

## **Ethical Problems affecting SMEs in Nigeria, and their impact on E-Business Development**

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### **ABSTRACT**

*This paper presents an empirical study of unethical problems in Nigeria. It is an action research which was a result of a 2009 study of Entrepreneurs in Nigeria, where acts of indiscipline was the second most important problem confronting the entrepreneurs. The paper highlights global causes of unethical behaviour, perceptions of unethical behaviour as reported by the respondents, and solutions to unethical behaviour in Nigeria. The study was motivated by the need to discover the nature, patterns and solutions to a national problem of unethical behaviour, which had become a major obstacle to individual and the national developmental efforts. Opinion of six hundred and four (604) randomly selected respondents spread across public and private organizations, either as SMEs operators or in agencies that assist SMEs, in Lagos and Oyo states of Nigeria were gathered and analyzed. It was discovered that sixty (60) patterns of unethical behaviour or acts of indiscipline negatively affected the attainment of organizational and national development goals in Nigeria. It is noted that Nigeria has been singled out as one of the countries where electronic fraud is most rampant. It is contended that for E-business to thrive effectively among the SMEs locally and internationally in their business transactions, there is need for urgent corrective measures. A multi-dimensional approach is therefore suggested in solving the problems of unethical behaviour for healthy development of SMEs in Nigeria and other Nigerian businesses.*

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### **INTRODUCTION**

Unethical behaviours or acts of indiscipline, including bribery and corruption, are universal and possibly inherent in human society existing in practically all countries of the world. In sub-saharan African countries and particularly Nigeria, they have attained disturbing levels. Their practice seemingly enjoys societal indifference instead of condemnation. Unethical behaviour involves: immorality, debasement or bad conduct, it is evil behaviour. The consequence of which are decay, loss of strength and prosperity, leading to deterioration and rottenness. Such depravity includes bribes, using sex to secure favour, and several forms of fraudulent practices. Bribery refers to behavioural acts of giving any thing or promise made to induce a person to do something illegal or wrong. Things given could be money, tangible assets, sex and several forms of services. Corruption, Obasanjo (2000) opined, covers such acts, as the use of one's office for pecuniary advantage, gratification, influence peddling, insincerity in advice with aim of gaining advantage, less than a full day's work for a full day's pay. The above descriptions show that bribery and corruption have several elements. It is to be noted that corruption and bribery are unethical behaviour. A corrupt person is a dishonest person. Equally a person who gives or receives bribe is a dishonest person. Both of these concepts are acts of indiscipline. Unethical behaviours affect business practices in both big and small organizations.

The present Federal Government is poised to wage 'WAR' against corruption and other forms of acts of indiscipline in Nigeria. Can we win without a carefully planned strategy for fighting that war? Most of us will answer "NO" to this question. Thus, there is the need for planning how to fight that war.

The desire to carry out a study on the nature and management of acts of indiscipline was spurred by the findings in the study of indigenous entrepreneurs, Ogundele (2000), where acts of indiscipline or unethical behaviour in various forms were the second most important problems confronting and inhibiting the performance of the indigenous entrepreneurs. The first most important problem in the study being several aspects of the economic factor. The objective of this study was to find out the extent of change in the behaviour of Nigerians in terms of their practice of desired ethical behaviour in both business and social lives in the light of the current civil administration in Nigeria, starting from the year 2000.

### **Antecedents of Unethical Behaviour in Nigeria**

#### ***Pre-Colonial Era of Arab Trade***

Eze (1996) explained pre-colonial African ancestral behaviour in terms of several basic psychological failures. Rodney (1976) stated that in the 4th century, Arab traders came to Africa mainly for trade and commercial purposes. They observed that African chiefs and community leaders were selling slaves and engaged in human sacrifices with the slaves and they offered to buy the slaves. This marked the beginning of slave trade in Africa. The human sacrifices and selling of fellow human beings into slavery were most serious forms of unethical conduct.

#### ***Era of international European Trade***

Europeans first arrived Africa in the 15th century. Between the 16th and 18th centuries, they had used their superior power to control and monopolize commercial activities in Africa, exporting various finished goods to Africa. They used these goods to exchange for black African slaves who were transported to mine gold in central and South America (Eze, 1996). Rodney (1976) traced the root of African underdevelopment to the first four centuries of Afro - European trade (15th – 18th centuries). Then there were acts of indiscipline of corrupt practices committed by Africans against Africans in the process of slave trade. There were also acts of indiscipline committed by Europeans against Africans.

#### ***Colonial Era***

On one hand, there was the presence of the colonial government with its law and order to ensure a peaceful atmosphere for exploiting the natural resources of Africa, On the other, were missionaries with the twin products of "Christianity and education" with their civilizing influences. These further strengthened the existence of relatively higher level of discipline and less corrupt practices in the African colonies through moral teachings and western education. Thus, corruption and bribery were then under some form of control.

#### ***Post Independent Period***

Most colonial African countries became independent between the late 1950s and 1970s. Here, are two examples of write-ups on two (2) African countries: Zarembko and Mabry (1997), on Zaire, stated that the greatest legacy of Mobutu Sese Seku the former Zairian leader was a national 'grab-what-you-can' culture. They noted that one story held that a World Bank executive once asked Mobutu to loan money to his own country. He was reported to have said he would, but that he had no assurance that his people would pay him back. The legacy, they said would be most difficult obstacle for the rebels who topped him to overcome. Edefah (1997), reported that the triple titans of the late chief Obafemi Awolowo, Dr. Nnamdi Azikiwe and Alhaji Ahmadu Bello created several problems for Nigeria.

This included their negative roles in sowing and nurturing such national sins as tribalism or ethnicity, political intolerance, public distrust and nepotism and so many other ills of the Nigerian political process. Let us now focus on e-business.

### **E-Business**

E-business refers to the process of using digital technology to enable organizations to know what their customers want and to produce only those products and so do away with guesswork and avoid waste of unsold stock, to enjoy increased productivity, profit and growth (Slywotzky and Morrison, 2002). It is also called digital business. Cunningham (2002) notes that e-business is the glue that keeps employees, customers, and partners communicating and informed. It involves the use of self-service applications that delivers relevant information to those that need it, leading to tremendous values in business transactions. The development on the internet of transaction tools which affected a greater number of phases compared with traditional transaction systems, have impacted tremendously on the procurement and selling life cycles (Cunningham, 2000).

Slywotzky and Morrison (2002) note that organizations planted in the physical world can achieve just as easily as those that inhabit purely digital world. They provided eight specific concrete benefits of digital business design, which are shifts of many dimensions. They include shifts:

- from guessing to knowing
- from mismatch to perfect fit
- from lag time to real time
- from suppliers service to customer self-service
- from low- value added work to maximum talent leverage
- from fixing errors to preventing errors.
- From 10% improvement to 10 x productivity or leaps in production.
- From separate silos to integrated system i.e. organisation shifts from collection of separate silos to integrated system

From the above listed benefits it is clear that e-business has tremendous and positive impacts on business transactions.

### **E-Business Development in Banks in Nigeria**

As a result of the above listed benefits of e-business, Ogundele, Hassan and Balogun (2006) carried out empirical investigation of the application of e-marketing in Nigerian banking.

The study was conducted in Lagos state of Nigeria. One hundred (100) copies of questionnaires were administered to relevant personnel in the conveniently sampled financial institutions. The aspects of the internet in use that were captured in the study are e-mail, World wide web, Internet network, e-commercial web hosting, supply chain registration with search engine connectivity, web hosting and e-commerce web domain. It should be noted that the use of digital technology in banks operations in Nigeria is the norm to stay in business.

The main findings of the study are:

- That e-marketing provides customers shorter, more convenient faster and comfortable channel to engage in transactions.
- That only change is constraint concept in e-marketing
- That e-marketing has positive effect on profit, turnover and customer base in Nigeria Bank if properly applied
- That introduction of on-line banking in Nigeria is due to the environment influence
- That there are no central measures, regulations or substantive laws and controlling boards for the use of internet
- That a common phenomenon in the use of internet in Nigeria business environment is the use of e-mail. The World Wide Web (WWW) and the intranet network are very much in use mostly at the banks
- That economic and commercial interests have been the driving force for the spread of e-marketing.
- That the internet system is generally used as a means of general communication in Banking
- The use of internet services in Nigeria business is of great benefit now and in future
- That information technology (ICT) helps to constitute new public forum for closing the gap between policy makers and their constituency.
- That the use of internet facilitates the banks efforts at reaching its customers, identifying their preferences and rendering effective service to ensure customer loyalty
- That the internet aids the banking organizations in the areas of niche marketing, database marketing, micro-marketing, interactive marketing, relationship marketing and mass customization.

### **Attempts by Governments at Unethical behaviour or acts of Indiscipline in Nigeria.**

When General Murtala Muhammed became the head of state, there was massive dismissal and compulsory retirement of people alleged to have been corrupt in one form or another. President Shehu Shagari was reported to have said that “more than anything among our problems is that of bribery, corruption, lack of dedication to duty, dishonesty and all such vices” (Enahoro, 1982).

In 1984, General M. Buhari established War Against Indiscipline (WAI). General Ibrahim Babangida terminated it in 1985 and replaced with a programme tagged Directorate of Social Mobilization (MAMSER),

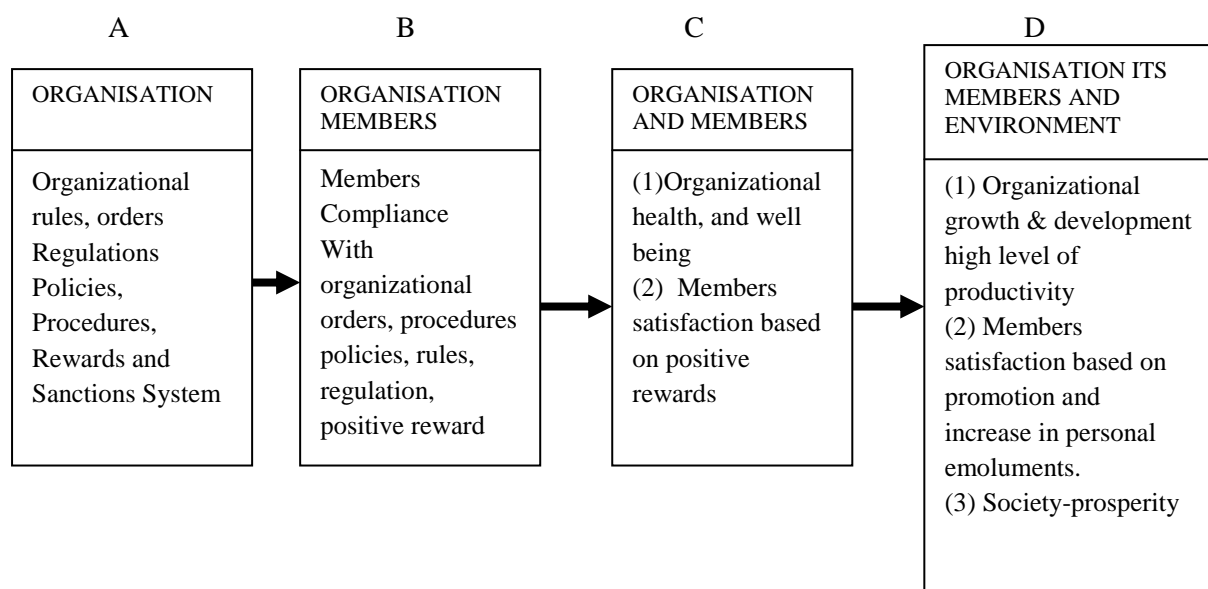
which again was replaced with the National Orientation Agency (NOA) by Sani Abacha. The present civilian government starting with General Olusegun Obasanjo administration, established the Independent Corrupt Practices and Other Related Offences Commission (ICPC). This was backed up by an Act of the National Assembly. The Economic and Financial Crimes Commission (EFCC) was also established under the same administration to check corrupt practices in Nigeria. Several concerned writers (Osahon, 1981; Oji, 1982; Nwankwo, 1985; Bolaji, 1985; Ezewu, 1985; Nzeribe, 1986; Ayagi, 1990; Arene, 1990 and Ekpo-Ufot, 1990) had come up with one thing or the other against the general unethical behaviour and acts of indiscipline in our society. Each of them focused on different aspects of the problems. Oseni (1993) carried out an ex-ray of high level forms of corruption in the Nigerian Police Force which was, and is still a product of the larger society. Ogundele (2000) found that acts of indiscipline including bribery and corruption were the second most important inhibitors of the performance of two groups of indigenous entrepreneurs.

Unethical behaviours have their effects on the performance of Nigerian business. Models of the consequences of unethical behaviours on performance of organization (both private and public) is presented below.

### MODELS OF THE STUDY

First, is a model of organization where low or no bribery and corruption dominate. Second, is a model of organization where bribery and corruption dominate.

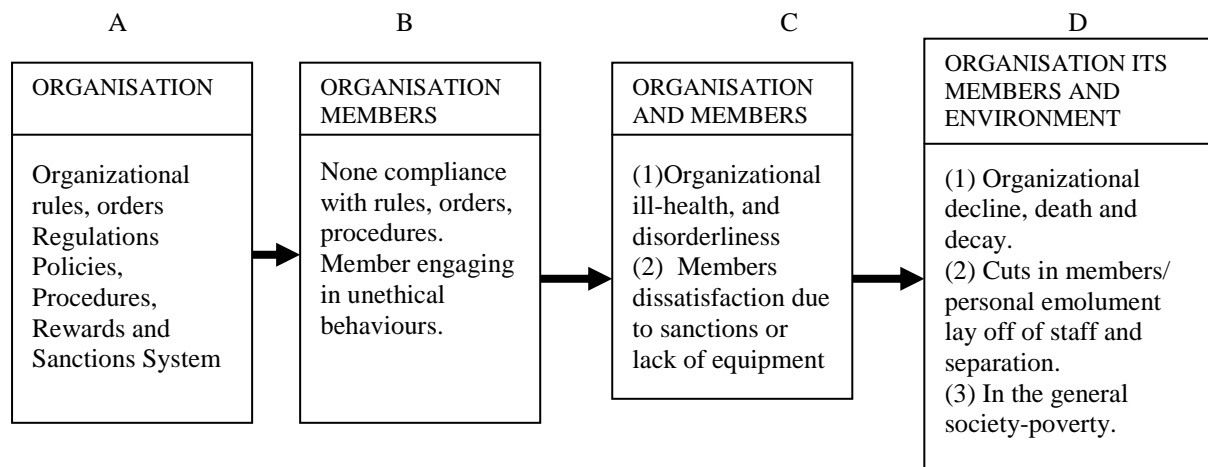
**Figure1: Model of Organization where low or no Unethical behaviours Dominate**



**Source:** Adopted from Ogundele, O.J.K (2007) 'Strategies for Restoration of Moral Health in Nigerian Organisation: A path for National Development'. *Management Discoveries*. October-December, 1 (1), 34-48.

In Figure I above, section A stands for an organization with its features of rules, order, etc, designed to ensure desired predictable behaviour. Persons that comply with rules and regulations are positively rewarded. Section B depicts interactions between members and the organization. Members who obey rules and regulations are rewarded in cash, kind and status.

Section C, shows the consequences of complying with rules and regulations for the organization and the individual members. Section D, reflects a situation where organisational health and well-being interact with members satisfaction. This results in organizational growth and development and high level of productivity. The increased productivity will ensure better compensation and promotion of members of the organization and prosperity for the society.

**Figure2:** *Model of Organization where unethical behaviours dominate*

**Source:** Adopted from Ogundele, O.J.K (2007) 'Strategies for Restoration of Moral Health in Nigerian Organisation: A path for National Development'. *Management Discoveries*. October-December, 1 (1), 34-48.

Again in figure 2 above, section A stands for the organization with its rules, order etc. Section B shows none compliance with rules and regulations by members who engage in unethical behaviours. Section C indicates ill-health and disorderliness in organisation that attends to breaking rules and regulations, and dissatisfaction of members as a result of sanctions. Finally, section D represents terminal consequences, which for the organization, include: stagnation, decline, death and decay. Cuts in members' personal emolument, lay off of staff and separation. For the society at large, poverty.

It is therefore proposed that abstaining from unethical behaviours will produce organisational health and members satisfaction. This will lead to organizational growth and prosperity for the society at large. Presence of unethical behaviour in an organisation will produce organizational ill-health, decline, death and decay. A field study on acts of indiscipline or unethical behaviour in Nigeria is presented to show the relevance of the models.

### Field Survey

Based on the realization that there is the need to curb these acts of indiscipline in Nigeria; an Exploratory Action Research on it was carried out. The research activities were focused on Nigerian citizens in Oyo and Lagos States. The targeted respondents were scholars, public servants, private business owners and their employees and other individuals engaged in one economic activity or the other. The period of the research activities spanned December, 2003 to September, 2004. A total of 1,520 questionnaires were administered. There were 667 returned questionnaires, out of which 604 were useable. It is to be noted that the concept, "Acts of Indiscipline" used in the research covers all forms of unethical and negative behaviours. They include corruption, smuggling, armed robbery indeed all imaginable sets of immoral and unethical behaviours. Thus, it is broader in scope than corruption.

### The Research Instrument

The research questionnaire was designed to generate information on the nature, patterns, consequences, control and management of acts of indiscipline in Nigeria. It consisted of three major parts, namely: - Part I: Introduction or general section. Part II: 60 listed acts of indiscipline from which respondents were asked: to make specific selections. Part III: open-ended questions. Respondents were asked various questions on indiscipline based on their perceptions and personal experiences. Overall, the comprehensive research work was in twelve sections. However, only three of these sections are summarized here. These are: (1) List of causes of indiscipline in Nigeria today, (2) perceptions on acts of indiscipline in Nigeria, and (3) suggested methods to be used for solving the problems on indiscipline in our society. The instrument was modified by 15 experts of management and organizational behaviour within and outside Nigeria, and its content validity was confirmed, while its reliability coefficient 0.83 (Cronbach alpha) suggests that the findings were significantly reliable and suitable for factor analysis (Stewart, 1981).

## Results

### *Global Causes of Indiscipline*

This section concentrates on all possible causes of indiscipline listed by respondents, in relation to the society in general. They are not restricted to any particular work organization. They are called here “Global” causes of indiscipline. This is to differentiate them from causes of indiscipline that are specific to the individual organizations in which the respondents work.

The respondents’ perceptions of the causes of indiscipline in Nigeria were content analyzed. The result was a list of 106 global causes of indiscipline. The listed 106 global causes were further rearranged to fit into a neat, compact structure, thus producing 15 combinations of several major causes of indiscipline. These are shown in table 1 of the appendices to this paper.

The grouping of the issues in Tables 1 and 2 are done based on the academic orientation, perception, and experience of the author. People with different orientations may have categories that are less or more. The global causes of indiscipline as contained in table I above are of two categories. The external causes, which emanate from the environment in which the individual lives. They are the environmentally generated causes of indiscipline in Nigeria. The individual causes are those that emanate basically from the individual members of the society. They are not forced on the individual by the environment. The causes listed in the 2 broad categories in Table I are examined below in summary forms.

### **External or Environmental Causes**

#### *Economic causes*

These relate to issues of economic well being of the members of Nigeria society. The issues involved include among others: lack of employment, craze for wealth, poverty, poor pay, depressed economy, corruption, bribery, materialism, high costs of living, discrimination in employment, to mention a few.

#### *Psychological causes*

These are born out of uncontrolled desire to satisfy the psychological needs. They include: Love of money, extravagant life style, get-rich-quick syndrome, selfishness, greed of all kinds, inordinate ambition, living beyond means and lack of self-control.

#### *The Socio-Cultural causes*

These are embedded in the socio-cultural environment, based on group dynamics. The issues listed here include: A society that is generally corrupt, neglect of customs and moral values, disobedient attitude of Nigerians, collapse of standards, peer group influence, ethnic prejudice, lack of social infrastructure, societal instability, copying others and, indecent dressing.

#### *Family background causes*

The family unit is the primary unit or the foundation building block of the society. It is on it that other building blocks of the society are supposed to rest. The listed causes of indiscipline based on family background are the followings: lack of home training, lack of moral up bringing from home, undisciplined parents, exhibiting corrupt family life, broken homes, lack of parental cares, wrong up bringing from childhood and truancy from home.

#### *Leadership based causes*

The leadership in a normal society is expected to be model of behaviour. The causes of indiscipline based on leadership include: poor leadership, weak leadership, corrupt leadership, lack of disciplined leadership, leaders attitudes towards indiscipline, hero-worshipping, lack of accountability by leaders, lack of good leaders.

#### *Multi-Dimensional causes*

These relate to situations where a combination to two or more factors work together to lead to the commission of acts of indiscipline. They include: Lack of concern by government, parent and schools, and various forms of acts of indiscipline, combining in producing further acts of indiscipline.

#### *Political causes*

They relate to actions and inaction on the part of those who are in authority. The listed items include: Continuing military interventions or rules in Nigeria, political instability, Inaction by government and its agencies on reported cases of acts of indiscipline, corrupt government officials, political fanaticism, lack of concern for people’s welfare, conflicting rules and regulations, poor management of resources and lack of good government.

***Neglect of social and values and norms***

These are acts of: Gross unfaithfulness, dishonesty, laziness, lack of commitment, anxiety to attain great heights without work's worth, unnecessary haste going to nowhere, lack of trust and looking for easy way out.

***Religious causes***

Religion is supposed teach moral and decent behaviour to its adherents. Causes of indiscipline that are linked with religion included: Lack of proper religious moral teaching, lack of the fear of God, lack of commitment to religious tenets, lack of disciplined religious up-bringing and religious fanaticism.

***Legal/Judicial causes***

They relate to the functioning of the legal and judicial systems in Nigeria. Listed issues, based on the legal/judicial environments are as follows; Lack of independence of the judiciary, lack of proper enforcement of laws, corrupt law enforcement agents, manipulation of the judiciary and lawlessness in all ramifications.

***Civilization/Modernization causes***

There are acts of indiscipline whose commissions are attributed to civilization or modernization. The elements of modernization mentioned include: Foreign influences encroaching on our moral and cultural values, imitating indecent foreign behaviours, showing films that display acts of indiscipline.

***Motivational causes***

Lack of motivation in all types of work in organizations is listed as causes of acts of indiscipline.

***Management slacks causes***

Poor management of various types on the part of those at the helm of affairs are another causes of indiscipline.

All the causes discussed thus far are environmental causes of indiscipline. The personal or individual level causes will be examined next.

***Individual Causes******General educational causes***

Education is supposed to impart knowledge, to broaden the outlook of an individual. And it is hoped, to make him/her a better-behaved member of the society. The following causes of indiscipline are linked with education: Lack of formal education, poor education, inadequate education, ignorance, wrong educational upbringing, lack of moral up bringing in schools, inadequate preparations for examinations and emphasis on paper qualifications.

***Training and Development cause***

Closely linked with education is training and development. Its purpose is to build in the individuals, various manipulative and intellectual skills and insights. This is to enable them to contribute meaningfully to the development of the society. Lack of training and development is listed as one of the causes of indiscipline in Nigeria today.

The causes of indiscipline based on Table 2 are multi-faceted. Therefore, solving these problems require multi-directional approaches. Table 2 is a display of the perceptions of each group converted into percentages. It shows that bribery occupies the second position in term of frequency of listing by the; rank and file, supervisory and middle management levels. It tops the list of the top management level.' When all the four groups are combined together, the first ten most important listed acts are bribery, robbery, embezzlement of funds, smuggling, hoarding of essential commodities to make excessive gains, fraudulent practices, discrimination in employment on bases of ethnic or tribal origin, lobbying or position for which one is unqualified, falsifying rewards, and Arson. It should be noted that all the acts listed in tables 2 in varying degrees would be exhibited by persons who is morally corrupt.

***Discussion of Findings***

The models of this study predict that ethically behaved organisations will enjoy organisational health leading to growth and increased productivity. On the other hand, organisations that are unethical in behaviour will suffer ill-health, stagnation and decay resulting in poverty for the society. The general findings of the study were similar to that reported by Ekpo-Ufot (1990). Let us illustrate the effects of unethical behaviour on electronic business in Nigeria. Many project executed in Nigeria were reported to be at inflated costs. The Ajaokuta Steel project was awarded at a cost of 800 million Naira in the 1980s by the Alhaji Shehu Shagari Administration. After over twenty years, the project, which had been subjected to several reviews, had been penciled down to be re-awarded to three firms at a cost of fifteen (15) billion naira. We are not aware of the total costs spent on the project thus far (Olaleye, 2003).

In contrast, the High Commissioner of Trinidad and Tobago, had this to say, “our political and social infrastructure rests on the economic infrastructure of a world-class oil refinery, three fertilizers complexes, eight methanol plants (making us the largest exporter of methanol in the world), an iron and steel plant ... *But perhaps the jewel of this industrial crown is our LNG plant constructed on schedule in three years and below the original estimated cost* (Edward, 2002)- That is a report in a society where there is disciplined behaviour. Can one say this about Nigeria or any other African country?

The hoarding of essential commodities to make excessive gains have the effect of increasing costs of doing business in Nigeria. Take for example, periods where petroleum products were hoarded with consequent increased cost of transportation for men and materials: In such situations, meeting contractual business obligations became problematic. One could give illustrative examples on each of the 60 acts contained in table two. On corruption, Oseni (1993) had this to say. “It is not enough defence that our police is corrupt because of the corruption in the society itself. It is unacceptable either that the police force cannot be divorced from its society, which is itself indisciplined. The argument therefore holds the police as a physician who is to cure the ailing society of its ailments and restore its health. With the findings of this study in mind, let us examine e-business practice in Nigeria.

Recently, the Central Bank of Nigeria ordered Nigerian Banks to migrate the current cards payment from magnetic strip to chip and PIN. The objective is to secure global acceptance for Nigerian financial cards. As a result, banks are to migrate all their payment cards to EMV platform latest by the end of second quarter of 2009 (The Nation, News extra, 2009). This goes to confirm the facts that the e-banking in Nigeria is external influence driven. The general reaction of people is that the migration of payments cards to a smart card platform is a welcome idea considering the issue of fraud.

#### **Level of E-Business Practice in the General Business Environment in Nigeria**

Apart from the financial institutions, the big multinationals e-business and a number of government institutions the practice of e-business among most medium and small scale enterprises is not widespread. This not to say that e-business is not yet widely accepted, but that it's practice is confronted with some serious ethical problems. In fact, Nigeria witnessed phenomenal growth in IT-based transactions and the use of information technology since the advent of democracy. Companies adopted e-payment, bringing on board e-business related initiatives for improved operational efficiencies (Odunfa, 2009).

Generally, 2008 was a significant developmental year in e-business in Nigeria. In the financial sectors, ATMs were established in fast successions and smart cards, both local and international multiplied, these put the banks in the driving seat of e-business in Nigeria.

Odunfa (2009) stated that one major dampener was insufficient attention to information security threats, which lead to widespread internet and ATM related frauds, forcing some banks to shut down their internet banking sites until better fortified. This brings the discussion to the ethical problems affecting SMEs in Nigeria and their impacts on e-business development.

#### **Ethical Problems Affecting SMEs in Nigeria**

Table two (2) contains 60 listed ethical problems affecting business of all descriptions in Nigeria. But they are more pronounced on their impacts on SMEs. Let us consider a few of them that have direct bearings on e-business practice. In e-business practice, there have been cases of fraudulent practice, forgery, cheating in profit sharing, falsifying records and colluding with expatriates to sabotage the Nigerian economy. All these are some of the unethical practices listed in table two (2). One of them will be used as illustrative example of how they constitute problem, before discussing their impacts on e-business development.

**Fraud:** Fraudulent practice is one major ethical problem in business and organizational transactions in Nigeria. Ogundele and Opeifa (2004) note that fraud is an intentional act of misrepresenting and manipulating facts with a view to gain undue advantages, it can be inferred that the undue advantage gained by the fraudster is the direct loss of other individuals, organizations-business or non-business, the state and the society at large.

They noted that from an organisation point of view, the fraudster can be one or more individuals among employees, management or the third party. Some organizations are also involved in fraud. Fraud is then classified into (1) Material frauds (2) Non-material frauds (3) Intra-organisational fraud and (4) Extra-organisation frauds.

**The techniques of perpetrating fraud include:**

1. manipulation, falsification or alteration of records or documents
2. misappropriation of assets
3. suppression or omission of effects of transactions from records or documents
4. recording of transactions without documents or substance
5. deliberate manipulation of accounting principles.
6. electronic related frauds

E-Business or e-commerce involves the utilization of internet, intranet, extranets or communication super net and e-mail to conduct business transactions. E-banking discussed above is an aspect of e-business. The advantages or benefits of the automating transaction have been noted above. Ogundele and Opeifa (2004) pointed out that electronic frauds have tended to discount the obvious contributions of e-business. Electronic frauds are cases involving the computer system, covering all sorts of abuses ranging from malicious damage the data, outright theft of data, unauthorized amendments and tampering of programme, unlawful access to the system, willful damages to the companies resources, denial of access to authorized user and removal of protective features.

**Impacts of Ethical Problem on E-Business Development**

The banks and big organizations including government institutions may be able to cope with problems of managing unethical problems confronting the practice of e-business. Most SMEs don't have resources endowment to cope effectively with such ethical problems. This has thus undermined the rate of use of e-business among this group of enterprises.

Ogundele and Opeifa (2004) observe that the risk in electronic fraud in Nigeria is fast increasing and little efforts is presently being paid to curbing it at that time when the necessary checks can best be installed with minimal implications. They note that computer crimes could occur in five stages. These are (1) the input stage; (2) The programming stage; (3) The processing stages; (4) The output stage; and (5) Data communication stage. All of these are present in the electronic fraud in Nigeria. There is therefore the need for every organisation to have in place proper security measures to prevent the vulnerability of the computers systems at every stage of operations. The problems still persist up till now.

The Nation News extra (2009) reported that respondents were happy with the directives that banks should change cards payments from magnetic strip to chip and PIN. Some claim that it is a big relief having in the past been victims of fraudsters that ask people to send their PIN for non-existence promotions.

Moneke (2009) notes that Nigeria has witnessed phenomenon growth in information technology in the last couples of years, since the turn of the century. But unfortunately there are no major legislative framework governing or regulating IT-based transactions. He highlighted the fact that information technology and e-business require strict and clear legislations and regulations to obviate the multifarious challenges that usually arise in the course of transactions or tenure of contracts in this dynamic field. He noted that the international standard guides on IT contracting are not in operation in Nigeria. He calls for collaboration between the National Assembly, legal and IT experts to come up with information technology bill. This confirms the absence of regulatory measure on e-business practice in Nigeria reported by (Ogundele et al 2006). The passing of such bill will definitely create confidence in IT transactions and enhance the level of trust of all participants in the e-business system.

Okonta (2009) reported that US payment processor Cybersource Corp, confirmed that as high as 76 percent and 58 percent of the United States and Canadian merchants who accept international orders on line shut off orders from Nigeria and Ghana respectively last years. This is because of high cases of fraud from the country, particularly international e-commerce. He notes that in recent times, the activities of the fraudster especially in Nigeria have reduced due to the efforts of the Economic and Financial Crimes Commission (EFCC). The commission efforts forced many of the fraudsters to relocate their base to neighbouring African countries. This shows that the effort of the democratic government at fighting corruption and other acts of indiscipline is yielding some positive results. To stem out the menace of e-business fraud from Africa continent, all countries within Africa should entrench adequate measures to fight the perpetrators of electronic fraud (Okonta, 2009).

From the above analysis it could be seen that unethical behaviour is a limiting factor on the paths of wide application of e-business practices locally. Secondly, unethical behaviour is preventing small and medium enterprises especially, from benefiting fully in the advantages of e-business, when potential and actual business

partners in international business are unwilling to do e-business with business organizations that are located in Nigeria.

### Implications of Findings

New Partnership for Africa's Development NEPAD (2001) policy statement, observed structural impediments to growth and development in the form of resources out flow and unfavourable terms of trade. At the same time, political and economic leadership in Nigeria impede the effective mobilization and utilization of scarce resources in order to attract and facilitate domestic and foreign investment (NEPAD, 2001). In other parts of the study just reported, several factors were listed as being responsible for large-scale unethical behaviour. These include: economic, psychological, socio-cultural, family background, leadership, political, values-related, religious, legal/Judicial, civilization or modernization, motivation, management slacks and multi-dimensional causes. Others are, lack of general education, training and development.

To solve the problem of unethical behaviour and put Nigerian businesses in a healthy situation, to be able to compete effectively in the global market will require a multi-dimensional approach. Umam (2000) noted the pervasive nature of corruption among the ruling elites leading to failure and collapse of multi-million dollar public corporations, enterprises and contracts.

These solutions must focus on changing peoples behaviour by employing the following approaches; political, values-related, economic, legal/judicial sanctions, religious, managerial, leadership, family, socio-cultural, educational, training and development, police/armed forces reforms, motivation, modernisation, developmental and multi-dimensional approaches. These are some of the ways to solve several problems created by unethical conducts in the Nigerian business in particular, and African in general.

### Recommendations and Solutions

The government agencies charged with the responsibility of combating unethical conduct should be fortified to better discharge their responsibility. To this end the report by Ikhilae and Isiguzo (2009) that eminent Nigerians including academics, religious leaders and public office holders converged to chart a way of combating corruption is a welcome development. There should be provision of appropriate political and legal backing for the conduct of e-business in Nigeria. The government in bracing up to its responsibility on the political backing, for one, the Federal government as reported by Otikhenua (2009) came out with directive that violators of e-payment may lose their job. The needed legal backing must also be provided.

### CONCLUSION

It is to be noted that the findings of this study were similar to Ekpo-Ufot (1990) study carried out in Lagos State. On the whole, the necessary approach to solving the problem of indiscipline is composite not unidirectional. It therefore requires packaging treatments. Since the solutions to indiscipline demand a packaging approach, the government and its agencies are completely free to start with any of the issues listed in table 3. The government is in the best position to know where shoe pinches most at any point in time. It is best to start from the most threatening ones. The hopeless situation can be transformed to hope through human resources development. This will involve 2 (two) broad methods. These are both the Jihadist and Evangelistic treatments, which have to be simultaneous, in execution. The evangelistic treatment relates to massive education. The Jihadist approach is centered on strict sanctions against offenders. The analysis of the suggested solutions to the problem of indiscipline in Nigeria resulted in a list of 145 issues. These are, again, grouped into 17 major approaches to produce a compact list as shown in Table 3 of the appendices. Just as the problems of indiscipline are multi-faceted, their suggested solutions are complex in nature. The suggested solutions were given from: political, value-related, economic, legal/judicial, religious, managerial, leadership, family, socio-cultural and psychological perspectives, among others. It is hoped that the agencies charged with responsibilities of curbing unethical behaviour will find materials in table 3 as useful inputs.

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### Definition of Key words

**Fraud:** It is an intentional act of manipulating and misrepresenting facts with a view to gaining undue advantage(s) by one party at the expense of another.

**E- business:** It refers to the process of using digital technology in transacting business so as to enjoy increased productivity, profit and growth.

**E-marketing:** It is the process of providing customers through the electronic channel, convenient and comfortable method of carrying out business transactions from home, road and other locations outside the traditional face-to-face transactions.

**Corruption:** It means immorality, debasement and bad conduct involving such acts as gratification, using ones office for pecuniary advantage, insincerity in advice and less than a full day for a full day's work.

**Bribery:** It is the act of giving anything or a promise made to induce a person to carry out an illegal act.

**Behaviour:** It refers to individual or group feelings, beliefs, norms, sentiment, action, reaction and performance in interpersonal relationships.

**Discipline:** It means orderliness and self-control. The absence of confusion and greed.

### APPENDICES

**Table I: Global Causes of Indiscipline In Nigeria**

| I                           | EXTERNAL CAUSES                  | NO. OF ISSUES LISTED | FREQUENCY OF LISTING | FREQUENCY IN % |
|-----------------------------|----------------------------------|----------------------|----------------------|----------------|
| 1.                          | Economic cause                   | 20                   | 587                  | 21.15          |
| 2.                          | Psychological cause              | 12                   | 415                  | 14.90          |
| 3.                          | Socio-Cultural cause             | 15                   | 249                  | 8.94           |
| 4.                          | Family background cause          | 7                    | 218                  | 7.83           |
| 5.                          | Leadership based cause           | 6                    | 213                  | 7.65           |
| 6.                          | Multi-dimensional cause          | 2                    | 212                  | 7.61           |
| 7.                          | Political cause                  | 11                   | 169                  | 6.07           |
| 8.                          | Values related cause             | 10                   | 147                  | 5.28           |
| 9.                          | Religious cause                  | 6                    | 140                  | 5.03           |
| 10.                         | Legal/Judicial cause             | 5                    | 120                  | 4.31           |
| 11.                         | Civilization/Modernization cause | 4                    | -74                  | -2.66          |
| 12.                         | Motivation cause                 | 1                    | 27                   | 0.95           |
| 13.                         | Management slacks cause          | 1                    | 12                   | 0.42           |
|                             |                                  | <b>100</b>           | <b>2585</b>          | <b>92.82</b>   |
| <b>11 INDIVIDUAL CAUSES</b> |                                  |                      |                      |                |
| 14                          | General Educational cause        | 5                    | 140                  | 5.03           |
| 15                          | Training & Development cause     | 1                    | 60                   | 2.15           |
|                             | Grand total                      | <b>106</b>           | <b>2785</b>          | <b>100.00</b>  |

**Source:** Field Survey, 2009.

**Table 2: Acts of Indiscipline that affect attainment of National Development Goals**

| S/N | Some Acts of Indiscipline                         | <i>Categories of Respondents</i> |                   |                  |                |
|-----|---------------------------------------------------|----------------------------------|-------------------|------------------|----------------|
|     |                                                   | Rank & File level                | Supervisory level | Middle Mgt level | Total of level |
|     |                                                   | (n=215)<br>%                     | (n=147)<br>%      | (n=133)<br>%     | (n=604)<br>%   |
| 1   | Robbery<br>88.0                                   | 92.4                             | 80.9              | 92.4             | 83.8           |
| 2   | Bribery<br>88.6                                   | 93.8                             | 78.2              | 91.6             | 88.5           |
| 3   | Embezzlement of Funds<br>84.2                     | 92.8                             | 74.8              | 87.0             | 76.2           |
| 4   | Discrimination<br>67.0                            | 78.2                             | 61.2              | 79.4             | 71.4           |
| 5   | Destruction of public property<br>67.0            | 63.9                             | 65.9              | 70.2             | 70.4           |
| 6   | Drunkenness in public places<br>46.3              | 40.2                             | 44.8              | 60.3             | 42.8           |
| 7   | Sexual unfaithfulness by married adults<br>44.3   | 37.9                             | 49.6              | 54.9             | 34.2           |
| 8   | Truancy from home<br>44.4                         | 12.7                             | 43.5              | 54.9             | 36.2           |
| 9   | Sometimes feeling guilty for wrong done<br>32.0   | 28.4                             | 30.1              | 48.1             | 28.5           |
| 10  | Living beyond means and on credit<br>54.0         | -17.1                            | 42.7              | 66.4             | 45.7           |
| 11  | Hoarding of essential commodities<br>74.6         | 75.4                             | 66.6              | 88.5             | 66.6           |
| 12  | Leaking of official secrets<br>55.2               | 54.5                             | 49.6              | 64.9             | 52.4           |
| 13  | Littering the streets with wastes<br>43.8         | 41.2                             | 46.2              | 53.4             | 40.9           |
| 14  | Ethnic prejudices and hatred<br>64.1              | 63.0                             | 57.8              | 69.5             | 68.6           |
| 15  | Cheating in Examinations<br>63.4                  | 54.9                             | 62.6              | 73.3             | 69.5           |
| 16  | Sexual laxity<br>46.8                             | 41.7                             | 45.6              | 61.1             | 40.9           |
| 17  | Truancy from school<br>49.0                       | 44.0                             | 53.3              | 59.5             | 40.9           |
| 18  | Loafing at Work<br>50.3                           | 48.3                             | 45.6              | 57.3             | 52.4           |
| 19  | Gambling for money<br>54.0                        | 47.4                             | 61.9              | 62.6             | 45.7           |
| 20  | Cheating in sharing of profits or rewards<br>51.0 | 44.5                             | 55.1              | 64.9             | 40.0           |
| 21  | Cheating in a game involving two or more<br>41.0  | 31.2                             | 47.6              | 51.1             | 39.0           |
| 22  | Failing to keep one's words and promises<br>56.4  | 46.9                             | 58.5              | 70.2             | 55.2           |
| 23  | Purposely breaking laws, regulation, etc.<br>65.5 | 65.9                             | 62.6              | 70.9             | 61.9           |
| 24  | Sexual laxity among unmarried<br>48.0             | 45.5                             | 51.0              | 54.9             | 40.00          |
| 25  | Telling lies to save one's face<br>54.9           | 45.0                             | 57.1              | 70.2             | 54.4           |
| 26  | Having sex, so as to get what one wants<br>57.9   | 50.2                             | 58.5              | 70.2             | 57.1           |

|     |                                             |       |      |      |      |
|-----|---------------------------------------------|-------|------|------|------|
| 27  | Larceny                                     | 37.9  | 43.3 | 54.2 | 39.0 |
|     | 44.3                                        |       |      |      |      |
| 28  | Misuse of property or allocated resources   | 66.8  | 67.3 | 69.5 | 61.9 |
|     | 66.6                                        |       |      |      |      |
| 29  | Fraudulent, practices                       | 69.2  | 77.5 | 76.3 | 74.3 |
|     | 73.7                                        |       |      |      |      |
| 30  | Demanding money illegally                   | 51.2  | 61.2 | 69.5 | 60.9 |
|     | 59.4                                        |       |      |      |      |
| 31  | Family violence, involving husband and wife | 42.2  | 46.9 | 50.4 | 35.2 |
|     | 44.0                                        |       |      |      |      |
| 32  | Stealing private property                   | 45.5  | 54.4 | 57.3 | 41.9 |
|     | 49.7                                        |       |      |      |      |
| 33  | Purposely destroying another person's life. | 40.7  | 61.9 | 60.3 | 50.5 |
|     | 52.7                                        |       |      |      |      |
| 34  | Rape                                        | 40.7  | 51.7 | 54.9 | 38.1 |
|     | 46.1                                        |       |      |      |      |
| 35  | Forgery                                     | 66.4  | 61.9 | 78.6 | 58.1 |
|     | 66.5                                        |       |      |      |      |
| 36  | Domestic violence                           | 26.1  | 45.6 | 48.1 | 33.3 |
|     | 37.0                                        |       |      |      |      |
| 37  | Extortion                                   | 40.7  | 51.7 | 62.6 | 48.6 |
|     | 49.7                                        |       |      |      |      |
| 38. | Arson                                       | 65.9  | 68.0 | 81.7 | 60.0 |
|     | 68.9                                        |       |      |      |      |
| 39  | Stealing Public or private Property.        | 66.4  | 65.9 | 80.2 | 60.9 |
|     | 68.4                                        |       |      |      |      |
| 40  | Openly threatening to harm another person   | 42.2  | 50.3 | 60.3 | 38.1 |
|     | 47.5                                        |       |      |      |      |
| 41  | Dangerous driving                           | 48.3  | 58.2 | 67.9 | 50.5 |
|     | 55.7                                        |       |      |      |      |
| 42  | Obtaining Stolen property                   | 40.7  | 57.1 | 47.3 | 44.7 |
|     | 47.0                                        |       |      |      |      |
| 43  | Planning secretly to harm another person    | 42.2  | 54.4 | 61.8 | 36.2 |
|     | 48.5                                        |       |      |      |      |
| 44  | Abusing another person                      | 37.0  | 45.6 | 46.6 | 32.4 |
|     | 39.6                                        |       |      |      |      |
| 45  | Exhibiting a dirty habit                    | 39.8  | 51.0 | 58.0 | 39.0 |
|     | 46.5                                        |       |      |      |      |
| 46  | Smuggling                                   | 11.1  | 71.4 | 35.5 | 61.9 |
|     | 75.1                                        |       |      |      |      |
| 47  | Lobbying for position                       | 47.4  | 70.0 | 75.6 | 57.1 |
|     | 71.0                                        |       |      |      |      |
| 48  | Truancy                                     | 59.2  | 60.5 | 74.0 | 50.5 |
|     |                                             |       |      |      | 59.0 |
| 49  | Lateness to work                            | 54.5  | 58.5 | 74.0 | 66.6 |
|     |                                             |       |      |      | 62.0 |
| 50  | Absence from work without permission        | 41.8  | 56.5 | 70.2 | 48.6 |
|     |                                             |       |      |      | 55.7 |
| 51  | Insubordination at work                     | 42.6  | 46.3 | 51.9 | 42.8 |
|     |                                             |       |      |      | 45.6 |
| 52  | Nepotism                                    | 49.8. | 47.6 | 63.4 | 43.8 |
|     |                                             |       |      |      | 51.2 |
| 53  | Assault (public and Private)                | 40.2  | 51.0 | 51.9 | 46.6 |
|     |                                             |       |      |      | 46.6 |
| 54  | Malicious acts                              | 40.2  | 47.6 | 5.5  | 42.5 |
|     |                                             |       |      |      | 46.8 |
| 55  | Back-biting                                 | 42.6  | 47.6 | 54.9 | 40.9 |
|     |                                             |       |      |      | 46.3 |
| 56  | Colluding expatriate to sabotage Economy    | 70.6  | 62.6 | 74.0 | 52.4 |
|     |                                             |       |      |      | 66.2 |
| 57  | Displaying wealth unnecessarily             | 47.4  | 49.0 | 62.6 | 45.7 |
|     |                                             |       |      |      | 50.8 |
| 58  | Parties and money spraying                  | 45.0  | 51.7 | 59.5 | 40.9 |
|     |                                             |       |      |      | 49.2 |
| 59  | Canceling vital information                 | 59.2  | 57.1 | 67.9 | 47.6 |
|     |                                             |       |      |      | 58.6 |
| 60  | Falsifying records                          | 75.8  | 67.3 | 75.6 | 60.0 |
|     |                                             |       |      |      | 70.9 |

Source: Field Survey, 2009

**Table 3: Classification of Suggested Solutions**

| <i>Solutions to External causes</i>   |                                   |                      |                             |               |
|---------------------------------------|-----------------------------------|----------------------|-----------------------------|---------------|
|                                       | <b>ISSUES LISTED</b>              | <b>NO. OF ISSUES</b> | <b>FREQUENCY OF LISTING</b> | <b>%</b>      |
| 1.                                    | Political approaches              | 20                   | 473                         | 13.25         |
| 2.                                    | Values related approach           | 17                   | 440                         | 12.32         |
| 3.                                    | Economics approach                | 13                   | 416                         | 11.65         |
| 4.                                    | Legal/Judicial sanctions approach | 16                   | 408                         | 11.43         |
| 5.                                    | Religious approach                | 12                   | 366                         | 10.25         |
| 6.                                    | Managerial approach               | 18                   | 283                         | 7.93          |
| 7.                                    | Leadership approach               | 5                    | 246                         | 6.89          |
| 8.                                    | Family approach                   | 7                    | 233                         | 6.53          |
| 9.                                    | Socio-cultural                    | 10                   | 166                         | 4.65          |
| 10.                                   | Educational approach              | 6                    | 121                         | 3.9           |
| 11.                                   | Training & Development approach   | 5                    | 120                         | 3.36          |
| 12.                                   | Psychological approach            | 4                    | 87                          | 2.44          |
| 13.                                   | Police/Armed forces approach      | 3                    | 74                          | 2.07          |
| 14.                                   | Multi-dimensional approach        | 5                    | 68                          | 1.90          |
| 15.                                   | Motivation approach               | 2                    | 36                          | 0.98          |
| 16.                                   | Modernization approach            | 1                    | 2                           | 0.05          |
|                                       | <b>Sub Total</b>                  | <b>144</b>           | <b>3498</b>                 | <b>99.13</b>  |
| <i>Solutions to Individual Causes</i> |                                   |                      |                             |               |
| 17.                                   | Self or individual approach       | 1                    | 31                          | 0.87          |
|                                       | <b>Grand Total</b>                | <b>145</b>           | <b>3570</b>                 | <b>100.00</b> |

**Source:** Field Survey, 2009.