Ali *et al.* (2001) opined involve three inescapable tasks. They are anticipating financial needs, acquiring resources and allocating funds, or resources. Enterprises require funding to grow. The entrepreneur must know when, where and how to source for funds to run his/her enterprise (Ndanusa, 2004). Deciding vital management options (financial or non financial matters) could be very taxing. It indeed requires a great deal of experience and availability of necessary information to make fruitful decisions (Mullins, 1985).

Furthermore, an entrepreneur must be a problem solver and a very resilient person (Whetten and Cameron, 1995). An entrepreneur needs such attributes to do well in developing countries like Nigeria where business environment is not always investment friendly (NISER, 2005). The investment environment in Nigeria is indeed characterized by difficulties such as poor infrastructure, low level or technological know-how, energy failures, marketing problems and inadequate capital and credit facilities (Aregbeyen, 1999). Expectedly, entrepreneurship in such an environment is a great problem-solving job. Entrepreneurs must therefore be very determined to succeed and equally very resourceful to always find way out of encountered difficulties (Bloomsbury, 2002).

**The challenge of hearing disability:** As would be observed, the aforementioned attributes required for successful entrepreneurship are essentially products of a high cognitive and academic endowment as well as superlative psychosocial wellbeing. The more an entrepreneur possesses these attributes the better

prospects he/she has in entrepreneurship. However, Greenberg (2000) noted that morethanoften persons with hearing disability are greatly incapacitated y their disability. According to her, hearing-impaired persons are often at risks of low academic achievement and significant delay in various social-cognitive processes. They also encounter greater social maladaptation and psychological disorders than their hearing counterparts do Marschark (1993). Heward (2000) also noted that individuals with hearing loss do lag far behind their hearing peers in certain academic and intellectual endeavours. Youths with hearing disability are more deficient in problem solving and reasoning skills than the normally hearing youths (Ademokoya, 1995).

No doubt, the aforelisted trends clearly pictured the nonhearing youths as persons who are very likely to avoid entrepreneurial initiatives because they do not seem to have entrepreneurial personality characterized by high resourcefulness and innovation (Dioco-Adetayo, 2004). However, it must be noted that the presented picture of nonhearing persons no matter how universal it could be does not imply that every nonhearing person is devoid of a striking entrepreneurial personality (Greenberg and Kasche, 1989).

Entrepreneurial competence involves the ability to generate and coordinate flexible adaptive responses to demands (Greenberg, 2000). It also entails an ability to identify and capitalize on opportunities in an environment (Anderson and Messick, 1974). Entrepreneurial competence therefore draws heavily from one's proficiency in affect, cognition, communication and behaviour (Water and Stroufe, 1983). The major predicament of any individual with hearing loss is communication (Mba, 1995). Communication implies ability to use language especially speech very competently to achieve one's needs or aspirations. Speech usage of a thirty year old man with hearing disability may be equivalent to that of a five year old hearing boy. Meadow (1980) noted that vocabularies of nonhearing youths are smaller while their sentence structures are simpler and more rigid compared to that of hearing youths. Written language is also adversely affected by hearing disability. Deaf youths write sentences that are short, incomplete and improperly arranged (Heward, 2000). These instances are indeed great challenges to entrepreneurship, where verbal proficiency is very vital for customer relations and self confidence.

The common personality traits of nonhearing persons must equally be considered especially how the traits interplan with entrepreneurship. Meadow-Orlans (1985) observed that nonhearing persons frequently exhibit some personality disorders such as depression, withdrawal and isolation. Those who suddenly lost their hearing (due to accident or illness) after they have

developed and begun to use speech do show greater form of behavioural defects than those who sustained hearing loss before birth (Mba, 1995). The listed traits no doubt, run counter to the required entrepreneurial personality traits of enthusiasm, optimism and self confidence highly required for doing well in entrepreneurship (Diconco-Adetayo, 2004).

Education provisions for persons with hearing disability have improved however in recent years, Christiansen and Barnartt (1987) noted that the observed improvement still indicates that nonhearing persons are not as enhanced educationally and vocationally as the hearing people. Christiansen (1994) noted that for instance, unemployment among nonhearing persons in United States is higher than it is among hearing persons. Also in Great Britain, nonhearing applicants are often employed seven years after they left schools (Kyle, 1988). In Nigeria, Iwanyanwu (1988) noted that only 1,500 out of 30,000 nonhearing adults have regular jobs. This trends has since been on increase as unemployment rate (for hearing and nonhearing Nigerians) increases annually (National Planning Commission, 2004).

This study has presented a fairly exhaustive account of cognitive, academic and socio emotional characteristics of nonhearing persons. This was done simply to highlight the weak points in these persons, which must be strengthened than ignored if nonhearing persons are to be motivated for entrepreneurship. Showcasing these weak points was not meant to present nonhearing person as never do well people in entrepreneurship. Rather their weak entrepreneurial traits should be regarded as challenges requesting for the interventions of special educators, entrepreneurship educators, psychologists and vocational counsellors.

As a result, this study therefore, sought to ascertain what characterize risk taking and decision making in nonhearing youths. Risk taking and decision making are particular focused on by this study since the two variables are among vital elements of entrepreneurship (Bloomsbury, 2002; Ayeni, 2006).

**Research Questions:** Five research questions were raised for testing. They are as follows:

- Do nonhearing youths avoid risk taking because they are too damage-conscious?
- Do nonhearing youths avoid risk taking because they are too failure conscious?
- Do nonhearing youths avoid risk taking because they are too competition scared?
- How spontaneous are the nonhearing youths in executing ideas for which risks are taken?
- Who influence decision making in nonhearing youths?

**MATERIALS AND METHODS**

**Participants:** One hundred and twenty nonhearing youths were purposively selected from 11 Nigerian States. The states are Oyo (31), Osun (11), Ondo (3), Ogun (3), Lagos (12), Edo (24), Imo (6), Bayelsa (3), Abia (3) Enugu (6) and Rivers (18). The participants are final year students in senior secondary schools. They are made up of 82 males and 38 females. Their age bracket is 14 and 21 with an age mean of 17.7 years.

**Instruments:** Two sections of the Adolescent Behaviour Assessment Battery (ABAB) were administered on the participants. They are Adolescent Risk Taking Behaviour Inventory and Adolescent Decision Making Checklist ABAB was developed in 2001 by Professor J.O. Akinboye of Department of Guidance and Counselling, University of Ibadan, Ibadan, Nigeria. ABAB was designed to investigate factors which characterize or complicate adolescent transitions to adulthood such as risk taking, decision making, skill deficiencies, lack of creativity and so on Akinboye (2001).

Adolescent risk-taking behaviour section of ABAB is designed to assess the extent to which adolescents is risk averse or can take calculated risks which encourage them to initiate actions.

It has 31 items raised from various entrepreneurship related risk taking factors such as anticipating that the taken risks may failure or damage the image of loved ones or impair customer relations. Others include determining how eager or spontaneous adolescents can be in taking

risks or implementing the decided risks. Participants are to rate themselves on each item by circling one out of the five options which best describes their risk taking behaviour. The 5 options are as follows:

- 1 = Hates to take risks
- 2 = May not take risks
- 3 = Indifferent about risks
- 4 = May take risks at times
- 5 = Likes to take risks

The reliability value for Adolescent Risk Taking Inventory is  $\alpha = 0.82$ .

Decision Making Checklist consists of 15 adolescent decision making influencers such as parents, relations, partners and religious leaders. These individuals do make significant influence on making decisions particularly those which are entrepreneurship based.

**RESULTS**

Descriptive statistics consisting percentage, mean and standard deviation was applied to analyze the study data. The results are presented according to the stated hypotheses.

As shown Table 1, nonhearing youths would not like to take risks if there is a serious damage at stake. For example 51.7% of them would not like to take risk while 13.3% would if such risks might dent the image of their father. 43.4-45% would not while 24.2% would if taking risks would damage image of their mothers. 43.4% would

**Table 1: Relationship between damage consciousness and risk taking in nonhearing youths**

S/N	Statements	1	2	3	4	5	X	SD
1.	Taking risks may damage my father's image	24 (20.0)	38 (31.7)	39 (32.5)	13 (10.8)	3 (2.5)	2.37	1.08
2.	Taking risks may damage image my partner	26 (21.7)	26 (21.7)	44 (36.7)	12 (10.0)	9 (7.5)	2.52	1.22
3.	Taking risks may damage image my sister	21 (17.5)	33 (27.5)	34 (28.3)	20 (21.7)	3 (2.5)	2.57	1.16
4.	Taking risks may damage image of my mum	21 (17.5)	36 (30.0)	34 (28.3)	20 (16.7)	6 (8.0)	2.54	1.18
5.	Taking risks may damage image of my brother	27 (22.5)	20 (16.7)	3 (2.5)	30 (25.0)	7 (5.8)	2.67	1.30
6.	Taking risks may damage image of my family	21 (17.5)	22 (18.3)	23 (19.2)	30 (25.0)	21 (17.5)	2.99	1.44
7.	Taking risks may damage image of my tribe	24 (20.0)	26 (21.7)	23 (19.2)	24 (20.0)	20 (16.7)	2.84	1.45
8.	Taking risks may damage image of my state	20 (16.7)	32 (26.7)	33 (27.5)	20 (16.7)	12 (10.0)	2.69	1.28
9.	Taking risks may damage image of my community	15 (12.5)	40 (33.3)	24 (20.0)	27 (22.5)	11 (9.2)	2.75	1.27
10.	Taking risks may damage image product reliability	17 (14.2)	21 (17.5)	48 (40.0)	12 (10.0)	19 (15.8)	2.88	1.30
11.	Taking risks may damage image distributors' relations	15 (12.5)	20 (16.7)	24 (20.0)	40 (33.3)	18 (15.0)	3.14	1.35
12.	Taking risks may damage relationship with customers	20 (16.7)	25 (20.8)	21 (17.5)	24 (20.0)	27 (22.5)	3.03	1.49

Weighted = 2.75 (55%)

**Table 2: Relationships between failure consciousness and risk taking in nonhearing youths**

S/N	Statements	1	2	3	4	5		SD
1.	The idea for which risk is taken could fail	20 (16.7)	27 (22.5)	24 (20.0)	28 (23.3)	18 (15.0)	2.90	1.40
2.	Technology may cause the failure of the idea for which risk is taken	3 (22.5)	24 (20.0)	32 (36.7)	43 (35.8)	12 (10.8)	3.16	1.22

Weighted average 3.03 (60.6%)

**Table 3: Relationships between risk taking and the fear of competition in nonhearing youths**

S/N	Statements	1	2	3	4	5		SD
1.	Risk taking can trigger off competition from others	20 (16.7)	21 (17.5)	41 (34.2)	18 (15.0)	11 (9.2)	2.60	1.37

**Table 4: Spontaneity of risk taking among the nonhearing youths**

S/N	Statements	1	2	3	4	5		SD
1.	Hate delaying execution of an idea for which decision to take risk has been made	8 6.7%	22 18.3%	42 35.0%	27 22.5%	12 10.0%	2.88	1.32
2.	Hate considering insurance policies on whatever issue risk taking is considered for	20 16.7%	21 17.50%	26 21.7%	26 21.7%	15 12.5%	2.66	1.54

Weighted 2.77 (55.4%)

**Table 5: Influencers of decision making in nonhearing youths**

S/N	Statements	Picked (%)	Unpicked (%)	No responses
1.	I follow my mind only to make decisions	40 (33.0)	77 (64.2) 3 (2.5)	(31.7)
2.	I depend on friends to make decisions	38 (31.7)	77 (64.2)	5 (4.2)
3.	I depend on my father to make decisions	52 (43.3)	65 (54.2)	3 (4.2)
4.	-I depend on my mother to make decisions	66 (55.0)	51 (42.5) 3 (2.5)	
5.	I depend on Pastor or Imam to make decisions	55 (45.8)	62 (51.7)	3 (2.5)

not while 17.5% would if reputation of their partners is at stake. 41.7% feared that taking risk might damage image of their tribe while 36.7% did not 31.7% were afraid that taking risk would have the adverse effect on product reliability 25.8% thought otherwise. Incidentally more nonhearing youths (40.0%) are indifferent to this particular risk taking idea. Finally, 37.5% felt taking risk may impair customer relations while 42.5% did not. 20.0% are however undecided on this particular item.

The weighted average of all items on damage consciousness factor of risk taking habit among nonhearing youths is 2.75 (55%). This implies that a good number of nonhearing youths are too mindful of damage which risk taking could cause and as a result they will prefer not taking risks at all.

Table 2 indicated that 39.2% nonhearing youths would not wish to take risk while 38.3% would because they are afraid that the idea for which risk is taken could fail. Twenty percent are undecided. Again, 22.5% would not take risks while 46.6% would because they anticipate that technology involved in the risk taking idea may fail. 36.7% are however undecided. The weighted average is 3.03 (60.6%). This indicates that the possibility of taking risks among nonhearing youths is very low as about 61% of them will avoid risks for the fear of failure.

As shown on Table 3, 24.2% would while 34.2% would not take risk and 34.2% are undecided when there is possibility that taking risks would heighten competition from other rivals. This finding suggests that nonhearing youths are afraid of competing with other competitors particularly in business ventures.

Table 4 showcases how spontaneous (quick or slow) nonhearing youths could be if they want to take risks 25.0% would waste no time to take action once they decide to take risk over an issue while 32.5% who exercise some cautions before executing an idea for which they have decided to take risks. However, 35.0% are not sure whether they will hesitate or not. Again, 34.2% would not bother to consider insurance policies as regards the issue they want to take risk for as doing so might create some delay while the same percentage (34.2%) would wish to consider insurance policies before plunging headlong into a risk. 21.7% are however undecided. The weighted average is 2.77 (55.4%). This result indeed shows that much more nonhearing youths would rush into risk taking than those who would wish to take some caution before engaging in risk taking.

Table 5 shows that 33% nonhearing do take decisions on their own while 64.2% are not. 31.7% depend on friends to take decisions while 64.2% do not. 43.3% rely on their fathers to make decision for them while 54.2% do not. 55.0% would want their mothers to make decisions for them while 42.5% would not. 45.8% nonhearing youths consult their religions leaders (pastors or imams) to make decision while 51.7% do not.

## DISCUSSION

As shown in Table 1, youths with hearing disability in Nigeria are too damage and failure scared to take risks especially business related risks. They tend to be afraid of

denting the reputation of their relations, tribes, states and communities. This habit may be explained in reference to some prevailing cultural practices in Nigeria. Disabilities in various Nigerian societies cause great embarrassment and shame to parents and relations of disabled persons (Abang, 1995). In some societies both disabled children and their family members are stigmatized and ostracized since it is culturally believed that giving birth to disabled children implies that the children as well as their parents must have offended the gods of the land (Mba, 1995). As a result, nonhearing youths may not wish to engage in risk taking as doing so may cause more reproach/embarrassment to their parents and relations.

Nonhearing youths are also afraid of taking risks which can sour relationships with customers and distributors or downgrade the value for products. This was particularly reflected in responses to items 10, 11 and 12 on Table 1.

Similarly, nonhearing youths indicated that they would avoid taking risks so as to avoid smearing the image of their tribes, states or communities. Again, in Nigeria tribalism, stateism or loyalty to one's community is a very common practice. Every Nigerian is conscious of what tribe, state or community he/she belongs to and would not wish to do anything that would embarrass fellow tribesmen, statesmen or community members.

Furthermore, the nonhearing youths are also too failure minded to engage in risk taking. This may be as a result of various developmental problems associated with their hearing disability. For instance, children with disabilities in some Nigerian societies are often abused and deprived of experiences that would have made them to become self-confident, daring and adventurous adolescents (Abang, 1995). As a result, hearing impaired youths are often timid, withdrawn and depressed (Greenberg, 2000). Unpleasant childhood experiences often shape them to become adolescents or adults who are satisfied with average or below average life styles.

Encouraging the nonhearing youths to do away with the stated habits which tend to discourage them from taking entrepreneurship risks would require mounting up some public education programmes. Such programmes as Akinboye (2002) recommended should focus on eliminating some sociocultural and psychological mindsets which are indeed barriers to entrepreneurial innovations and creativity in African societies. For instance, African youths should be made to realize that risk taking is an inseparable component of life and that without taking risks there would be no meaningful breakthrough in life (Tammemagi, 2005). As entrepreneurship and capitalism begin to dominate economy of 21st century, the youths should come to

reality that they must develop in themselves self reliance, determination to succeed, creativity and managerial skills in order to experience self sufficiency in life (Dionco-Adetayo, 2004).

Unnecessary loyalty to tribes, states or communities should be discarded. Such a cultural practice does not only inhibit one from engaging in necessary ventures it also kills innovative ideas (Akinboye, 2002). Entrepreneurship education is therefore required to counter practices that are antiinnovation and creativity in Nigerian nonhearing youths. As Greenberg (2000) opined, educational programmes for the nonhearing adolescents should essentially focus on competence training. Competence training for the same youths should involve building in them strong appreciation for economic independence and self sufficiency at adulthood. Nonhearing youths should be made to acquire skills such as foresight, anticipation, reflection and imagination. These skills would adequately prepare them for planning and executing entrepreneurial innovations as well as gaining self confidence required for taking risks and ensuring that risks become breakthroughs or achievements no matter the encountered constraints. That nonhearing youths may lack necessary self control and calculated mind to sufficiently analyze issues and make informed decisions before leaping into actions (Mba, 1995). This tendency was confirmed by findings reported on Table 4. Similarly, nonhearing youths tend to depend on others to make decisions for them or greatly influence their decision making than they would wish to do on their own. This was reflected by findings on Table 6. These inadequacies again appear to have emanated from some developmental deprivations which nonhearing youths might have encountered from childhood to adulthood especially if they lost their hearing early in life (Ademokoya, 1995).

Hearing disabled children usually experience a growth characterized by neglect, denials and lack of experiential childrearing practices. As a result, they do grow up to become very dependent on others. As shown on Table 5, nonhearing youths depend so much on their parents and relations to make decisions. The fact that Nigerians are very religious (especially the poor and less privileged ones) could account for why a remarkable percentage of nonhearing youths identified pastors and imams as those who greatly influence their decision making.

## **RECOMMENDATIONS**

There is therefore, a need to inculcate into the school or centre based special education curriculum for children and youths with hearing disability skills which would

promote self independence, self direction and self control. Such curriculum should enhance good communication skills and capacity to think independently in nonhearing children and youths. They should be encouraged too to make commitment for self independence and creativity a life necessity. This will go a long way in engendering and sustaining in them necessary personality traits required for succeeding in entrepreneurship.

### CONCLUSION

There are now various challenges facing youths with disabilities living in developing countries like Nigeria. One of such challenges is the need for them to be self sufficient especially by engaging themselves in small scale enterprises since it is now very difficult to get employed by the government. The challenges facing youths with disabilities require some deeper examination of these youths to ascertain their potentials or limitations in bid to offer necessary remedies that will make them actively participate in various preoccupations in which their able-bodied counterparts are engaged. This study has therefore explored risk taking and decision making habits among the nonhearing youths as a prerequisite for promoting the participation of the same youths in small scale enterprises. It is hoped that this study would encourage further research work on fostering entrepreneurship innovations among persons with disabilities.

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