



Small Scale Enterprises (SMES) and Ethics: Yobe State Experience, Nigeria

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Abstract

Authors in this study analyzed data from 180 small scale enterprises (SMEs) in Yobe State, Nigeria. The study was limited to only SMEs in the three geopolitical zone of the State. The constraint was depicted, that ethics are not practice and respected in the domain of SMEs in the state. The study confirms that greater percentage of SMEs did not practice nor respect the fact that ethic is necessary for business.

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In a developing economy like Nigeria, SMEs play tremendous role in reengineering the socio-economic landscape of the country. These enterprises largely represent a stage in industrial transition from traditional to modern technology. The variation in transitional nature of this process is reflected in the diversity of these enterprises. Most of these SMEs use simple skills and machinery as well as local raw materials and technology. SMEs are vital in developing Yobe State economy for the following reasons: social and political role in local employment creation, balanced resources utilization, income generation, utilization of local technology and raw materials and in helping to promote change in a gradual and peaceful manner. Alas! There a dearth and paucity of research in this sector considering the vital elements that this sector possess in the economy. The authors realized that ethics is one of live wire that connect and engineered any business to its feet, as such was chosen to serve as the enlightening factor which will bring the sector to its required standard. SMEs are known as a catalyst for the growth productivity and competitiveness of the economy. Not only are they the seedbed for wealth creation, employment generation and poverty reduction, they have been recognized as critical breeding and nurturing grounds for domestic entrepreneurial capacities, technical skills, technological innovativeness and managerial competencies for the development of a vibrant and productive economy. Therefore, the need for strong and accelerated research that will enhance the sector is required.

A lot of literature on business ethics has been developed and is still developing. In recent years, increasing attention has been given to the concept of business ethics as a postulate for ethical behaviour of business and as a basis for good corporate citizenship, there is insistence that business can and should act in a manner that respects the legitimate goals and demands of all stakeholders [1]. However, the scholarly interest has so far been limited to ethical study and exploration on large corporations. Authors argue that findings based on the practices of large corporations have little applicability in the small scale enterprises due to their unique financial circumstances and sole ownership, especially for the start ups. This paper argues that since many of the ethical principles are centered on developed countries. This paper sees a need to encourage toward putting up finding on ethics that do exist in SMEs sector in the developing countries. Because, in both developed and developing countries, the government is turning to small and medium scale industries and entrepreneurs, as a means of economic development and a veritable means of solving problems. It is a seedbed of innovations, inventions and employment. SME is as old as Nigeria and had contributed to the growth of the economy. Presently in Nigeria, SMEs assist in promoting the growth of the country's economy, hence all the levels of government at different times have policies which promote the growth and sustenance of SMEs [2]. As ethics been one of the principles that accelerate the development of business. Ethics issue are wide, the author concentrated on ethics that has to do with SMEs employees and customers.

Keyword: Ethics, SMEs, experience, Yobe State.

1. Introduction

Business ethics was originated in the mid-1970s in response to ethical lapses in the practice of business. [3] Ethics principles, which are defined as the disciplines dealing with what is good and bad. [4] Today, business ethics as an academic discipline is more interdisciplinary than at any time since its inception over thirty-five years ago. The interdisciplinary nature of the field is represented in the academic literature where philosophers regularly work in the social sciences and social scientists engage ethical theory and political philosophy thereby producing scholarship that transcends disciplinary "silos" by drawing from the strengths of multiple disciplines and bodies of scholarship [3].

A new surge of research and scholarly interest dealing with business ethics and social responsibility has become noticeable. However, the increased interest and publications largely remain limited in the domain of large corporations. While the small business sector is generally recognized by all nations as the "engine" of economic growth accounting for between 60 to 95 percent of the new wealth and job creations, the scholarly inquest of ethics for various reasons remain focused on the large, which form less than one percent (with sizes larger than 500 employees) of business enterprises. Bulk of the current literature is devoted to the cases of ethical violations of multinational/global corporations that made world news. Given the unique circumstances of the size, and of start ups, some scholars raised a question about the applicability of the findings to entrepreneurs based on studies of large organizations [5].

Over the last couple of decades Small and Medium Sized Enterprises (SMEs) have become more important both numerically and economically, a trend that is set to be maintained. SMEs make up over 90 per cent of businesses worldwide and account for between 50 and 60 per cent of employment. A report by the Global Entrepreneurship Monitor shows that Chile, Korea, New Zealand, Uganda and Venezuela are emerging as among the most entrepreneurial countries in the world, and that more than 80 per cent of entrepreneurs throughout the 41 countries studied expect to create new jobs within the next five years. Given the significant scale of small business in nearly every economy, their aggregate achievements have a major effect worldwide. SMEs have multiple roles; they may be seen as innovators (or laggards) in the life-cycle of particular technologies, as a mechanism for privatization of state-owned enterprises, as a response to global competition, or as a device for economic regeneration [6].

In addition, a very few credible publications address and emphasize the need of cross cultural and comparative understanding of the small business ethics especially with respect to the developing and underdeveloped countries. Comparative study of business ethics in SMEs and large corporations is an emerging field. Although recognized that disclosing full truth or not volunteering information that may adversely affect a used car sale or auto repair service may touch the edge of ethical principles but such a or similar situations are more frequent in the realm of entrepreneurship that consumers often reluctantly tend to tolerate. However, with intense competition, and adverse/positive impact of "word of mouth" ethical practices may finally emerge and the business survives by adopting the best business

practices [5]. There is thus no denying the fact that entrepreneurship has its own unique challenges but the entrepreneur's responses and actions ought to demonstrate some degree of personal ethical standards in a civilized society. While the degree of expectations and compliance by the entrepreneurship may be lower than those affluent, large complex and successful organizations, there probably are ample examples of role models (best practices) in entrepreneurship and SME that the researchers may need to document [5]. This paper therefore argues that a unique ethical framework for small business entrepreneurship separate from the large organization be adopted based on the unique circumstances as well as expectations.

2. Materials and method

The main purpose of this research is to find out whether business ethics do exist in the operation of SMEs in Yobe State of Nigeria, especially the one that captured customers and employee of SMEs. In the developed and industrialized societies, legislations like the Affirmative Action legislation, Conflict of Interest Statement, Consumer protection/consumerism, employee's right, purchases policies, etc have been enacted to enforce compliance to ethical issues [5]. But in developing countries like Nigeria or Africa in general institutional and political responses in terms of Laws have not fully developed so that meaningful enforcement can be exercised. Ethical practices are irregular and or left at the hand of business organization to decide what one feel in his sector. Up till now you may find some SMEs in Yobe State continue to operate without official registration or licenses and do not always comply with legal requirement of taxes. The business morality in many instances is governed by entrepreneur's belief system (religion) even though sometime violated. In view of these experiences, the State ethical issues and practices must be instituted across to deal with such ethical misconduct and the relative act.

The study has been written keeping this understanding in cognizance. The main role of these study is to explore the general ethical issues of SMEs in the State and specifically show how the ethical conduct and unethical practices that occur across the sectors especially that touches the heart of customers and employees.

The below hypothesis was tested with empirical data.

Ho = SMEs owners in the state do not practice and respect rule of ethics in their business.

2.1 Development of ethics

Business ethics as an academic discipline originated in the mid- 1970s in response to ethical lapses in the practice of business [7]. In tracing the beginning, Business ethics is either ancient or very new. Construed broadly as moral reflection on commerce, business ethics is probably as old as trade itself, However, as a discrete, self-conscious academic discipline, business ethics is barely four decades old? Prominent business ethicist Norman Bowie dates its first academic conference to 1974 [8].The first academic business ethics conference was held in 1974 and resulted in the first academic business ethics book in 1978.' With the financial support of the U.S. National Endowment for the Humanities, courses

in business ethics began to be widely taught and the first business ethics textbooks, with titles like 'Ethical Theory' and 'Business and Ethical Issues in Business': A Philosophical Approach, appeared in 1979. As the titles of these books suggest, the founders of academic business ethics were philosophers trained in ethics and political philosophy. Courses on social issues in management existed at that time, but lacked "grounding in ethical theory, some philosophical analysis of the issues, and some structured way of discoursing ethical issues in business. [7a]. The field of business ethics emerged as a species of applied ethics, akin to the field of bioethics that itself emerged in the 1960s in responses to ethical lapses in the practice of medicine, with the explicit intention of using philosophical reasoning and ethical theory to provide normative guidance for business policy and public policy regarding business [7b].

Today, business ethics as an academic discipline is more interdisciplinary than at any time since its inception over thirty-five years ago [3C]. Few directors of small and medium sized enterprises (SMEs) will deny the importance of good, trusting relationships with customers, employees, suppliers and the community. The success of their company depends on it. Also, due to requirements higher up supply chains, smaller firms are increasingly asked about their social and environmental credentials during tendering processes with large corporations. SME owners and managers will also recognize the importance of trust and ethics in business when on the 'receiving end' of unethical business practice; for example, when suppliers deliberately do not meet agreed terms and conditions [7c]

2.2 Definition of ethics

A) The Institute of Business Ethics (IBE) defines business ethics as the application of ethical values, such as fairness, honesty, openness, integrity, to all business behaviour. In short it is about how an organisation does its business. Does it treat its employees with dignity and respect? Does it support them to 'do the right thing'? Does it treat its customers fairly? Does it pay its suppliers on-time? Is it open to dialogue with its local communities? Does it acknowledge its responsibilities to wider society? [9]

B) Business ethics are moral principles that guide the way a business behaves. The same principles that determine an individual's actions also apply to business. Business ethics are often guided by law, while other times provide a basic framework that businesses may choose to follow in order to gain public acceptance [10]

C) Business ethics is a form of the art of applied ethics that examines ethical rules and principles within a commercial context, the various moral or ethical problems that can arise in a business setting [11]

2.3 Ethical values in SMEs

The desire to build trusting internal and external relationships, as well as growing pressures from wider society, should lead SME owners and managers to consider to what extent ethical values and principles guide their business behavior. What does 'doing the right thing' mean? [7d]

SMEs are characterized by informal understandings and shared expectations among the workforce of how business is done. Any values and ethical principles will usually be implicit rather than formally expressed through ethics policies, codes and programs that are familiar in large companies. The ethics of a small organization is typically influenced by the owner manager or managing director. Through their very visible presence, their personal attitudes and behaviors will set the tone of the business and have the potential to signal to employees how seriously ethical behavior is to be taken in the organization. SMEs are not typically able to devote as many resources to building an ethical workplace culture as larger organizations. However, there are advantages to having a somewhat more formal ethics policy in place. Firstly, it reinforces and makes explicit the values and principles that are part of the organizational culture, so allowing them to be communicated to stakeholders. Secondly, a policy will provide guidance and support to employees on how they are expected to conduct their business. A policy will provide a context and the vocabulary for employees to raise any concerns they have with their supervisors or the directors. It will form a framework for management and staff to decide what is the “right thing to do” [7]

Table 1

Summary of some ethical value

S/N	VALUES AS TO EMPLOYEE	VALUE AS TO CUSTOMER
1	Increased employee loyalty, higher	Reputational benefits (customers and suppliers)
2	Increase commitment duties	More open and innovative culture
3	Increase employee morale as well as lower staff turnover	Generation of good-will in the communities in which the business operates
4	Attraction of ‘high-quality’ staff	Honesty, integrity and transparency [12]

Source: With adaptation; Business Ethics Briefing December, 2007. [7f]

2.4 How do SMEs develop and implement ethical value in an organization

An effective ethics policy will be based on a set of values. Values may be thought of as agreed standards of behavior, expressing beliefs about the ‘good’ and the ‘right’ in the context of the organization; they are commonly derived from wider cultural and societal value systems. When identifying the organization’s core values, it may help to think of some values as business values and others as ethical values, although the distinction can be blurred and business and ethical values are

often interrelated. Some commonly found values are shown in table 1 above. In SMEs, these values will inevitably be influenced by the personal and professional values and principles of the owner managers. However, it is considered good practice to consult employees about this, asking them what they think the values of the organization are. Employee involvement can increase the effectiveness of an ethics policy; it is the first stage in embedding values in the culture. [7h]

Table 2

Owners and managers ethical challenges

S/N	ETHICAL CHALLENGES
1	Do I meet a deadline with my customer and ship out products even though I know there is a possibility they might be faulty, or do I openly discuss my difficulties with the customer?
2	How do I ensure that my employees do their work properly and do the right thing?
3	How do I deal with my employees' desire to balance their work obligations with their personal ones?
4	How do I respond when securing an important contract seems to require the payment of a Kick back?
5	Do I delay payment to suppliers and the Inland Revenue when my cash-flow is currently limited?

Source: With adaptation; Business Ethics Briefing December, 2007. [7g]

In summary, below are the three main stages of developing and implementing ethical values in SMEs [7]

- Identify and define core values of the business
- Draw up a code of ethics: A code of ethics is the main tool for implementing an ethics policy
- Embedding the Code: The code needs to be communicated throughout the company.

2.5 General overview of value of business ethics in SMES [13]

- Paradigm shift in management practices:
- Redefining / developing a distinct competitive strategy
- Development of a strategic CSR/CSI agenda
- Making CSR/ethics part of business strategy

- Unique value proposition
- Contributing to a reliable and transparent business environment in the whole economy
- Accountability in business practices
- Making CSR approach integral part of firm’s competitive strategy

Table 3

Ethical and business value

S/N	ETHICAL VALUES	BUSINESS VALUES
1	Integrity	Customer service
2	Honesty	Quality
3	Openness	Innovation
4	Respect	Reliability
5	Fairness	Efficiency
6	Responsibility	Value for money

Source: With adaptation; Business Ethics Briefing December, 2007. [7j]

2.6 SMES define

There is no universal definition of a small or medium-sized enterprise, because the economies of countries differ and people adopt particular standards for specific purposes. In most countries it is, therefore, accepted practice to make use of quantitative and qualitative criteria when attempting to define a small or medium-sized enterprise. The most general quantitative measure for a small business is the number of people it employs, and from a qualitative point of view, the general criterion is that the owner must be part of the management of the business. Below are some of the definitions from different perception:

- The definition of a ‘small and medium-sized enterprise’ (SME) in the Australian context is derived from the Australian Bureau of Statistics (ABS) as businesses with 5–200 employees. The ABS defines a micro business as <5 employees, a small business as 5–19 employees and a medium-sized business as 20–200 employees. In the United Kingdom, a SME is defined as a business that employs fewer than 250 people, a micro business as <10 employees, a small business 10–49 employees and a medium-sized business as 50–249 employees (BERR 2009) [14]
- In terms of the European Union guidelines, for example, a small or medium-sized enterprise is defined as one with under 250 employees, and/or a turnover of under 40 million euros, and/or one which is over 25% owner-managed [15]
- SME in South Africa is defined as any enterprise which possesses **one or more** of the following characteristics [16]
 - Fewer than 200 employees;
 - Annual turnover of less than R5 million;
 - Capital assets of less than R2 million; and
 - Direct managerial involvement by the owner/s.
- Defined Small Scale Business in Nigeria as an industry with total capital employed of over N1.5million, including working capital but excluding, cost of land and/or a labor size of 11 to 100 workers [17]
- At the 13th Council meeting of the National Council on Industry held in July, 2001 Small Scale Enterprises (SMEs) were defined by the Council as follows: **As** an industry with a labour size of 11-100 workers or a total cost of not more than N50 million, including working capital but excluding cost of land [18]

2.7 Brief on the research area/scope

The area of research is Yobe State of Nigeria. Yobe State is a state located in Northern Nigeria. A mainly agricultural state, it was created on August 27, 1991. Yobe state was carved out of Borno State. The capital of Yobe state is Damaturu. The state is made of 17 local governments:

It shares boundaries with Borno state on the eastern axis, Jigawa and Bauchi state on the west, Gombe on the south and Niger Republic on the north. Because the state lies mainly in the dry savanna belt, the state is dry and hot for most the year, except in the southern part of the state which has a milder climate.

Yobe State came into being on the 27 August 1991. It was carved out of the old Borno State by the Babangida administration. Yobe State was created because the old Borno State was one of Nigeria’s largest states in terms of land area and was therefore considered to be too large for easy

administration and meaningful development. Ethnic rivalries within the old Borno State also contributed to the decision.

While Yobe state is an agricultural state it is noted for agricultural production as farming, fishing and livestock rearing provides employment to over 80% of the state population. It also has rich fishing grounds and mineral deposits of gypsum in Fune LGA, kaolin, and quartz. The state's agricultural products include: gum Arabic, groundnuts, beans, cottons. The state is also said to have one of the largest cattle markets in West Africa located in Potiskum.



The state was politically divided in to three geopolitical zone, namely zone 'A', 'B', and 'C' to easily carry out the political activities in fulfilling the democratic political election and division of responsibilities.

The state has numerous tourist attractions among which are:

- Daniski Hills

- Dagona Birds Sanctuary,
- Bade Annual Fishing Festival, and
- Mai Madrinnama's Palace

The state has various ethnic groups, they are Bolewa, Ngamo, kanuri, Ngizim, Kare-Kare, Bade, Hausa, Shuwa, Fulani and Bura (maga).

The population is mainly Muslim. Sharia law is valid, No Roman Catholic diocese has its seat in the state (en.wikipedia.org/wiki/Yobe_State) [19]

2.8 Data collection method

Data were collected in Yobe State of Nigeria from the three geo-political zones, namely zone 'A', 'B' and C. The target sampled were 120 SMEs across the three geo-political zones in order to draw and conclude ethical and cost consideration. We used purposive sampling over selected geographical area for practical purpose. In zone 'A' the sample was concentrated in Damaturu which is the state capital and a central head office of the zone. In zone 'B' Potiskum was chosen as the target, it is the central head office of the zone and finally zone 'C' Gashua was chosen to serve as the target to the zone, it is also the central head office of the zone.

The primary data was collected from the response of SME's managers across the zones. Questionnaire's was administered, of course, Fifty (50) SME's response was received from zone 'A' and forty seven (47) from zone 'B' as well as twenty three (23) from zone 'C' respectively.

The hypothesis was tested with chi-square. The respondents of the actual study were randomly selected, using disproportionate stratified random square χ^2 and Yates correction method was employed to reduce the errors that may likely occur, whilst using the chi-square for a 2x2 contingency table.

Testing the hypothesis = Ho: SMEs owners in the state do not practice and respect rule of ethics in their business.

Test instrument: Chi-square (χ^2) using Yates correction method

From the formula $\chi^2 = \frac{\sum(OF - EF)^2}{EF}$

Where: OF= Observed frequency

EF= Expected frequency

χ^2 = chi square

Table 4

Distribution of responses from the three zones

S/N	ZONES	FREQUENCES
1	A	50
2	B	47
3	C	23
TOTAL	3	120

SOURCE: SURVEY DATA APRIL, 2014

Table 4-The number of responses varies from zone to zone, because of the business concentration that differs from the different section.

Table 5

Approaches of SME's to ethics from the zones

S/N	APPROACHES TO ETHICS	ZONE 'A'	ZONE 'B'	ZONE 'C'	PERCENTAGE (%)
1	Practice	14	07	03	20%
3	Non practice	36	40	20	80%
TOTAL	120	50	47	23	100%

SOURCE: SURVEY DATA APRIL, 2014

Table 5- there is an indication that the percentage SMEs who are ignorant/place no value to ethics in the state are higher, pending to the end of the analysis for accurate comment.

Calculating the approaches;

$$\text{The expected frequency (EF)} = \frac{\text{TOTAL ROW} \times \text{TOTAL COLUMN}}{\text{SAMPLE SIZE}}$$

Therefore:

- 1) EF for zone 'A'

$$\text{Row 1} = \frac{24 \times 50}{120} = 10$$

$$\text{Row 2} = \frac{96 \times 50}{120} = 40$$

2) EF for zone 'B'

$$\text{Row 1} = \frac{24 \times 47}{120} = 9.4$$

$$\text{Row 2} = \frac{96 \times 47}{120} = 37.6$$

3) EF for zone 'C'

$$\text{Row 1} = \frac{24 \times 23}{120} = 4.6$$

$$\text{Row 2} = \frac{96 \times 23}{120} = 18.4$$

Table 6

Presentation of observed and expected frequency

S/N	Approaches to Ethics	Practice & Non practice	Zone 'A'		Zone 'B'		Zone 'C'	
			OF	EF	OF	EF	OF	EF
1	Practice	24	14	10	07	09.4	03	04.6
2	Non practice	96	36	40	40	37.6	20	18.4
Total	120	120	50	50	47	47.0	23	23.0

SOURCE: SURVEY DATA APRIL, 2014

Table 6 – This table presented an indication that the observed frequency demonstrating misrepresentation of SME's in the area of ethics abiding.

Calculation of Yates correction:

Instead of calculating for (OF – EF), in Yates correction 0.5 is subtracted from the absolute value of (OF-EF) for every items, so as to make the answer less approximated (IOF-EFI-0.5)

Table 7

Yates correction table

ZONE	OF	EF	(OF – EF)	(1OF – EF1 - 0.5)	(1OF – EF1- 0.5) ²	$\frac{(1OF - EF1 - 0.5)^2}{EF}$
Z 'A' R1	14	10	04	3.5	1.87	0.187
Z 'A' R2	36	40	-04	- 0.9	0.95	0.024
Z 'B' R1	07	09.4	-2.6	- 3.1	1.76	0.187
Z 'B' R2	40	37.6	2.4	1.9	1.38	0.367
Z 'C' R1	03	04.6	-1.6	- 3.2	1.79	0.389
Z 'C' R2	20	18.4	1.6	1.1	1.05	0.057
TOTAL						1.211

Source: Survey Data April, 2014

Table 7 – This table summarizes our argument, by providing the final decision on discursion, the calculated value of the data used.

NOTES: The degree of freedom is 1 because, (R-1)(C-1) = (2-1)(2-1) = 1

Decision rule: Reject null hypotheses (Ho) if the calculated value of chi-square (χ^2) is greater than the critical or table value which is 3.84 at 1 degree of freedom and 5% level of significance.

Discursion;

Therefore, since the calculated chi-squire value (χ^2) is 1. 21, which is less than the critical or table value (3.84), the null hypothesis was accepted.

3. Result

In quest of the solution of our problem the result has now been presented from the summary of our analysis which indicated the actual assertion whether the null hypothesis presented in this study bound to be accepted or not.

Here below are the concluded decisions

- Out of one hundred and twenty (120) sample recorded, eighty percent (80%) non ethics compliance were observed and only twenty percent (20%) SMEs that are complying with the ethics were found.

- It has also noted that across the zone, a more civilized zone recorded greater number of ethics observers. This shows that as much as we go urban our SMEs may realize more sense of business.
- The null hypothesis was accepted, because the calculated value of the chi-square is less than the table value.

Table 8

Summary table indicating the percentage of SMEs that practice ethics across the zone

ZONE	NUMBER OF PRACTICES SMEs	PERCENTAGE (%)
A	14	58.33
B	07	29.17
C	03	12.50
TOTAL	24	100

SOURCE: SURVEY DATA APRIL, 2014

Table 8 – the table above has proofed our assertion that more urbanized zone record higher number of ethics observers. Zone ‘A’ being the state capital, scored higher percentage of 58.33% of ethics observers.

Table 9

Summary table indicating the percentage of SMEs that do not practice ethics

ZONE	NUMBER OF NON PRACTICE SMEs	PERCENTAGE (%)
A	36	37.5
B	40	41.7
C	20	20.8
TOTAL	96	100

SOURCE: SURVEY DATA APRIL, 2014

Table 9- as in table 8, but here the higher score goes to zone ‘B’ which is less of urban than zone ‘A’

4. Conclusion

In conclusion, the research finding shows that the greater percentages of SME in the state were not conversant or rather unexposed to the rule of ethics in small scale industries, where as the responsibility in business implies a moral obligation to act (i.e., respond) [20] Here are some recommendations which will be vital if put into practice, bearing in mind the important place that SMEs occupied in the live

wire of economic transition. The Micro, Small and Medium Enterprises are globally acknowledged as the oil required to lubricate the engine of socio-economic transformation of any nation. The MSME sector is strategically positioned to absorb up to 80% of jobs, improve per capita income, increase value addition to raw materials supply, improve export earnings and step up capacity utilization in key industries [21]. Therefore, it is recognized that the key element that enhance quickly the development of SMEs is the adoption of ethics. Therefore below are some route that if pursue will be of importance

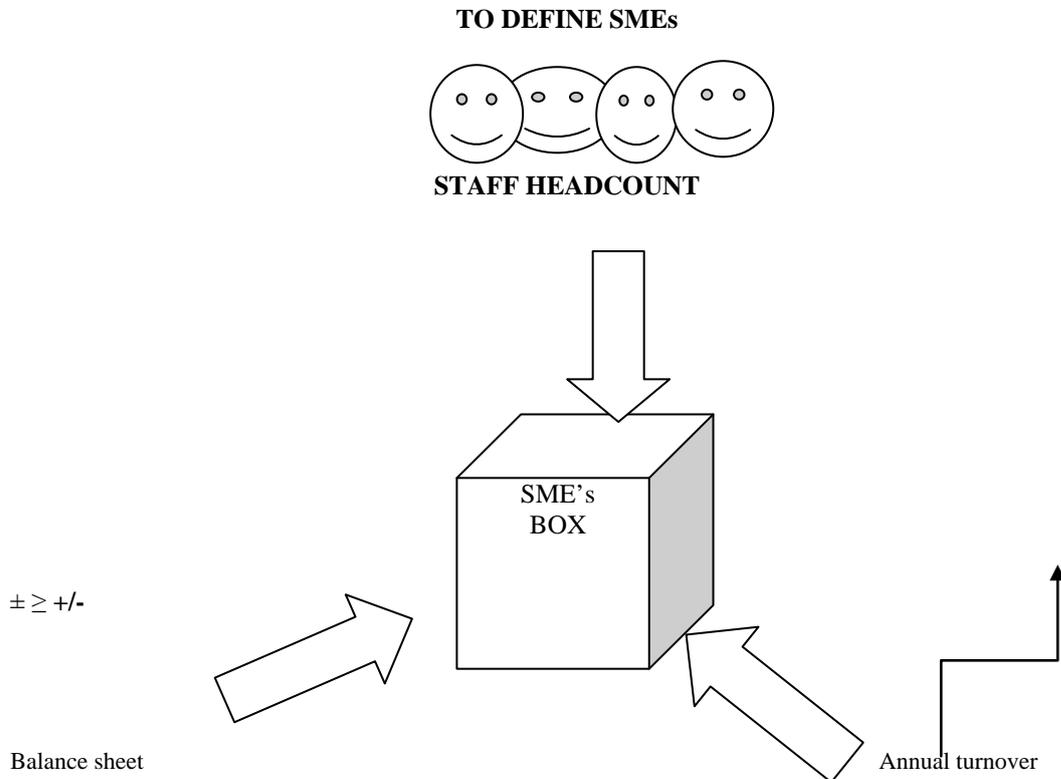
- Government should have a team of expert in field of SMEs to channel a campaign programs for all the zones in educating SMEs owners the practice and abiding by the rule of ethics.
- The SMEs owners should be encourage to design and organize a solid union, whose main responsibility is to ensure perfect execution of all rules of ethics throughout their union members.

These major suggestions may assist tremendously in encouraging SMEs to practice ethics in their business.



fig. 1. Some SMES in picture: source: 2010 national MSME's collaborative survey, Nigeria. [21]

Figure 2 below demonstrating in picture the new form of SMEs definition in picture; considering the number of employee, annual turnover and the asset value



. 2. Source: European commission, user guide and model declaration, with adaptation [22].

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