

GLOBAL JOURNAL OF MANAGEMENT AND BUSINESS RESEARCH: A ADMINISTRATION AND MANAGEMENT Volume 17 Issue 4 Version 1.0 Year 2017 Type: Double Blind Peer Reviewed International Research Journal Publisher: Global Journals Inc. (USA) Online ISSN: 2249-4588 & Print ISSN: 0975-5853

# Unethical Practices and Management Option in Mission Schools as Perceived by Teachers in Delta State

# By Boma George

# Delta State University

*Abstract*- This study was conducted to investigate unethical practices and management options in Delta State mission schools as perceived by teachers. To guide the study, four research questions were raised and four hypotheses were formulated. The study which was a descriptive survey adopted the ex-post-facto design. The population of the study consisted of 1319 teachers in 40 mission schools in Delta state as at 2014/2015 academic year. The sample used for this study was 456 teachers drawn from the population of the study which represented 40% of the entire population. The sampling procedure used was random sampling technique. The responses were carefully converted into mean scores for the purpose of answering of the research questions while t-test was used to test the hypotheses. Findings of the study revealed that unethical practices in Delta state mission schools included: teachers awarding unmerited score to students, sexual harassment, students' truancy, teachers do not cover scheme of work and students cheating during examination.

Keywords: unethical practices, management option, teachers, nigeria.

GJMBR-A Classification: JEL Code: 130199



Strictly as per the compliance and regulations of:



© 2017. Boma George. This is a research/review paper, distributed under the terms of the Creative Commons Attribution. Noncommercial 3.0 Unported License http://creativecommons.org/licenses/by-nc/3.0/), permitting all non-commercial use, distribution, and reproduction in any medium, provided the original work is properly cited.

### Boma George

Abstract- This study was conducted to investigate unethical practices and management options in Delta State mission schools as perceived by teachers. To guide the study, four research questions were raised and four hypotheses were formulated. The study which was a descriptive survey adopted the ex-post-facto design. The population of the study consisted of 1319 teachers in 40 mission schools in Delta state as at 2014/2015 academic year. The sample used for this study was 456 teachers drawn from the population of the study which represented 40% of the entire population. The sampling procedure used was random sampling technique. The responses were carefully converted into mean scores for the purpose of answering of the research questions while t-test was used to test the hypotheses. Findings of the study revealed that unethical practices in Delta state mission schools included: teachers awarding unmerited score to students, sexual harassment, students' truancy, teachers do not cover scheme of work and students cheating during examination. Some management options that can be adopted to manage unethical practices in Delta state mission schools include; provision of ethics training programmes for teachers/students, appointment of ethics specialist who plays a role in top management decision making in all schools, preparation of codes of ethics in schools. The study also revealed that there is a significant difference between the perception of male and female teachers on identifiable unethical practices in Delta state mission schools. Based on the findings, the researcher presented some recommendations which include, mission schools should enact law that is centered on punishing any teacher who engage in unethical practices in the school and establish codes of conduct to guide teachers' behaviours within the school.

Keywords: unethical practices, management option, teachers, nigeria.

### I. INTRODUCTION

The primary objective of the early Christian missionaries was to convert the natives to Christianity through education. The knowledge of the Bible, ability to sing hymns, recite catechisms and to communicate both orally and in writing was considered essential for a good Christian. As already observed, several missionary bodies, with their political, economic and denominational sympathies emerged during this period, working as hard as they could to establish as many schools as they could. It is important to note that each missionary body operated its own educational system and financed its own educational project. Today, mission schools have spread like a wide fire in all states of the federation (Nwaze, 2011).

Mission schools like every other school in Nigeria faces a host of challenges which have affected its primary objectives. Mission schools are confronted with management options and unethical practices. The potential for conflict in these situations can be exacerbated by differences in the roles and responsibilities of teachers within the school system. Leading to little discussion of the ethics upon which the choices to be made in these difficult situations are based. Unethical practices frequently arise from decisions which require value judgements about doing the right thing, or good/ best thing in a particular situation. Campbell (2008) stated that doing the 'right thing' seems easy enough most times, when an ethically difficult situation arises, it may cause individuals to examine their ethics in practice. He went further to assert that teaching is inherently a moral endeavour with principals, teachers and the whole school community struggling with complex ethical realities in their day-today activities.

Kohlberg (2010) opined that moral reasoning, as a precondition to ethical behaviour is not sufficient to act in an ethical way. It is often, assumed that teachers will do the 'right thing', and in doing so ethics and moral principles may simply become part of the hidden curriculum. This means that, the principles on which teachers' act are so embedded in practice that they are generally not discussed, examined nor talked about. However, Lyons (2006) rightly put it that majority of teachers reported that they had difficulty in resolving real life unethical issues they faced when carrying out their daily activities within the school system.

However, unethical practices in mission schools, as identified by Leke (2009) include truancy on part of teachers and students, cheating during examination, improper dressing, drug abuse, lying and lateness to school and lessons, leaking examination questions among others. These unethical practices disturb the minds of teachers and students, which interfere with the learning of both the students and their peers (Aduma, & Auwal, 2007). The quality of education to parents depends on what affects their children that is the school climate based on character moulding of the

Author: Delta State University. e-mail: revbomageorge@gmail.com

learners. Practice of learning and work ethics is a good determinant of qualitative education. Schools where unethical practice is high in operation cannot produce disciplined and quality graduates. This reduces the value of our school products, based on the standard by which we judge human behaviour. In other words, moral rules, promoting those things thought of as good and minimizing or avoiding those things thought as bad learnt at early age at home and school. Mission schools do not only experience unethical practices within the school but also are confronted with management issues. There are numerous issues before the mission schools and before the school administrators (principals and teachers). Sidhu (2007) opined that these challenges are: explosion of students' population, lack of credibility, poor facilities, political unrest, lack of cooperation, non-performance, lack of devotion, outdated expertise, wastage, and poor planning.

In the same vein, the management issues maybe due to the changing society in which the mission school finds itself today. Today, the society is in a state of continual change, with one change leading to another. The society has become increasingly confused, fragmented and discontented (Grimmett & Echols 2010). This is because the rapid pace of change has affected all institutions without exception to the mission schools. In the educational institutions, students' and teachers' culture has changed dramatically thus, influencing their attitudes to teaching and learning respectively (Nwaka, 2010). The old learning, skills, attitudes, instructional materials, equipment and methods are quickly getting obsolete, irrelevant or inadequate. As the society witnesses these rapid changes, education has been pointed out as the only instrument of salvation. It is believed by the researcher that education, as the foundation of all societies and the globally competitive economies, is the most efficient way through which a society can face the issues of today and tomorrow.

#### a) Statement to the Problem

Mission school that is held in high esteem by government, host community, and parents have been bedevilled with high incidence of unethical practices as well as management issues. These challenges have made parents to lose hope in their wards who attend mission schools within Nigeria in general and Delta state in particular. However, the influence of unethical practices confronting the school administration, school climate, guality of school graduates and societal perception on the mission schools is well known. This has negative effect on the societal value of mission schools, locally, nationally and internationally. These are some of the reasons for perceived fall in the quality of instruction by teachers and academic achievement by students. The increasing rate of dropout, interschool movement within local government, state and countries

In addition, the effects of wastage in education resulting from corruption due to unethical practices, after huge financial, human, material investments in the mission schools are known by scholars. However, one particular question that agitated the mind of the researcher is how do teachers in mission schools perceive unethical practices and management issues within their school system? Therefore, the problem of this study is what are the unethical practices and management options in Delta State mission schools as perceived by teachers.

#### b) Research Questions

The following research questions were raised to guide the study.

- 1. What are the identifiable unethical practices in Delta state mission schools as perceived by teachers?
- 2. What are the causes of unethical practices in Delta State mission schools?
- 3. What are the consequences of unethical practices in Delta State mission schools?
- 4. What are the management options for unethical practices in Delta State mission schools?
- c) Hypotheses

The following hypotheses were formulated from the research questions raised.

- 1. There is no significant difference between the perception of male and female teachers on identifiable unethical practices in Delta state mission schools.
- 2. There is no significant difference between urban and rural teachers on the causes of unethical practices in Delta state mission schools.
- 3. There is no significant difference between experienced and less experienced teachers on the perception of the consequences of the ethical practices in mission schools.
- 4. There is no significant difference between male and female teachers' perception on the management options for unethical practices in mission schools.

#### d) Purpose of the Study

The purpose of this study was to examine unethical practices and management options in Delta state mission schools as perceived by teacher. Specifically, the study sought to investigate:

- 1. To find out the unethical practices in Delta state mission schools as perceived by teachers.
- 2. To investigate the causes of unethical practices in mission schools
- 3. To ascertain the consequences of unethical practices in Delta state mission schools
- 4. To examine management options for unethical practices in Delta state mission schools.

#### e) Significance of the Study

This study will be beneficial to government, school administrators, those having one form of role to play in the Educational sector and finally those interested in carrying out research on similar topic. Government will benefit from this study because it will portray unethical practices and management issues facing Delta state mission schools in particular and Nigeria mission schools in general. If the control measures identified is followed strictly by the government, it will go a long way to help solve the problem of unethical practices as well as management options facing mission schools. The study will help mission school administrators to understand those unethical practices facing the school, and how it is being perceived by teachers within the school. It will make the principals to get prepared for unethical practices that might arise when they carry out their daily activities in the school environment. The study will help those interested in carrying out similar study to understand the state of unethical practices and management issues facing mission schools.

#### II. Review

This study was based on concept of decision making propounded by Herbert Alexander Simon in the year 1947. Decision making is a universal process in an organization. It is defined as a process of choosing from among alternatives or alternative ways of achieving an objective or providing a solution to a problem, (Peretomode, 2012). Williams, Wilson, and Sugarman (1980) categorizes the different decision-making approaches into two schools of thought: incremental and system analysis. However, it was Lindblom (1980) who first introduced and formalized the incremental strategy to decision making. According to Hoy and Miske (2005) Lindblom characterized this method of decision as the science of muddling through. The method suggests that commonplace practice among most managers and administrators is to tackle "a problem by inches, not by yards or miles", (Peretomode, 2012).

Lindblom (1980) points out that the approach may be the only feasible approach to systematic decision making when the issues are complex, uncertain, and riddled with conflict. This process, he stated is best described as a method of successive limited comparisons. Deciding does not require objective, exhaustive analysis of alternatives and consequences, or a priori determination of either optimum or satisfactory outcomes. Instead only a small and limited set of alternatives, similar to the existing situation, is considered by successively comparing their consequences until decision maker come to some agreement on course of action, (Hoy and Miske, 2005).

#### a) Concept of Ethics

Ethics is the basic concepts and fundamental principles of decent human conduct. It includes study of universal values such as the essential equality of all men and women, human or natural rights, obedience to the law of land, concern for health and safety and, increasingly, also for the natural environment, (Nwaka, 2010). He states that "standard definitions of ethics have typically included such phrases as 'the science of the ideal human character' or 'the science of moral duty'" (Kidder, 2010). Richard and Linda (2006) define ethics as "a set of concepts and principles that guide us in determining what behaviour helps or harms sentient creatures". The Cambridge Dictionary of Philosophy (2015) stated that the word ethics is "commonly used interchangeably with 'morality' and sometimes it is used more narrowly to mean the moral principles of a particular tradition, group or individual." Richard and Linda (2006) stated further that most people confuse ethics with behaving in accordance with social conventions, religious beliefs and the law and do not treat ethics as a stand-alone concept. The word "ethics" in English can mean several things. It can refer to philosophical ethics- a project that attempts to use reason in order to answer various kinds of ethical questions. It can also be used to describe a particular person's own, idiosyncratic principles or habits, (David, 2014). It may also be used to characterize the questions of right-conduct in some specific sphere, even when such right-conduct is not examined philosophically.

However, many people think ethics has to do with a set of social conventions or a religious decree. In professional philosophy it is not typically consider as a definition of ethics. Philosophical ethics could be called the study of what is good and bad. Generally, philosophical ethics concerns itself with discovering a system one may use to determine who or what is good, or with evaluating systems that others have proposed.

#### b) Unethical Practices in Mission Schools

Unethical behaviour in the workplace can be defined as any action that does not conform to the standards of conduct established by the organization. Unethical behaviour can occur in the relationships between employees, in the way an employee goes about his business or how he uses company resources. Unethical behaviour can even break the law in some situations. Thus, an unethical behaviour is an action that falls outside of what is considered morally right or proper for a person, a profession or an industry. Individuals can behave unethically, as can businesses, professionals and politicians, (David, 2014).

Over the time, unethical practices have affected the fortunes of our educational system in Nigeria, which is perhaps on its lowest ebb now. The university system, we once prided ourselves with as citadel of learning and centre of academic excellence, has joined the maddening crowd to shed its core values. "A comparison between the universities of the 1960s and 1970s with those of the past two decades will show wide disparity in terms of the quality of both the inputs and the outputs," (Adukwu 2012) The strands of thought that readily comes to mind whenever the issue of Nigeria's educational policy is raised are; decline in standard, deterioration of facilities, examination malpractices, mass production syndrome and the likes. Our present educational system risks the chance of losing their mandate of providing qualitative education if the progressive decline in ethics is allowed unchecked. A closer look at the system reveals an entire gamut of unwholesome and unethical practices bedevilling it. The rot has permeated every facet of the education sector. It cuts across all ages, parents, teachers, government and the society at large.

# III. Unethical Practices at the Primary School

Acceptance of under aged children for enrolment into nursery and primary schools: It appears that parents are now abdicating their God given roles to teachers as a result of the harsh economic realities of our time. Most of our career nursing mothers are no longer baby friendly. They are not favourably disposed to the age long practice of breast feeding their babies. Upon the expiration of their maternity leave, they usually drop off babies at the crèche or with their nannies at home and return to work. Whence this trend has started, there is no going back, and that marks the beginning of a lifelong journey for such babies.

The calibre of teachers in our public primary schools: The calibre of teachers in some of our public primary schools has become a serious source of concern. While their educational qualifications are suspect; their capabilities are questionable. Majority of the teachers produced by teacher training colleges, colleges of education and universities are not knowledgeable in their subject areas.

Lackadaisical attitude to work: It has also been observed that teachers in public primary schools deliberately hold back at teaching their pupils on time. They are usually preoccupied with hawking of their wares during official periods.

*Preponderance of female teachers:* Teaching in the schools is now the exclusive preserve of women, especially those within the reproductive age bracket. Overtime, they go on maternity leave; leaving the overcrowded classes to their colleagues, who do not seem to be interested in the job function, but what they can make out of it.

Overcrowded public primary schools: Most of our public primary schools are overcrowded, with inadequate

classroom blocks and ram shackled furniture. The pupil-teacher ratio is unduly high.

*Extortion of cash:* Operating a private school has become a gold mine. Fees in some private schools in the urban areas are far higher than tuition paid in federal universities. Teachers in both public and private schools have devised so many ingenious ways of extorting money from parents. Illegal fees have been introduced in all tiers of education in Nigeria.

No to pupil's handiwork, yes to cash: A time there was when pupils were tasked on skills acquisition. Pupils were made to produce something on their own to show as, "handiwork". The essence was to help develop their skills and the psychomotor domain. Such handiworks include needle works, arts and crafts. This noble concept seems to have been taken over by events as pupils are now persuaded to pay cash as against the production of handiworks.

#### a) Unethical practices at the secondary school

*Cultism now exists in our secondary schools:* Undoubtedly, cultism is one of such social vices confronting Nigerian schools today. There is hardly any academic session without reported cases of cultism and its attendant disruption of academic calendar in many Nigerian institutions.

Image hype for schools in order to attract patronage: According to Nwaze (2011), heads and owners of schools are perpetually in a competitive race to create image hype for their schools and attract improved patronage. This is more intense in the case of private schools whose survival or otherwise has a lot to do with general perception of their performance in public examinations such as WAEC and NECO.

*Extortion of cash:* Extortion of cash is not restricted to primary school pupils alone. It is also an issue to contend with in our secondary schools. This comes in the guise of laboratory, practical science and padded WAEC registration fees etc.

The appointment of non-professionals as teachers: Teaching is a profession with imbued work ethics and a code of conduct. Ironically, the recruitment of teachers into primary and secondary schools seems to be an all comer's affair. Graduates of other disciplines have invaded the classrooms.

*Knowledge or Information explosion:* Our educational curriculum at the secondary level has become rather too unwieldy.

Dearth of quality teaching and non-usage of WAEC Syllabus: According to the West African Examinations Council (WAEC), more candidates fail in their examination due to lack of quality teaching compared to what most adults got during their school days.

#### b) Causes of Unethical Practices

According to Ajayi and Adeniji (2009), the major cause of unethical practices in our educational system could be attributed to the following factors:

- 1. Laxity in Home Control and Parental Supervision: It has always been said that "charity begins at home", but contrary to this assertion, today's parents have abandoned their primary responsibilities of raising their children in the way they themselves were raised. Instead, they run after material wealth and fame leaving the responsibility of child discipline entirely in the hands of the school. This is more apparent in the education system where students are regarded as adults who need little or no supervision.
- 2. School Factor: Schools in Nigeria today are confronted with massive increase in students" enrolment with no corresponding increase in both human and material resources. Thus, most institutions are now faced with the problem of coping with the massive welfare responsibilities expected by the general public. The physical conditions of most schools promote indiscipline.
- 3. *Teacher Factor:* The attitude of teachers in our schools can either stamp out or promote indiscipline among students. Such attitudes as exploitation of students by teachers such as compulsory sale of handouts, textbooks as well as sexual harassment in addition to receiving gratification of all kinds from the students can promote indiscipline.
- 4. Societal Factor: The societies in which the students develop and operate also have tremendous influence on their behaviours.
- 5. Technological Factors: The advent of ICT and technological innovations brought in its wake, 24 hours' television broadcast, interactions on social networks and the use of accessories such as IPAD, IPOD and I Phones. All these have encroached on available time for reading. It brought with it a low reading culture and a strange outlook to life.
- 6. Government Influence: The Universal Primary Education (UPE) policy introduced by the Federal Government in 1976 brought about an unprecedented enrolment of pupils into the educational institutions. Ajavi and Adeniji (2009) asserted "there was shortage of everything except the pupils" in all our educational institutions. This could be said to be the genesis of indiscipline in our educational institutions. Other areas where government promotes unethical behaviours and indiscipline in schools include using students in politics and encouraging them to be partisan and undue interference in students' union matters.

Ignorance is another major cause of unethical behaviours. MacDo (2006), revealed that the ignorance

that the acts are unethical and not knowing the seriousness of the consequences when caught, are causes of unethical behaviours. Competition for scarce resources, power or position can cause individuals to engage in unethical behaviours. Hosmer (2007) emphasized that an attempt to improve their corporate competitive positions made managers to take immoral actions (Hosmer, 2007). Bazerman and Banaji (2014) felt that the cause of the unethical behaviours in organizations is the presence of a "few bad apples" among organizational actors. The primary cause of unethical behaviours can be traced to lack of maintaining the type of consistent leadership that is necessary for running an ethical organization. This exposes the employees to opportunities that make them engage in unethical behaviours.

#### c) Consequences of Unethical Practices

A holistic review of ethical issues in our educational system shows that the sector has received serious battering which has greatly dented its credibility, damaged its image, reduced its effectiveness and has not helped to allow it make the expected impact that it ought to make on character formation, positive lifestyles and the development of our country. It would not be wrong to aver that the moral decadence, depravity, exuberance and turpitude, which seem to pervade the school system, have been vicariously nurtured by our indolent parents and the school system, these are steadily being transmitted into the society of which the students and teachers are part of and are re-packaged to be re-cycled into every facet of our life, (Kanu and Ursula, 2012). On the whole, our value system has been seriously jaundiced, perverted, inflected with gross circumventing alibis and short-cuts, immorality, damaging inundated with false pretences, negative lifestyles and foul-plays. Relating consequences of unethical practices to real business world Wole (2012) argue that organizations that practice unethical conduct face severe and long-term consequences, such consequences are hidden but it has negative impact to the organisation in long-term profitability and even in sustainability. The first of these consequences as stated by Ridley (2008) is obviously reputational damage, which affects an organization's ability to attract new and repeat business.

Unethical practices also create a plethora of problems related to employees and employee productivity. Honest employees will battle to work in an unethical business environment, with increased absenteeism and lack of productivity the inevitable result. A recent Harvard Business School study showed, for example, that corruption in an organization has a marked negative impact on employee morale. And employee morale is directly linked to employee commitment and ultimately to company performance. An unethical work environment can provoke honest employees to leave, (Farrel, 2006). In situations where unethical behaviour is rife, organizations often opt for intrusive surveillance within the workplace, and an increasingly elaborate framework of rules. Such an approach represents not only a significant direct extra cost to the business, but also contributes to a paranoid, adversarial and thus dysfunctional work environment: one that promotes poor productivity and attempts by employees to assert their freedom by acting in ways that are hostile towards the company's best interests.

#### d) Management Options for Unethical Practices

Teachers face many unethical challenges each day in the school. When faced with these unethical challenges, how do teachers respond to it? Professions such as law and medicine have created codes of ethics to communicate the responsibilities of a profession and to improve personal beliefs, values, and morals. These codes help define a professional's responsibilities to the people they work with and for. Many organizations have review boards that monitor and enforce codes of professional standards (Webb, 2007). Similarly, school administrators also have codes of ethics that can guide their decision making during their day-to-day professional challenges. Teachers face a variety of unethical and moral challenges throughout their teaching careers; however, educators do not have a common board that governs its members' unethical behaviour. Instead, there are numerous educational organizations that have written their own specific codes for ethical behaviour. The Council for Exceptional Children (2013) has developed a code of ethics for educators who work with persons with exceptionalities. Additionally, the National Education Association (NEA, 2005) has developed a code of ethics for educators with various roles in the teaching profession. Other organizations have similar codes: most states have also developed codes of ethics for educators within their state. The goal of all of these guidelines is to provide professionals with direction for resolving the unethical challenges they faced each day in the school.

The educator, believing in the worth and dignity of each human being, recognizes the supreme importance of the pursuit of truth, devotion to excellence, and nurture of the democratic principles. Essential to these goals is the protection of freedom to learn and to teach and the guarantee of equal educational opportunity for all. The educator accepts the responsibility to adhere to the highest ethical standards. What is considered unethical often comes down to determining what is in the best interest of the teacher and student. "Behaving ethically is more than a matter of following the rules or not breaking the law-it means acting in a way that promotes the learning and growth of teacher/students and helps them realize their potential" (Parkay, 2014). When educators or students engage in unethical behaviour it can damage a good teacherstudent relationship. Unethical behaviour can ruin trust and respect between teachers. In extreme situations unethical behaviour can result in a teacher losing his or her teaching position or certification. Resolving unethical challenges requires difficult educational decisions that do not always have a clear-cut "right" answer.

In fact, it appears that teachers are poorly prepared to handle ethical challenges they might encounter. Although teachers may be aware of the more obvious or illegal unethical situations such as dating students, sexual harassment, communication of false information, they appear to be less prepared for subtler situations, (Keith-Spiegel, Whitley, Balogh, Perkins, & Wittig 2012).

#### e) Appraisal

The conceptual framework for this study was based on concept of decision making. The concept stated that decision making is s process of choosing from among alternatives or alternative ways of achieving an objective or providing a solution to a problem. The literature revealed that ethics is the basic concepts and fundamental principles of decent human conduct. It includes study of universal values such as the essential equality of all men and women, human or natural rights, obedience to the law of land, concern for health and safety and, increasingly, also for the natural environment. Ethics is "commonly used interchangeably with 'morality' and sometimes it is used more narrowly to mean the moral principles of a particular tradition, group or individual. The literature also revealed that unethical behaviour in the workplace can be defined as any action that does not conform to the standards of conduct established by the organization. Unethical behaviour can occur in the relationships between employees, in the way an employee goes about his business or how he uses company resources. Unethical behaviour can even break the law in some situations.

The literature also revealed that causes of unethical practices in our educational system could be attributed to the following factors: laxity in home control and parental supervision, school factor, teacher factor, societal factor, technological factors, government influence, Job pressure, Ignorance is another major cause of unethical behaviours etc. The literature revealed that create policies and practices, develop people's understanding, put controls in place, build a culture of transparency, openness, and communication, creating a code of conduct, leading by example, reinforce consequences, show employees appreciation, welcome an ethics speaker, create checks and balances etc. are management options for unethical practices. However, studies have not shown how teachers gender influence unethical practices as well as teacher's years of service influence their perception on the consequences of unethical practices. The literature reviewed focused more on business organization in

general, thus, no single study has been carried out on unethical practices and management options in mission schools as perceived by teacher, hence this study.

## IV. Methods and Procedure

#### a) Research Design

The study is a descriptive survey which adopted the ex-post-facto design. Descriptive survey is conclusive in nature, as opposed to exploratory. This means that descriptive survey gathers quantifiable information that can be used for statistical inference on targeted audience through data analysis. As a consequence, this type of survey takes the form of closed-ended questions, which limits its ability to provide unique insights. Thus, this study measures the significance of something about a group of respondents and the population they represent. However, no variable was manipulated.

#### b) Population Size

The population of the study consists of 1,117 teachers in 40 mission schools in Delta state as at 2014/2015 academic year.

Table 1: Population Distribution of Teachers in Delta State Mission Schoo	ls
---	----

S/No	Name of Schools	No of Teachers
1.	Africa Church Grammar School Ekakpamre	18
2.	Anglican Grammar School, Ubulu-Uku	22
3.	Anglican Grammar Sch., Okpara Water-Side	23
4.	Anglican Girls Grammar School, Asaba	36
5.	Anglican Girls Grammar School, Ozoro	22
6.	Anglican Girls Grammar School, Ughelli	33
7.	Anglican Grammar School, Akwukwu-Igbo	19
8.	Baptist Girls High School, Agbor	23
9.	Baptist High School, Eku	35
10.	Baptist High School, Orerokpe	31
11.	Ebelogu Grammar School, Utagba-Uno	27
12.	Ika Grammar School, Boji-Boji Owa	38
13.	James Welch Grammar School, Emevor	36
14.	Mary Mount College, Boji-Boji Owa	28
15.	Mater Dei Model School, Ashaka	27
16.	Notre Dame College, Ozoro	14
17.	Our Lady's High School, Effurun	30
18.	Ovu G/S, Ovu-Inland	28
19.	St Augustine's College, Ibusa	35
20.	St Charles College, Abavo	26
21.	St Columba's Grammar School, Agbor	25
22.	St Georges' College, Obinomba	26
23.	St Kevin's Grammar School, Kokori	24
24.	St Martin's De Porres College, Onicha-Olona	30
25.	St Patrick's College, Asaba	41
26.	St Roses Girls Secondary School Ogwashi-Uku	39
27.	St Vincent's College, Okwagbe	23
28.	St, Brenda's College, Bomadi	29
29.	St. Ambrose College, Usiefun	32
30.	St. Brigid's Girls' Grammar School, Asaba	40
31.	St. Peter Clavers College, Aghalokpe	31
32.	St. Enda's Grammar School, Agbarho	35
33.	St. Ita's Grammar School, Sapele	16
34.	St. Joseph's College, Ozoro	36
35.	St. Malachy's Grammar School, Sapele	19
36.	St. Mary Magdalene, Ashaka	27
37.	St. Mulumba's Secondary Com. Sch., Okpanam	28
38.	St. Paul's Grammar School, Ebu	24
39.	St. Pius X <sup>th</sup> G/S, Onicha-Ugbo	29
40.	St. Theresa's Grammar School, Ughelli	38
Total	· · · · · ·	1117

Source: Delta State Post Primary Education Board Asaba retrieved June 2015.



#### c) Sample and Sampling Technique

The sample used for this study was 456 teachers drawn from the population of the study which represented 40% of the entire population. The sampling procedure used was simple random sampling technique. This was done by assigning a unique number

to each member of the population. Each number was then placed in a bowl and mixed thoroughly. The blindfolded assistant researcher then picks numbered tags from the bowl. All the individuals bearing the numbers picked by the assistant researcher were the subjects for the study.

S/No	Name of Schools	No of Teachers	40% of Teachers
1.	Africa Church Grammar School Ekakpamre	18	7
2.	Anglican Grammar School, Ubulu-Uku	22	9
3.	Anglican Grammar Sch., Okpara Water-Side	23	9
4.	Anglican Girls Grammar School, Asaba	36	14
5.	Anglican Girls Grammar School, Ozoro	22	9
6.	Anglican Girls Grammar School, Ughelli	33	13
7.	Anglican Grammar School, Akwukwu-Igbo	19	8
8.	Baptist Girls High School, Agbor	23	9
9.	Baptist High School, Eku	35	14
10.	Baptist High School, Orerokpe	31	12
11.	Ebelogu Grammar School, Utagba-Uno	27	11
12.	Ika Grammar School, Boji-Boji Owa	38	15
13.	James Welch Grammar School, Emevor	36	14
14.	Mary Mount College, Boji-Boji Owa	28	11
15.	Mater Dei Model School, Ashaka	27	11
16.	Notre Dame College, Ozoro	14	6
17.	Our Lady's High School, Effurun	30	12
18.	Ovu G/S, Ovu-Inland	28	11
19.	St Augustine's College, Ibusa	35	14
20.	St Charles College, Abavo	26	10
21.	St Columba's Grammar School, Agbor	25	10
22.	St Georges' College, Obinomba	26	10
23.	St Kevin's Grammar School, Kokori	24	10
24.	St Martin's De Porres College, Onicha-Olona	30	12
25.	St Patrick's College, Asaba	41	16
26.	St Roses Girls Secondary School Ogwashi-Uku	39	16
27.	St Vincent's College, Okwagbe	23	9
28.	St, Brenda's College, Bomadi	29	12
29.	St. Ambrose College, Usiefun	32	13
30.	St. Brigid's Girls' Grammar School, Asaba	40	16
31.	St. Peter Clavers College, Aghalokpe	31	12
32.	St. Enda's Grammar School, Agbarho	35	14
33.	St. Ita's Grammar School, Sapele	16	6
34.	St. Joseph's College, Ozoro	36	14
35.	St. Malachy's Grammar School, Sapele	19	8
36.	St. Mary Magdalene, Ashaka	27	11
37.	St. Mulumba's Secondary Com. Sch., Okpanam	28	11
38.	St. Paul's Grammar School, Ebu	24	10
39.	St. Pius X <sup>th</sup> G/S, Onicha-Ugbo	29	12
40.	St. Theresa's Grammar School, Ughelli	38	15
Total		1117	456

	of Sampled Teach	and the Dalta Otata	
Table 2' Summary	ot Sampled Leach	ers in Lielta State	Nussion Schools
Tuble L. Ourrinnar			

#### d) Research Instrument

The instrument used for the study was a selfdeveloped questionnaire titled "Unethical Practices and Management Options in Mission Schools as Perceived by Teacher, (UPMOMSPT)". The instrument consisted of two sections. Section A was used to sought for demographic data e.g. gender, while section B consisted of 38 items and respondents were required to rate in four-point scale of Strongly Agree (SA)=4, Agree (A)=3, Disagree (D)=2, and Strongly Disagree (SD)=1.

Source: Field Survey

#### e) Validity of the Instrument

The instrument was subjected to screening by the researcher's supervisor and three other experts in Department of Measurement and Evaluation. The items were examined to find out if they were adequate for the study. Based on their suggestions, comments, recommendations, corrections on spelling errors, grammatical errors as well as addition of new items were made and the questionnaire was approved as valid through face and content validity.

#### Reliability of the Instrument f)

To ensure that the instrument measured considerably and consistently what it intended to measure, it was subjected to a split-half reliability test using 30 teachers from Delta State public secondary schools, to carry out the pilot study. The instrument was administered to the respondents after which the items were divided into halves of odd and even numbers. The scores were computed using the Pearson Product Moment Correlation Statistics and a Co-efficient of 0.83 was obtained which showed high reliability, thus the instrument was used for the study.

#### g) Administration of the Instrument

The instrument was administered by the researcher and some colleagues to the respondents.

456 copies of the guestionnaire were administered to the teachers in the mission schools out of which 445 copies were properly filled and retrieved. The presence of the researcher enhanced the responses of the respondents in filling and completion of the questionnaire.

#### h) Method of Data Analysis

The responses from the respondents were carefully converted into mean scores for the purpose of answering of the research questions raised while t-test was used to test the hypotheses formulated. For the research questions a mean score of 2.50 was the benchmark for agreeing, any score below is said to disagree.

#### Presentation and Discussion V.

#### a) Demographic Variables

The respondents in the study were represented according to sex (male or female), location (urban or rural) and years of teaching (experienced or less experience).

Sex	Number	Percentage (%)
Male Teachers	213	46.7
Female Teachers	243	53.3
Total	456	100

# Table 3: Distribution of Respondents According to Sex

The distribution of teachers' sex above shows were male teachers, while 243 representing 53.3% were that out of 456 respondents, 213 representing 46.7% female teachers.

Table 4: Distribution of Respondents According to Location

Location	Number	Percentage (%)

Location	Number	Percentage (%)
Urban Teachers	319	69.9
Rural Teachers	137	30.1
Total	456	100

teachers, while 137 representing 30.1% were rural The distribution shows that out of 456 respondents, 319 representing 69.9% were urban teachers.

Table 5: Distribution of Respondents According to Years of Teaching

Years of Teaching	Number	Percentage (%)
Experienced Teachers	284	62.3
Less Experienced Teachers	172	37.7
Total	456	100

The distribution shows that out of 456 respondents, 284 representing 62.3% were experienced teachers, while 174 representing 37.7% were less experienced teacher.

Research Question 1: What are the identifiable unethical practices in Delta state mission schools as perceived by teachers?

S/No	Unethical Practices in Mission Schools	Mean	SD	Remark
1.	Falsification of students' data	2.12	0.53	-
2.	Teachers awarding unmerited score to students	3.03	0.75	+
3.	Communicating false information	2.42	0.61	-
4.	Sexual harassment	3.90	0.97	+
5.	Improper use of school property	2.35	0.59	-
6.	Teachers deliberately extort money from students	2.17	0.54	-
7.	Students' truancy	2.51	0.62	+
8.	Teachers do not cover scheme of work	3.51	0.87	+
9.	Using official time for personal business	2.30	0.58	-
10.	Teaching students without proper preparation	2.22	0.56	-
11.	Students cheating during examination	2.55	0.64	+
12.	Teachers lie in order not to carry out their duty	2.32	0.58	-

Table 6: Mean Scores Anal	sis on Unethical Practices in	Delta State Mission Schools

KEY: + = Agreed

-= Disagreed

Data in Table 6 shows mean scores analysis on unethical practices in Delta state mission schools. The result of the study has revealed that respondents agreed on teachers awarding unmerited score to students, sexual harassment, students' truancy, teachers do not cover scheme of work and students cheating during examination with mean scores of 3.03, 3.90, 2.51, 3.51 and 2.55 respectively. However, respondents disagreed on falsification of students' data, communicating false information, improper use of school property, teachers deliberately extort money from students, using official time for personal business, teaching students without proper preparation and teachers lie in order not to carry out their duty with mean scores of 2.12, 2.42, 2.35, 2.17, 2.30, 2.22 and 2.32 respectively.

From the data analysis therefore, unethical practices in Delta state mission schools include; teachers awarding unmerited score to students, sexual harassment, students' truancy, teachers do not cover scheme of work and students cheating during examination.

Research Question 2: What are the causes of unethical practices in Delta State mission schools?

10010		Bolla Olalo	meelen	Controllo
S/No	Causes of Unethical Practices in Mission Schools	Mean	SD	Remark
1.	Freedom granted by the parents to their children	3.08	0.77	Agreed
2.	Parents allow their wealth to be the pride of their children	3.19	0.79	+
З.	Lack of parental supervision	2.92	0.73	+
4.	Greed on the part of the teachers	2.16	0.54	-
5.	Teacher/students ratio	2.05	0.51	-
6.	Students' improper dressing	3.11	0.78	+
7.	Teacher's laziness	2.43	0.61	-
8.	Students' laziness	3.32	0.83	+

Table 7: Mean Scores Analysis on Causes of Unethical Practices in Delta State Mission Schools

KEY: += Agreed

9.

10.

-= Disagreed

Data in Table 7 shows mean scores analysis on causes of unethical practices in Delta State mission schools. The result of the study revealed that respondents agreed on freedom granted by the parents to their children, parents allow their wealth to be the pride of their children, lack of parental supervision,

Physical environment of the school

Inadequate exposure of students to reading materials

students' improper dressing and students' laziness with mean scores of 3.08, 3.19, 2.92, 3.11 and 3.32 respectively. However, respondents disagreed on greed on the part of the teachers, teacher/students ratio, teachers' laziness, physical environment of the school and inadequate exposure of students to reading

0.55

0.62

\_

2.21

2.48

materials with mean scores of 2.16, 2.05, 2.43, 2.21 and 2.48 respectively.

Thus the causes of unethical practices in Delta State mission schools include; freedom granted by the parents to their children, parents allow their wealth to be the pride of their children, lack of parental supervision, students' improper dressing and students' laziness.

Research Question 3: What are the consequences of unethical practices Delta state in mission schools?

Table 8: Mean Scores Analysis on	Consequences of Unethical Practices Delta State in Missio	on Schools

S/No	Consequences of Unethical Practices in Mission Schools	Mean	SD	Remark
1.	Dented the credibility of education	3.12	0.78	+
2.	Damaged the image of mission schools	3.03	0.75	+
3.	Ineffective character formation	2.42	0.61	-
4.	Increased students absenteeism	3.90	0.97	+
5.	Increased teachers absenteeism	2.25	0.56	-
6.	Lack of productivity on the part of the teacher	2.17	0.54	-
7.	Provoke honest teachers to leave the school	2.51	0.62	+
8.	Dysfunctional work environment	2.31	0.58	-

KEY: += Agreed

\_= Disagreed

Data in Table 8 shows mean scores analysis on consequences of unethical practices in Delta State mission schools. The result of the study revealed that respondents agreed on dented the credibility of education, damaged the image of mission schools, increased student's absenteeism and provoke honest teachers to leave the school with mean scores of 3.12, 3.03, 3.90 and 2.51 respectively. However, respondents disagreed on ineffective character formation, increased teacher's absenteeism, lack of productivity on the part of the teacher and dysfunctional work environment with mean scores of 2.42, 2.25, 2.17 and 2.31 respectively.

Thus, the consequences of unethical practices in Delta state mission schools include; dented the credibility of education, damaged the image of mission schools, increased students' absenteeism and provoke honest teachers to leave the school.

Research Question 4: What are the management options for unethical practices in Delta state?

S/No	Management Options for Unethical Practices in Mission Schools	Mean	SD	Remark
1.	Provision of ethics training programmes for teachers/students	3.10	0.77	+
2.	Appointment of ethics specialist who plays a role in top management decision making in all schools	3.01	0.75	+
3.	Preparation of codes of ethics in schools	2.64	0.66	+
4.	Reporting perceived unethical school practices to outside authorities	2.11	0.53	-
5.	Abide strictly to, only the good sides of technological innovations	2.20	0.55	-
6.	Parents should supervise the activities of their children at home	3.22	0.80	+
7.	Training people within the school community to act ethically	2.70	0.67	+
8.	Reinforce consequences for unethical practices	2.50	0.62	+

Table 9: Mean Scores Analysis on Management Options for Unethical Practices in Delta State

KEY: += Agreed

\_= Disagreed

Data in Table 9 shows mean scores analysis on management options for unethical practices in Delta State mission schools. The result of the study revealed that respondents agreed on provision of ethics training programmes for teachers/students, appointment of ethics specialist who plays a role in top management decision making in all schools, preparation of codes of ethics in schools, parents should supervise the activities of their children at home, training people within the school community to act ethically and reinforce consequences for unethical practices with mean scores of 3.10, 3.01, 2.64, 3.22, 2.70 and 2.50 respectively. However, respondents disagreed on reporting perceived unethical school practices to outside authorities and abide strictly to, only the good sides of technological innovations with mean scores of 2.11 and 2.20 respectively.

Thus the management options that can be adopted to manage unethical practices in Delta state mission schools include; provision of ethics training programmes for teachers/students, appointment of ethics specialist who plays a role in top management decision making in all schools, preparation of codes of ethics in schools, parents should supervise the activities of their children at home, training people within the school community to act ethically and reinforce consequences for unethical practices.

#### VI. DISCUSSION OF FINDINGS

a) Perception of Male and Female Teachers on Identifiable Unethical Practices in Delta State Mission Schools

The result of the study has revealed that the aggregate mean scores of 2.53 and 2.39 for female teachers and male teachers respectively shows that there is a difference between the perception of male and female teachers on identifiable unethical practices in Delta state mission schools. This is true because the aggregate mean scores of female teachers exceeded the benchmark mean score of 2.50 but male teachers were less than 2.50. Hypothesis tested shows that there is a significant difference between the perception of male and female teachers on identifiable unethical practices in Delta state mission schools.

#### b) Urban and Rural Teachers on the Causes of Unethical Practices in Delta State Mission Schools

The result of the study revealed that the aggregate mean scores of 2.44 and 2.39 for urban teachers and rural teachers respectively revealed that there is no difference between urban and rural teachers on the causes of unethical practices in Delta state mission schools. This is true because the aggregate mean scores did not exceed the benchmark mean score of 2.50. Hypothesis tested shows that there is no significant difference between urban and rural teachers on the causes of unethical practices in Delta state mission schools. This finding agrees with Oziambo (2013) who stated that teacher professional misconduct was prevalent in both rural and urban settings in Rukwa Region with some variation in terms of type, cause, and frequency. Secondly, the variation of teacher misconduct in schools was greatly influenced by teacher's sex, work experience, and level of education. In view of the research findings recounted, the paper concludes that teacher misconduct is a problem of great concern in both rural and urban schools that affects teachers' work performance, the teaching, and learning process, and the quality of education at large. But this finding disagrees with Uyo, (2004); Akpan, Okey and Esirah, (2005) who opined that teachers perceived unethical practices were high in urban schools. Lathrop and Foss, (2000); Onipede, (2003) who stated that teachers perceived unethical practices as a common feature of rural schools. This finding also disagree Adeyemi (2010) who stated that there is a significant difference in the perception of teachers of examination

malpractices in urban and rural secondary schools in the State. Rural schools had a higher mean value (56.1) than urban schools (24.7). This indicates that examination malpractices were in a greater dimension in rural schools than in urban schools in the State.

c) Experienced and Less Experienced Teachers on the Perception of the Consequences of the Ethical Practices in Mission Schools

The result of the study revealed that the aggregate mean scores of 2.59 and 2.60 for experienced and less experienced teachers respectively. This result revealed that there is no difference between experienced and less experienced teachers on the perception of the consequences of the ethical practices in mission schools. This is true because the aggregate mean scores exceeded the benchmark mean score of 2.50. Hypothesis tested shows that there is no significant difference between experienced and less experienced teachers on the perception of the consequences of the ethical practices in mission schools.

d) Male and Female Teachers' Perception On the Management Options for Unethical Practices in Mission Schools

The result of the study revealed that the aggregate mean scores of 2.75 and 2.72 for male and female teachers respectively. This result revealed that there is no difference male and female teachers' perception on the management options for unethical practices in mission schools. This is true because the aggregate mean scores exceeded the benchmark mean score of 2.50. Hypothesis tested revealed that there is no significant difference between male and female teachers' perception on the management options for unethical practices in mission schools.

#### e) Findings

The following findings were arrived at:

- 1. Unethical practices in Delta state mission schools include; teachers awarding unmerited score to students, sexual harassment, students' truancy, teachers do not cover scheme of work and students cheating during examination.
- 2. Causes of unethical practices in Delta State mission schools include; freedom granted by the parents to their children, parents allow their wealth to be the pride of their children, lack of parental supervision, students' improper dressing and students' laziness.
- 3. Consequences of unethical practices in Delta state mission schools include; dented the credibility of education, damaged the image of mission schools, increased students' absenteeism and provoke honest teachers to leave the school.
- 4. Management options that can be adopted to manage unethical practices in Delta state mission schools include; provision of ethics training

programmes for teachers/students, appointment of ethics specialist who plays a role in top management decision making in all schools, preparation of codes of ethics in schools, parents should supervise the activities of their children at home, training people within the school community to act ethically and reinforce consequences for unethical practices.

### VII. CONCLUSION

Mission schools in Delta state face some practices which have affected unethical the administration of the school. These unethical practices in Delta state mission schools have dented the credibility of education, damaged the image of mission schools and provoke honest teachers to leave the However. provision of school. ethics training programmes for teachers/students, appointment of ethics specialist who plays a role in top management decision making in all schools are some management options that can be adopted to manage unethical practices in Delta state mission schools.

#### VIII. Recommendations

The following recommendations were made by the researcher:

- 1. Mission schools should from time to time conduct seminars and workshops for school heads and teachers. The seminars and workshops will be designed in as such a way as to emphasize the negative effect of unethical conduct and practices in the school.
- 2. Mission schools should enact law that is centred on punishing any teacher who engage in unethical practices in the school.
- 3. Mission schools should establish codes of conduct to guide teachers' behaviours within the school.

## **References** Références Referencias

- 1. Adukwu, S. N. (2012) *Ethics and values in the university system:* The registry as an instrument of change and Innovation-Being a lecture delivered at the 3rd annual lecture of the registry of the Federal University of Technology, Akure; Ondo State.
- Aduma, P. S. and Auwal, A. (2007). A Survey of Behavioural Problems and Management Strategy in Secondary Schools in Akwanga Local Government Area. Lapai *Journal of Arts and Education*, 1(2):117-127
- Ajayi, O. and Adeniyi, E. (2009); *Pursuing discipline* and ethical issues in tertiary institutions in Nigeria, pp (284-300). African research review, Volume 3(1).
- 4. Bazerman, M. H. and Banaj, M. R. (2014). "The Social Psychology of Ordinary Ethical Failures." *Social Justice Research*, (17) 2. 205, 111-115.

- 5. Cambridge Dictionary of Philosophy (2015) http://www.cambridge.org/us/academic/subjects/ph ilosophy/philosophy-general-interest/cambridgedictionary-philosophy-2nd-edition, retrieved 2015
- 6. Campbell, G. H. (2008). *Nature and influence of values in principal decision making.* Unpublished doctoral dissertation. University of Toronto.
- 7. Council for Exceptional Children. (2013). *What every special educator must know*: Ethics, standards, and guidelines for special educators. Reston, VA: CEC.
- David W. O. (2014). "Unethical Business Practices in U.S. Health Care Alarm Physician Leaders." Special Report: Ethical Debates/Ethical Breaches.
- 9. Grimmett, P. P. and Echols, F. H. (2010). Teacher and administrator shortages in changing times. *Canadian Journal of Education 25(4). Pp 328-343*
- Hosmer, L. J. (2007), "The Institutionalization of Unethical Behaviour." *The Journal of Business Ethics*, 439 –447.
- 11. Hoy, W. K., and Mike, R. B. (2005). *Open schools, healthy schools: meandering organizational climate.* Newbury *Park,* California: Sage Publications.
- 12. Kanu S. I. and Ursula N. A. (2012), Unethical Practices in the Nigerian Educational System, *Interdisciplinary Journal of Contemporary Research in Business*, (ijcrb.webs.com), Vol 4 No 8
- Keith-Spiegel, P., Whitley, B. E., Jr., Balogh, D. W., Perkins, D. V., and Wittig, A. F. (2012). *The ethics of teaching: A casebook* (2nd ed.). Mahwah, NJ: Lawrence Erlbaum.
- Kidder, L. (2010). How Good People Make Tough Choices. Rev Ed: Resolving the Dilemmas of Ethical Living. New York: Harper Collins. p. 63. ISBN 0-688-17590-2.
- 15. Kohlberg, L. (2010), "The psychology of moral development: essays on moral development" (vol. 2). San Francisco: Harper and Row.
- 16. Leke, O. (2009). Ethics and Conflict Management in Nigerian Universities. *International Journal of Social and Policy Issues* 6 (1and2):98-110.
- 17. Lindblom, C. H. (1980). *The science of mudding through*, Public Administration Review, 19:155-169.
- Lyons, N. (2006). *Dilemmas of knowing*: Ethical and epistemological dimensions of teacher's work and development. Harvard Educational Review, 60,159-181.
- 19. MacDo, L. J. (2006), "The Institutionalization of Unethical Behaviour." *The Journal of Business Ethics*, 439–447.
- 20. National Education Association, (2005). Code of ethics of the education profession. Retrieved June 18, 2007, from http://www.nea.org/aboutnea/ code. html
- 21. Nwaka, N. G. (2010) Secondary School Administration in Anambra State Today: Challenges and the Way Forward, *an International Multi-Disciplinary Journal*, Ethiopia.

- 22. Nwaze, C. (2011), *Corruption in Nigeria explored with cases, scams, laws and preventive measures.* Control and Surveillance Associates limited, Lagos.
- 23. Parkay, F. W. (2014). *Becoming a teacher*. Upper Saddle River, NJ: Pearson Education.
- 24. Peretomode V. F. (2012), *Theories of Management: Implications for Educational Administration*, Justice Jeco Printing and Publishing Global, Benin-City.
- 25. Richard V. and Linda M. (2006) "Why Ethics Matters: A defence of Ethics in Business Organizations." *Business Ethics Quarterly*. 6 (2) 201-222.
- 26. Ridley, A. (2008), *Beginning Ethics*. New York: St. Martin's Press.
- 27. Sidhu, K. S. (2007). School organization and administration. New Delhi: Sterling Publishers PVT, Ltd.
- Webb, D. L. (2007). Foundations of American education. Upper Saddle River, NJ: Pearson Education.
- 29. Williams, N., Wilson, J. and Sugarman, B. (1980) Introduction to moral education. Penguin, London.
- 30. Wole A. (2012), *Ethics and professionalism in Nigeria Banking Industry*. CIBN publications.