

ETHICAL DEVELOPMENT OF INDIVIDUALS

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ABSTRACT

Ethical development of the individuals is considered important for all the activities that he undertakes in his life. In establishing effective relationships with the people, which may include his family members, relatives, teachers, employers, colleagues, friends and community members. In performing well in his jobs and functions in educational institutions, employment opportunities and in improvement of living standards, ethics are considered vital. The main purpose of this research paper is to understand the significance of ethical development of individuals. The main areas that have been taken into account include, ethical principles, ways to inculcate ethical practices amongst the individuals, ethical responsibilities to the development of adult learners, ethical responsibilities of the individuals at the workplace, adult individuals principles of self-assessment and areas of development ethics. These areas contribute in highlighting the points that ethical traits are an integral part of a person's life, irrespective of backgrounds, statuses and occupations.

Keywords: *Ethical Development, Individuals, Principles, Responsibilities, Adult Learners, Workplace, Self-Assessment, Development Ethics*

INTRODUCTION

Research conducted in the area of human development have clearly indicated that seeds of empathy, compassion and caring are sown within an individual from the stages of early childhood. The individuals from the initial stage need help and support from the adults to nurture these seeds into complete development. From the initial stage, it is vital for the adult individuals, which mostly comprise of parents to make their children realize that they should care and have concern for the other individuals. When the individuals empathize with others and take responsibilities for others, they are likely to be more contented and successful. These factors will enable the individuals to form better social links and terms with the other people. Forming effective connections with the other individuals are regarded as the key ingredients to pleasure and contentment (Raising Caring, Respectful, Ethical Children, n.d.).

In the present existence, within the workplace and educational institutions, success often depends upon collaborating and communicating with others in an appropriate manner. The individuals possess different natures and behavioural traits. Those individuals who are empathic and socially aware are regarded as better collaborators (Raising Caring, Respectful, Ethical Children, n.d.). Communicating in an effective manner with the individuals around is considered to be one of the primary aspects of ethical development. When communication takes place of an individual with the other people around, such as his family members, relatives, friends, teachers, employers, colleagues and community members, then he is likely to develop ethical traits within

himself, which includes, morality, decency, principles, standards and values. These aspects are considered mandatory for achieving success in all spheres of life.

ETHICAL PRINCIPLES

Important ethical principles that individuals need to recognize at all stages of life, for the purpose of enriching their lives have been identified as follows: (Community-based Participatory Research, 2012).

Mutual Respect –The individuals are required to have mutual respect for each other in all areas, irrespective of their status and background. Whether they are parents and children, teachers and students, colleagues and their employers and so forth. The subordinates are required to show respect to their superiors, on the other hand, it is vital to the superiors too to be respectful towards their subordinates. An individual cannot implement any task on his own, he needs to interact with others, take help and develop mutual understanding. For this purpose, it is crucial, there should be mutual respect amongst the individuals. Mutual respect includes, commitment to agreeing to facts, everyone involved should be prepared to listen to what others are saying and acceptance of diversity. The individuals are different from each other in a number of aspects, such as, caste, ethnicity, religion, gender, and socio-economic background. There should not be any kind of discrimination between them on the basis of these differences.

Equality and Inclusion –Equality and inclusion means encouraging and enabling the individuals from a range of backgrounds and identities. The diverse range of backgrounds and identities regarding the individuals include, ethnicity, faith, class, education, gender, and religion. There are certain individuals in organizations and educational institutions, who experience various kinds of disabilities, such as visual impairments, hearing impairments and so forth. They should be included and made provision of all kinds of information and knowledge. There is a commitment to actively including those people, whose voices have remain unheard. One should oppose and challenge against discriminatory and oppressive attitudes and behaviours and ensuring that all kinds of information, regarding venues and formats of meetings, conferences and seminars, performance of tasks, jobs, operations, functions etc. should be made available to all.

Democratic Participation –Encouraging and enabling all the participants to contribute in a meaningful way to the decision making processes and other aspects of research. It means when individuals of all categories and backgrounds are allowed to share in their ideas and give suggestions. The individuals in the present existence are required to be aware and knowledgeable to the performance of tasks and duties in an appropriate manner. Participation requires skills, interests and collective needs. In addition to these, one should be committed to acknowledging and discussing the differences in the status and power of the individuals and working towards allocation of power and authority in an equitable manner. Common language should be made use of that is understandable by everyone and making use of participatory research methods that build on, share and develop skills, competency, proficiency and expertise.

Active Learning – Learning is regarded to be a lifelong process. An individual learns a number of things throughout his life. Hence, it is stated that learning takes place from cradle to grave. Ethical principles are learned by the individuals from the stages of early childhood. The processes of communication, research, investigation, observation and listening are various areas that lead to active learning of the individuals. In order to implement learning in an effective way, it is vital to ensure that there is time to identify and reflect on learning in imperative areas. The individuals may learn by themselves or take help from others. They may either learn individually or in groups. The individuals should be provided with the opportunities to share their learning with others. One should share the responsibilities for the interpretation of the findings and their implications on the practice.

Making a Difference – Bringing about changes and transformations is an integral part of everyday life. The living conditions of the individuals also do not remain the same throughout and undergoes changes within the course of time. With experiencing changes and transformations in one's life, an individual contributes in making a difference. Changes and transformations within an individual's life comes about with the acquisition of education, getting engaged in employment opportunities, forming new terms and relationships with the individuals, undertaking new projects and assignments and creating positive thinking. Learning and education are considered as crucial areas that generate awareness within the individuals regarding the implementation of daily life activities. The recognition of values, norms, principles and ethics are the areas that make the individual generate his own well-being as well as the well-being of the community.

Collective Action – Collective action means when individuals and groups are involved in working together. When working in collaboration with each other, it is vital to identify the common and the uncommon objectives. They should be supportive and helpful of each other. They should possess the awareness, regarding how to share the power and the resources in an equitable manner and promote social change and social justice. Recognizing and working with conflicting rights and interests expressed by different sections of the community or by different communities is vital. Conflicts and disputes should be resolved in a peaceful manner in order to gain productivity. Teamwork is common amongst individuals in higher educational institutions and organizational structures. Working with other people in most cases prove to be profitable, especially when the individuals are involved in the achievement of common goals and objectives.

Personal Integrity –It is vital for the individuals to be reliable, honest, truthful, decent and trustworthy. These traits will enable the individuals to acquire recognition and appreciation. In the implementation of all tasks and duties, the individuals are required to possess these traits, whether these tasks are related to a person himself or other individuals. There have been number of instances, when individuals do not put into operation these factors in the implementation of their jobs and as a result of which they experience dire consequences. Within the working environment and higher educational institutions, it is vital for the individuals to depict these factors in particularly collection and analysis of data. As within the field, an individual experiences many negative responses, personal integrity of an individual is reflected in not giving up and staying dedicated towards the performance of one's tasks and operations. There are many impediments

that arise within the achievement of goals, but individuals should always stay motivated and inspired towards their work.

WAYS TO INCULCATE ETHICAL PRACTICES AMONGST THE INDIVIDUALS

To inculcate ethical practices amongst the individuals, there are certain ways that are required to be put into practice. These have been stated as follows: (Raising Caring, Respectful, Ethical Children, n.d.).

Work to create caring and affectionate relationships with the children –Whether they are parents, teachers or other family members who are involved in working with children; they are required to create caring and affectionate relationships with the children. When children experience care and affection with the people around, only then they are able to inculcate these traits amongst themselves. These include, fulfilling their physical and emotional requirements, making provision of an environment, where there is stability and security, respecting their individual personalities, listening to their problems and concerns, providing effective solutions, talking about the things that matter and supporting their efforts and achievements.

Being a strong role model, guide and a mentor –The ethical behaviour are learnt by the individuals from their childhood stage by observing the actions of others, whom they are close to and whom they respect. For instance, when he observes his parents or older siblings, sharing their things with others, then he would also acquire an understanding that sharing things with others, is regarded as an imperative ethical trait. The individuals who act as guides and mentors are required to keep a close watch on their behavioural traits. Aspects such as, honesty, fairness, truthfulness, righteousness are important to possess. One should learn to solve the conflicting situations in an adequate manner and control anger and frustration.

Make caring for others a priority and set high ethical expectations –Possessing a considerate, thoughtful and a helpful nature is important for the individuals. Whether in educational institutions or at the workplace, it is important that individuals should provide help and assistance to the other individuals. Setting high ethical expectations is important for the individuals, but they should not incur losses to themselves. For instance, if somebody asks for a loan and it is difficult for a person to provide loan, then they do not have any other means except refusal in a polite manner. One should always be honest in his dealings with others.

Provide opportunities for the individuals to practice ethical traits –The parents and teachers make provision of opportunities for the individuals to practice ethical traits. For instance, if there is a get together at home and people have been invited, then one is required to greet them in a friendly manner, and carry out the hospitality in an efficient manner. Learning to be grateful and caring is like learning to play a sport or an instrument. Opportunities are made available to the individuals on a daily basis to practice the ethical traits, such as, helping a friend with homework, helping parents in carrying out household chores and so forth.

Creating a Social Circle –Social circles of individuals contribute an important part in inculcating ethical traits amongst them. When a person has a social circle, when he has number of friends, whom he interacts with, then he is able to form a caring and a sharing nature. In majority of cases, individuals empathize with and care for the small circle of families and friends. They form this viewpoint that parents have an imperative part to play in enriching their lives, so they have to in return care and support their parents. Social circle enables an individual to learn how to communicate with each other in an effective manner, as way of interaction and getting along with others is of utmost significance in one's life.

Individuals should possess the abilities to be ethical thinkers and positive decision makers within the community –Decision making is an integral part of everyday life. An individual is required make decisions in most cases in his daily life. There are two types of decisions, major decisions and minor decisions. Major decisions are relating to major areas, such as education, employment opportunities, forming marital relationships and so forth. On the other hand, minor decisions are small decisions that take place on day to day basis. The individuals are required to possess operative decision making abilities and skills. They should analyse the pros and cons of all the factors, especially when making major decisions.

Development of self-control and management of feelings –The feelings of anger and frustration are commonly prevalent amongst the individuals. In this way, care and concern for the other individuals are overwhelmed by feelings of anger, envy and other negative feelings. There have been occurrence of incidents, when individuals get angry over some issues. In order to develop ethical traits, it is vital for them to maintain control on the feelings of anger and frustration. The occurrence of conflicts and disputes amongst two or more individuals within the household or educational institution or at the workplace should be resolved in a peaceful manner. When an individual experiences aggression with peacefulness, then he is stated to be possessing an ethical trait. It is also common, one may not be friendly or communicate with each and every person within the community. What is important is one should not possess any negative feelings or communicate with others in an unfriendly manner.

ETHICAL RESPONSIBILITIES TO THE DEVELOPMENT OF ADULT LEARNERS

The educators have ethical responsibilities to the development of the adult learners and these have been stated as follows:

Child Development –It is important to enhance the knowledge and generate awareness amongst the individuals regarding child development. Nourishing the growth and development of the children is of utmost significance and individuals from all backgrounds and statuses need to possess the required information. When the parents inculcate the ethics, norms and values within the mind-sets of their children from the initial stage only then they are able to practice them throughout their lives. There are numerous areas that individuals need to take into consideration when they acquire information about child development. This considered important because, when an individual reaches the stage of adulthood, it is essential for him to recognize the

significance of early childhood care, which they may apply in their lives (Code of Ethical Conduct, 2004).

Home Science –In the field of home science, the major constituents are, food and nutrition, textiles and clothing, resource management, human development, and extension and education. These areas are vital and knowledge about them is regarded as fundamental in daily life activities of the individuals. The individuals are provided knowledge about consuming a healthy and a nutritious diet, wearing proper clothing, as dressing oneself is an important trait of presenting oneself. Management of finances and resources is considered vital and one should make use of them when needed. Individuals who are financially not strong should be careful about utilising resources. Awareness about human development and recognition of significance of education contributes in enhancing the lives of the individuals. Adequate information regarding these areas are essential not only in sustaining the daily life activities, but also in planning for the future requirements. Effective implementation of the practices regarding these areas is beneficial to not only the adult learners but also their family members. For instance, when the children are young, parents plan all these constituents for them and as they grow older, they themselves are able to acquire understanding.

Health and Wellbeing – Health and wellbeing are considered as imperative areas for individuals belonging to all age groups and backgrounds. When a person is young, he may not possess the awareness of looking after his health. When an individual grows older, then he is able to understand how to take care of his health in an adequate manner. Adult learners should be communicated that they should consume a healthy and a nutritious diet, get engaged in physical activities, think positive, do one's work in an operative manner and get involved into effective communication with the other individuals. On the other hand, illnesses, health problems, stress, depression, anger, and possession of negative feelings impedes the health and wellbeing of the individuals.

Taking care of the Elderly Individuals – When a person reaches the age of 70 and above, he experiences numerous health problems and requires help and assistance from others. Vocabulary and word usage begins to decline at the age of 70 years, he may experience hearing impairments, visual impairments, a person may or may not remain ambulatory and need help in the implementation of daily life activities, such as, eating, bathing, dressing, toileting and transferring. The adult learners need to possess adequate knowledge regarding how they would take care of the needs and requirements of the elderly individuals. Elderly individuals often experience loneliness, which is a chronic and a distressful state. In such cases, their children, grandchildren, care givers and other community members are the ones who need to make available to them support and assistance.

Recognition of Cultures and Values – Within the Indian society, cultures and values are regarded to be of utmost significance, whether an individual is wealthy or poverty stricken, whether he is well educated or uneducated and so forth. The behaviour of the individuals towards other people is regarded as imperative aspect that signifies the recognition of cultures and values. The behaviour of a person is depicted in two ways, in the ways of communication and actions

performed. For instance, if a person waits for his turn and gives others a chance, he is stated to possess a helpful and a caring nature, demonstrating any act of helpfulness, consideration and empathy enables an individual to gain respect and appreciation from the other individuals. On the other hand, when an individual communicates with others in a polite, friendly and a sociable manner, when he possess an approachable nature, then too he is able to form a wide social circle and people would take pleasure in interacting with him. The leaders and the directors in organizations are required to recognise cultures and values, so that they are able to achieve the desired goals and objectives.

ETHICAL RESPONSIBILITIES OF THE INDIVIDUALS AT THE WORKPLACE

Workplace of an individual is regarded to be an important area, where he has to possess ethical traits and recognise his ethical responsibilities. The individuals normally stay at the workplace for a longer time period and hence they are required to practice ethical responsibilities and form appropriate terms and conditions with each other. The ethical responsibilities of the individuals at the workplace have been stated as follows:

To provide the individuals with the foundation in the core content areas. These include carrying out one's job responsibilities in an appropriate manner. When the individuals are recruited, it is the job of the employer to provide him training, regarding the performance of the job duties. The individuals need to possess certain skills and abilities that are necessary to render an effective job performance. These skills and abilities are enhanced through provision of training programs, which includes, information about the organization, performance of job duties, methods, strategies, approaches, work timings and other areas that are essential for the individuals to be aware of.

It is vital for the employers and the directors to possess effective leadership skills. The job of the leader is not only to lead the individuals towards the right direction, but also to implement the managerial functions of planning, organizing, directing, recruiting, and controlling. Every organization has certain rules and regulations and approaches and strategies are required to be implemented to achieve the desired goals and objectives. Leadership skills also include listening to the problems and grievances of the employees and devising adequate solutions. The leaders need to be efficient in the decision making processes and also consult their employees in obtaining ideas and suggestions that may be workable towards the well-being of everybody.

The individuals at the workplace, irrespective of their backgrounds should be informed of the factors such as, honesty, discipline, diligence, resourcefulness, conscientiousness, and morality. It is important for the individuals to practice time management in an appropriate manner. They are required to create a balance between household and work. The workplace usually have work timings, the individuals are required to come to work on time and leave work in accordance to the time. In some cases, they are required to carry out their job functions in accordance to the timings, for instance, completion of an assignment or a project within a specific

time. In some cases, completion of work requires individuals to work overtime. To perform one's job duties in an adequate manner, it is vital to implement time management.

Confidentiality should be honoured at the workplace. Information about one person is not normally shared with the other persons. The adult individuals, when they get engaged in employment opportunities, usually are aware of the fact that they have to put into practice the traits of morality, truthfulness and uprightness with the individuals, whom they are working with, they are their superiors, subordinates and colleagues. In some instance, there may be occurrence of a conflict or a dispute between the individuals, and the matter may be reported to the employer. The employers deals with such cases, based on the issues and matters involved, but it is important for them to honour confidentiality.

There are numerous areas that an individual learns when he is employed. Employment opportunities make provision of skills and abilities amongst the individuals, so that they get well-prepared to face the challenges of life. The performance of all kinds of jobs, require the individuals to communicate with each other. Effective communication is a comprehensive area, it involves speaking, listening, responding and giving feedback. When individuals are involved in communication processes with each other, whether written or verbal, they are required to take into consideration, politeness, decorum, civility and respect. The implementation of these ethical traits will enable the individuals to retain their jobs and form efficient relationships with the colleagues, superiors and subordinates.

One should be accurate and truthful when one is making provision of any information, whether it is communicated orally or it is in the form of an assignment or a project. The performance of job functions entirely depends upon the honesty, and reliability of the human resources. Profitability and productivity is incurred on the basis of precision and correctness. Within the organization, there are numerous information that are required to be communicated. When the performance appraisal of the employees take place, they should be given accurate feedback. Accurate feedback will enable them to identify their weaknesses and implement measures, either on their own or with the help of their supervisors to improve upon those weaknesses. The traits of accuracy and truthfulness will always be beneficial to the individuals in the long run.

Social values associated with modernism and enlightenment are being widely challenged within the society and education and training of the individuals is becoming more instrumental and a market commodity (Tobias, n.d.). To enhance productivity and the performance of the individuals within the organization, the use of innovative strategies and methods, and technology are considered vital. In the present existence, the usage of technology and other innovative methods have enhanced the performance of the individuals. Though, there have been individuals, who are not able to understand how to make use of technology. The acquisition of training and practice lead to development of skills and abilities amongst the individuals, regarding usage of technology. Innovative methods and technology have made the implementation of tasks manageable.

One of the most important areas is professionalism. The individuals at all levels in the hierarchy of the organization are required to be professional in their conduct. Professionalism is a factor that is depicted in a variety of ways. The individuals are required to be professional in their way of communication, in the implementation of job duties, in carrying out activities, in the organization of seminars and workshops, and in dealing with issues and problems. Professionalism is to ensure that practitioners are stimulated to reflect on the common practice related dilemmas within the course of their initial and continuing training (Tobias, n.d.). Individuals are required to work on the enhancement of their professionalism on a continuous basis.

ADULT INDIVIDUALS PRINCIPLES OF SELF-ASSESSMENT

The inculcation of ethical traits amongst the individuals require the implementation of the principles of self-assessment. The principles of self-assessment of the adult individuals enable them to identify their weak areas. Upon identification of the weak areas, they either themselves or in consultation with the other individuals, such as their supervisors, colleagues, employers or family members, or friends devise solutions. The self-assessment can be used to examine the training practices, whether they are appropriately organized or some kind of improvements need to be made. The principles of self-assessment have been stated as follows: (Morris, 2008).

It makes provision of learning principles that are consistent with the best practices of the adult individuals and that is in accordance to the needs, learning styles, cultures and stages of development. Every individual is different from the others in natures, attitudes and behavioural traits. On the basis of these differences, they adopt different learning styles, whether it is the learning of ethics or other areas and undergo various stages of developments. There are individuals, who are able to learn best by listening to others, some learn by reading techniques, whereas others learn by writing.

When an individual is going to take a test, or display his work to his supervisor, then it is vital he should be honest and truthful. There are some individuals, who do not depict honesty while taking their exams, they may consult others, as a result of which they have to experience dire consequences. Whether an individual is well-prepared or not, he is required to communicate with the other individuals, truth and factual information, whether in educational institutions, workplace or home. Honesty, truthfulness, righteousness and accuracy in work and performance makes an individual to inculcate ethical traits in an appropriate manner.

Every individual, from the stage of early childhood to an elderly person, aim to depict competency and proficiency in his performance. Self-assessment enables an individual to identify his levels of competency, proficiency and capability. These traits need to be enhanced on the basis of the job performance of the individuals. For instance, if a person is a home-maker and is involved in the implementation of the household chores and looking after the family members, then it is vital, she should possess adequate knowledge regarding these areas. Teachers should possess efficient knowledge of the subjects that they are teaching, how to deal effectively with the students and other staff and performance of other tasks within the educational institutions. Low

rank in self-assessment does lead to disappointment amongst the individuals. They experience down-heartedness and negative thinking. It is vital for the individuals to not lose spirit upon experiencing low self-assessment and implement efforts to make improvements.

Adult individuals have number of responsibilities, they have to take care of their family members, household requirements and work. This in some cases, overwhelm them and put pressure on them. In some cases, one of the areas faces a setback, either their work does not get performed in an adequate manner, or children or other family members face rejection or they are unable to meet the household requirements. In such cases, it is not possible to give up anything, because all the above stated responsibilities are important. The individuals should manage the implementation of the tasks in an appropriate manner, perform one task at a time and do well.

Additional support is required for the adult learners, when they have large number of responsibilities. For instance, working individuals may have small children as well as elderly family members. In such cases, they hire care givers so that management of their work takes place in an appropriate manner. When individuals at a later stage attend educational institutions or training centres, they may find learning difficult, in such cases, they have to form their mind-set and be wholeheartedly dedicated towards learning. Obtaining help and assistance from the other individuals, such as teachers, fellow students or parents may be beneficial to them. On the part of the individuals, it is vital that they continuously practice the exercises and concepts. The individuals themselves have to work hard towards the improvement of their self-assessment skills.

In the case of self-assessment, basically the individuals are required to identify their strengths and weaknesses. There are positive points in all the individuals and negative points. Positive points should always be emphasised upon and one should continuously practice them. For instance, it is positive to possess a caring and a helpful nature. Individuals should always care for and help people who are in need. On the other hand, it is negative to lose temper and get aggravated on trivial issues. The individuals who possess this kind of nature, need to formulate measures to control anger and frustration, they can do this either on their own or take guidance from experts. This kind of nature would impose detrimental consequences in the long run. Identification of areas is important that need improvement in the case of self-assessment.

AREAS OF DEVELOPMENT ETHICS

There are number of areas within the lives of the individuals, where they are required to implement development ethics. These have been stated as follows:

Education – At all levels of education, individuals are required to implement ethics. For instance, when a teacher tells the students within the classroom that they need to learn the concepts first and then need to write down the points in their notebooks, without looking. Then students have to be honest with themselves and do as told by the teacher. In university education, when the students are involved in working on any project, then they are required to be honest in data collection and analysis. The implementation of ethical traits in the field of education will be beneficial to the students, more than anyone else. In the field of education, students are required

to interact with each other and take help, especially regarding the understanding of difficult concepts. They are required to communicate with each other accurate information, lend notes and attempt to solve each other's problems. The teachers and the staff members are required to be helpful and co-operative towards the students as well as each other.

Employment Opportunities – There are various kinds of employment opportunities, in which the individuals are required to be honest and truthful with themselves and others. They should always report to their employer fair and accurate information, be honest in the performance of job duties, recognise their responsibilities and possess the traits of diligence, resourcefulness, and conscientiousness. Within ones employment, one of the imperative areas is communicating and collaborating with each other in a decent and a respectful manner. In case an employee is on leave, his colleagues should keep him updated about the vital areas that have taken place within the workplace. In most cases, jobs are demanding and make the individuals work long hours, hence, they should not lose patience and be dedicated towards the performance of their job duties.

Home Environment – Within the home environment, there are joint families and nuclear families. Joint families are the ones, when two or more nuclear families reside under the common roof. They have large number of family members and they are required to establish mutual understanding and ethical traits amongst each other. On the other hand, nuclear families consists of husband, wife and their unmarried children. Within the home environment, individuals need to implement ethical traits, by being helpful, supportive, accommodating, courteous and respectful towards each other. These traits will establish a close relationship between the family members, as family is the first institution that creates the foundation for the development and advancement of an individual. A person acquires awareness of the ethical traits, first of all within his family. When any conflict or a disagreement takes place between family members, it is disappointing, hence, to inculcate ethical traits in an appropriate manner, the individuals are required to establish effectual relationships with their family members.

Community – When a child reaches the age of four, he begins to understand that beyond his home also there is a world, which he has to recognize and acquire an understanding of. Community and neighbourhood is regarded to be an area which is accessible to the individuals immediately. It is vital, he should collaborate with the members of the community and establish mutual understanding. The community members in most cases are helpful towards each other, for instance, assisting each other in the preparation of meals, taking care of the children, when parents are not around, making provision of articles and so forth. Helpfulness and co-operation are regarded to be ethical traits amongst the members of the community.

Economic Development – Finances are regarded to be imperative aspects that are vital for every individual to sustain his living. Irrespective of the educational qualifications that the individuals have acquired, they all look for opportunities to enhance their financial positions. The areas of progress, economic development, transformation, and liberation (Crocker, 2004) require an individual to form ethical traits. Ethical traits are considered imperative areas to lead to progress and development of the individuals. These will enable the individuals to adopt the path

of honesty, righteousness and truthfulness to enhance their living conditions and generate awareness regarding how to make use of the finances in an efficient manner.

CONCLUSION

The ethical development of the individuals contributes in inculcating within them the essential abilities and qualities that are necessary to enrich one's living. These include norms, values and principles. An individual is required to implement ethical practices not only at home, but also in educational institutions, employment opportunities, community, and towards leading to his overall development. The individuals need support and assistance from others during all phases of life. Therefore, establishing effective communication, decorum, decency, politeness is regarded as the fundamental traits. Other ethical traits include, truthfulness, honesty, reliability, accuracy and righteousness in the performance of one's job duties, whether it is an educational institution or an organizational structure. The occurrence of conflicts and disputes are common in all areas between two or more individuals, therefore, ethical principles make provision of information amongst them regarding how to resolve the conflicts and disputes in a peaceful manner.

The implementation of ethical practices in an appropriate manner, does contribute towards the well-being of the individuals. It is up to the individuals to understand and acquire knowledge of all the principles. There are number of individuals who do well in their careers and prosper in their lives, the main reason is, they have acquired adequate understanding about ethical practices. On the other hand, there are individuals who abstain themselves from the ethical practices and as a result experience dire consequences. Therefore, in order to do well in every aspect of one's life, it is important for the individuals to understand and practice ethical principles.

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