



Ethical views of micro-enterprises delivering project and asset management services in west-central Scotland

Ethical views of
micro-enterprises

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Abstract

Purpose – There is little in the way of research on ethical views on the project and asset management sides of the construction industry, and an absence of work on micro-enterprises. This paper seeks to build material in this area aimed at establishing micro-enterprise views on ethical issues.

Design/methodology/approach – Micro-enterprises, operating in west-central Scotland, engaged in a series of questionnaires and case studies. The questionnaires, issued to 300 businesses, sought views on four main thrusts within the ethics arena and responses received were expanded through case studies on three businesses.

Findings – The research findings indicate that a range of ethical considerations are important to micro-construction enterprises. However, no one single ethical viewpoint was found to be dominant and variation was evident in management attitudes based on age, experience and education. The wider business community may take heart from the view that the micro-enterprises were law abiding, and so reinforce in the public's view that they are sound businesses to deal with.

Research limitations/implications – The research was limited to a single geographic region, within one country: expansion to cover the full country and at the same time replication in other countries would provide a broader and more wide ranging view of the underlying stance on ethical issues.

Originality/value – This paper is the first that specifically targets micro-enterprises in the project and asset management spheres and sets out findings that are useful to practitioners and researchers who are trying to evaluate the underlying premise by which micro-enterprises operate.

Keywords Ethics, Project management, Small businesses, Construction management, Scotland

Paper type Research paper

Introduction

Webley and More (2003) put forward the view that companies who display clear commitment towards ethical conduct are more likely to consistently outperform companies that do not display ethical conduct. Similarly, Black (2007) argues that not only is ethical behaviour in business life the right thing to do in principle, i.e. it reinforces a view of robust corporate responsibility, but businesses are demonstratively better off, financially, for having done so.

Fewings (2008) emphasises the importance of ethical behaviour in business operations and although there has been a growth in the study of ethical issues in the general business environment, there has been scant attention paid to these questions in micro-construction enterprises (Quinn, 1997; Sommerville and McCarney, 2003). Spence (1999) and Spence and Lozano (2000) sum up the general issue by noting that small firms have a multitude of idiosyncrasies that must be explained, and links made between these idiosyncrasies and potential ethical issues.



What are business ethics?

Business ethics can rightly be viewed as a form of applied ethics aimed at examining a range of ethical principles and moral or ethical problems. These may arise in the everyday business environment or in other situations. Business ethics apply to all aspects of business conduct and are relevant to the conduct of individuals within the business, and the business as an entity in its own right. Business ethics examines questions of morality, and right and wrong, arising in the context of ongoing business practices and demands that the business examines its behaviour towards both the internal and external environments. It takes into consideration morality, ethical reasoning, and the application of ethics. In the 21st century, the demand from construction clients for more ethical business processes and actions is growing. Also, pressures for the application of business ethics are being exerted through enactment of a range of new public initiatives and laws.

Business ethics, as a concept, has come to mean a variety of things to various people, but in essence it is about coming to terms with what is right or wrong in the workplace and doing what is right. An ethical approach is critical during times of fundamental change – times such as those now faced by many construction enterprises. The drive for sustainable construction and assets means that we must embrace the change forces and embed them in our everyday practices. In times of such fundamental change, values, and practices that were previously taken for granted, may now become questionable. Consequently, there may be a lack of a clear moral compass to guide enterprise leaders through what appear to be daunting and complex dilemmas about what is right and/or wrong. By focusing attention on ethics in the workplace, we sensitise managers, leaders, and staff as to how they should act. Perhaps most importantly, by focusing attention on ethics in the workplace we help to ensure that those managing the micro-construction enterprise retain a strong moral compass in times of change, crises, and confusion.

Many people may suggest that business ethics, with its continuing connotation with “doing the right thing”, only asserts the obvious, i.e. be good, do not lie, and so business ethics may not be given the attention, nor taken as seriously as it should be. In times of stress and strain, many of us may tend to let the underlying principles, of the obvious, slip from our grasp. Consider if you would, potential ethical problems that construction managers must deal with on a daily basis, such as conflicts of interest, wrongful use of resources, mismanagement of contracts, and agreements, etc. Added to this we also have potential ethical dilemmas arising from illegal, unethical, or questionable practices of individual managers or organisations. Much of this attention to practice focuses on the larger organisations and tries to drive from the large down to the micro. In the project and asset management arena, we tend to deal with a considerable number of small-medium enterprises; hence the need to consider the ethical perspectives of the largest number of businesses operating within the broad construction industry: the micro-enterprises.

Ethical perspectives and enterprise behaviour

Reviewing the prevailing business ethics literature allows identification of four dominant ethical perspectives: idealist, utilitarian, deontological, and virtue ethics, as shown in Figure 1. Idealism includes religious and other beliefs and principles; utilitarianism is concerned with the consequences of actions; deontology is rule- or duty-based ethics; and virtue ethics is concerned with individual character. Perhaps the most influential factor determining behaviour, when faced with an ethically sensitive

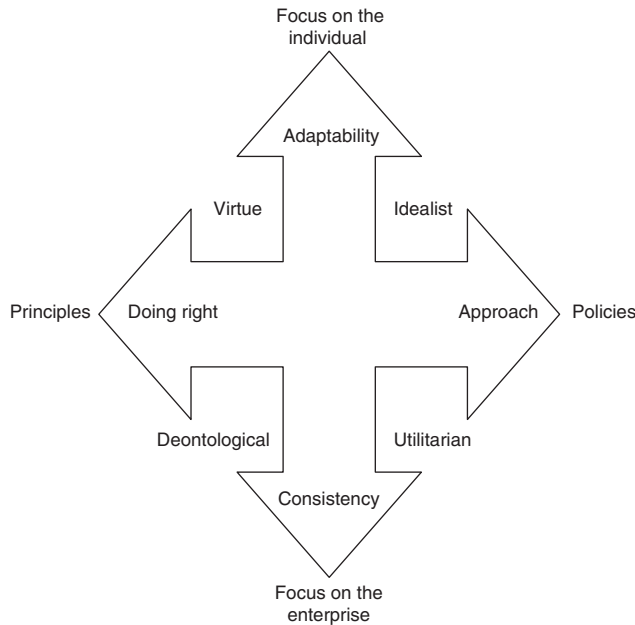


Figure 1.
A skeletal framework of
ethics approaches (after
Fisher and Lovell, 2006)

business issue, is personal ethics. To understand why an individual resolves an issue in a particular way, we must determine the predominant ethical perspective that guides their thought. The research therefore sought to explore the underlying values of micro-construction enterprises as the best starting point for consideration of how attitudes might affect behaviour.

A detailed literature trawl through a range of international journals disclosed a relatively small number of articles that specifically address ethical issues in small businesses (e.g. Russo and Tencati, 2009), but the search did locate several pieces of work into corporate social responsibility and broader aspects of ethics, in micro-enterprises, e.g. Vitell *et al.* (2000); Taylor (2001); and Nelson (2004). The paucity of material on micro-enterprises and specifically project or asset management-orientated businesses, and ethics, drove this research on ethics in these micro-construction enterprises.

Why micro-construction enterprises?

Micro-enterprises, businesses with less than nine people, make up some 91.8 per cent of the non-financial business sector in all EU countries and in excess of four out of every five enterprises in the UK is a micro-enterprise, and they account for some 89.9 per cent of all enterprises within the UK construction industry (ONS, 2010). It may be argued that this pattern of industry structure is replicated worldwide and as such, the delivery of projects and the servicing of built assets inevitably relies on the existence and operation of the micro-enterprises (any detailed analysis of supply chains operating within the industry (e.g. Vrijhoef and Koskela, 2000), shows that ultimately the delivery of the actual work tasks gravitates to the micro-enterprises, as sub contractors). The micro-enterprises are economically significant and strongly entrepreneurial, and their directors/managers exercise significant levels of control

over the values their businesses enact. Vyakarnam *et al.* (1997) note that when considering small businesses generally, personal and business ethics are likely to be very closely aligned.

Objectives of the work

The first objective of the research was to examine the relative importance of different ethical perspectives on running a micro-enterprise and, in particular, micro-construction enterprises. Previous works have not attempted to determine which ethical perspectives most closely reflect the values of these very specific construction enterprises. The second objective was to explore the micro-enterprise owners' and staff views about key business issues arising from ethical standpoints through original field research. Concentrating on micro-enterprises permitted a highly focused study that avoided the problem of generalising about small business when accepted definitions of small range between 0 and 249 employees (EC, 2003).

Characterising micro-enterprises

In general, most enterprises are placed within specific cohort such as "small to medium enterprises" (SME's) or "large" enterprises. Often these groupings are based on measures of their quantitative and qualitative characteristics. The quantitative view, being based on a range of criteria including: employment levels, turnover value, and asset size; and the qualitative groupings being based on description of measures surrounding ownership or control of the business. The European Commission see micro-enterprises, quantitatively, as enterprises that employed fewer than ten individuals and whose annual turnover or annual balance sheet total did not exceed two million euros (€): an SME being an enterprise that comprises up to 249 souls, had an annual turnover of up to 50 million euros (€) and, had a balance sheet value worth up to 49 million euros (€). Within construction, some clarity on the qualitative definition of a small enterprise was provided as far back as the Bolton Committee (1971). However, it must be emphasised that the Bolton Committee perceived size as being relevant to sector, i.e. what is large in the built environment arena may be, when compared to other industries, considered small relative to these other sectors of industry. The truest micro-enterprise is of course the enterprise that comprises a sole trader: in the Great Britain construction industry in 2009, there were 71,960 such enterprises, around 43 per cent of the total number of all micro-construction private contractors (ONS, 2010).

This then hints at a rather paradoxical situation where we may have firms at either end of the SME spectrum; that is the number within ranging from one to 249 people, but the enterprises are placed in the same broad grouping but with very little in the way of robust rationale for doing so, other than quantitative measures. The reality of the situation appears to be devoid of a clear logical rationale for such aggregation and Goss (1991) and Greenbank (2001), advocate that the broader aggregation fails to recognise that the SME has characteristics that clearly differentiate it from a micro-enterprise. This rather erroneous situation has been flagged by Sommerville and McCarney (2003) where they suggest that the aggregation of micro-construction enterprises within the SME cohort may well do them a great injustice. Kumaraswamy *et al.* (2005) note the effect of drive after drive within the industry, to promote harmonious relationships, but without any really long-lasting effect.

Construction industry reviews delivered in the UK, e.g. Banwell (1964); Latham (1994); Egan (1998); and Fairclough (2002), sought to review prevailing

practices and inform the development of policies that bring about change within the industry, but they have perhaps unwittingly ignored the micro-enterprise context. Micro-enterprise operators exercise a high level of personal control over their businesses and tend to be highly entrepreneurial. The entrepreneurial nature of micro-enterprises is reflected in their diversity: many micro-enterprises in the wider built environment arena are highly sophisticated entities such as software developers, architects, project managers, asset managers, surveyors, and other professionals.

Methodology

The instrument developed and used to survey the micro-enterprises was underpinned by previous research in business ethics undertaken by a range of authors including Grünbaum (1997), Quinn (1997), and Dawson *et al.* (2002), with the current focus on director/owner and staff attitudes.

The questionnaire contained two parts: a set of questions aimed at discerning if there was any dominant set of values that apply to the micro-enterprises, and a radar diagram seeking to establish the respondents' views on ethical issues that affect business practice. The set of questions asked respondents to indicate the importance of 16 items (as shown in Table I) in influencing the way they ran their business using Likert-type scales, with options available to the respondent ranging from "strongly agree (1)" to "strongly disagree (5)": a neutral option was also available. The questions are developed from work undertaken by Grünbaum (1997) who shows the need for instrument design that includes "both general questions on the attitudes of the respondents towards business ethics as well as questions pertaining to how the respondents perceived certain basic ethical dilemmas" (Grünbaum, 1997, p. 453). Quinn (1997), who suggests that "from the perspective of decision theory and the relationship between ethical judgements and ethical actions, the study of owner/managers of small businesses is a good place to start as it is less complicated by other factors than is a similar study among managers in larger organizations", although we are given little in the way of definition of the term "small"; and Dawson *et al.* (2002), who focus on ethical issues identified as significant in the small business and ethics literature.

1	Businesses acting according to the law, always act morally?
2	Large businesses are fair in their dealings with small businesses?
3	Ethical behaviour is more important to small than to larger businesses?
4	My business decisions are separate from personal moral decisions?
5	In business, I cannot afford to deliberate on moral issues?
6	People in business must have integrity?
7	The consequences of my actions for my business are important?
8	Law sets out what is right and wrong, and I always follow the law?
9	The personal values of a potential employee are important?
10	My general views and ideas about human rights are important?
11	Other rules and regulations are only for guidance?
12	The personal values of my customers are important?
13	My religious or spiritual beliefs are important?
14	The consequences of my business actions for others are important?
15	My employees' religious or spiritual beliefs are important?
16	Breaking the rules cannot be avoided?

Notes: Questions developed from Grünbaum (1997), Quinn (1997), Dawson *et al.* (2002)

Table I.
Response questions

The questions drive at each of the four approaches identified in Figure 1, i.e. deontological, idealist, virtue, and utilitarian. Each approach was allocated four questions seeking to elicit deep responses to the underlying issues and challenge the respondents, so ensuring a true reflection of their intrinsic views. The radar diagrams took the main themes within the questionnaires and translated them into arms that sought views on abidance to law, how they did business, beliefs and business values.

A total of 300 questionnaires were distributed to the micro-enterprises, operating on a range of projects and asset management regimes, during late summer 2009: returned questionnaires that were useful were completed by 60 micro-construction enterprises, yielding a response rate of 20 per cent, (ten each of electricians, plumbers, bricklayers, joiners, painters, and fire protection specialists) all operating in west-central Scotland (which perhaps poses issues in terms of culture, legal practice, contract law, and social differences): the contact list had been generated through a combination of Experian (a commercial database provider), Glasgow Caledonian's Centre for the Built Environment (a consultancy unit), and Yellow Pages (phone company), databases. Table II outlines the characteristics of the responding micro-construction enterprises. The companies were active both in new build projects and asset maintenance contracts.

The questionnaire items, while limited to only four questions on each area are nonetheless, designed to be representative of the four main ethics approaches and are given equal numbers of questions on deontological orientation, idealism, utilitarian, and virtue views.

As outlined earlier, the second instrument issued to the businesses comprised radar diagrams (as shown in Figure 2) that sought to ascertain micro-enterprise views on a range of practice issues that have an ethical focus and that have been identified as significant in the small business and ethics literature. These radar diagrams ask the business to contemplate where they lie in relation to the vertex and axis points shown in Figure 1, with each of the radar arms being allied to the main approaches identified in Figure 1.

The radar diagrams asked respondents to indicate their preference, on each arm of the radar diagrams, to a range of statements following Likert-type scales: the full set of

	Category	Number	Percentage
Age of business	0-5 years	12	20.0
	6-10	24	40.0
	11-15	12	20.0
	16-20	8	13.3
	21 +	4	6.6
Total revenue	< £68,000	8	13.3
No account taken of "Black" revenue	£68,001-£100,000	28	46.7
	£100,001-150,000	22	36.7
	> £150,001	2	3.3
Number of employees	0	21	35.0
	1-4	11	18.3
	5-8	28	46.7
Status of enterprise	Sole trader	21	35.0
	Partnership	4	6.7
	Limited company	35	58.3

Table II.
Characteristics of the
responding enterprises

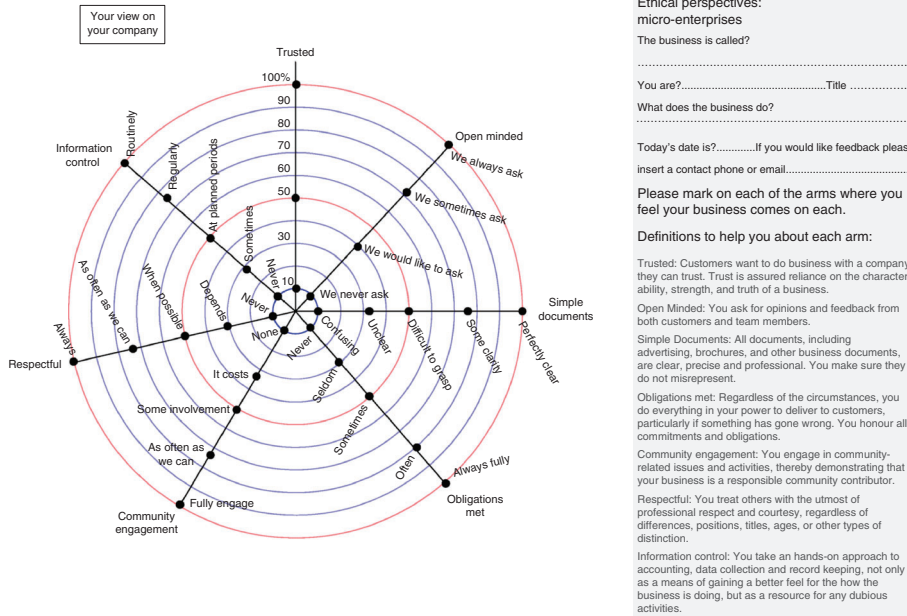


Figure 2.
Ethical view of the business itself

results from the radar diagrams will be considered in a later paper; a selected few being opened in this work, to expand on practice issues that arise from the ethics questions.

Results and findings

The results arising from analysis of the responses were subjected to a range of statistical tests and a summary of the results, and findings are presented in a fashion that seeks to accommodate a broad readership. Essentially, the prevailing dominant ethical factors were determined by comparing means of the items that are representative of the different ethical perspectives (as shown in Table III).

The results shown in Table III have been arranged such that individual question means are exposed alongside their grouped means. From Table III, we can see that for each individual question the respondents gave views that tended to be not too far away from, and be supported by, the group mean. The group means were deontological (*D*) = 3.1, utilitarian (*U*) = 3.1, virtue (*V*) = 3.3, and idealist (*I*) = 3.4. In general, the view could be taken that the overall responses were close to the neutral point. However, if we consider the means for each individual question then some interesting views appear.

The responses to the questions set for deontological (*D*) factors (questions 1, 8, 11, and 16) show that each of the four questions had individual means ranging from 2.9 to 3.4 (with the group mean being 3.1). The mean value for the question specifically related to “following the law” (question 8, mean = 2.9) suggests that the respondents did in fact agree with the statement that they follow the law. Also, they agreed that companies following the law could be seen as companies who were acting morally. This is given support by the corollary question 16on whether breaking rules could not be avoided: which they tended to disagree with. The inference to be drawn is that as responsible corporate entities, they saw the boundaries of legal and illegal actions.

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	Question	Mean	Group mean
<i>D</i>	8	2.9	
	1	2.9	
	11	3.1	3.1
<i>U</i>	16	3.4	
	14	2	
	7	2.3	
	3	3.9	3.1
<i>V</i>	2	4	
	6	2.8	
	4	3.2	
	12	3.3	3.3
<i>I</i>	9	3.7	
	5	2.4	
	13	3.4	
	10	3.9	3.4
	15	4	

Table III.
Mean response and groupings

Notes: *D*, deontological; *U*, utilitarian; *V*, virtue; *I*, idealism

Of the questions relating to utilitarian views (question 2), which considered dealings between large and small companies, produced one of the largest disagreement scores. The micro-enterprises disagreed with the view that large businesses are fair to small businesses, and yet they saw (question 3) that ethical behaviour is important to large businesses. They agreed that the consequences of their actions (questions 7 and 14) were important for the business and those they contracted/operated with. In a project and asset management sense, this then drives at how we form contractual and business relationships for successful client delivery.

The questions relating to virtue (questions 4, 6, 9, and 12) produced results, which suggest that the micros consider integrity to be an important issue but at the same time were not concerned about the personal values of employees. Further, they disagreed with the question on customer personal values (question 12, mean = 3.3). The mean for question 4, (3.2), relating to decisions, suggests that they disagreed with the view that their personal decisions were separate from their business ones. This view would reflect in the way the business would then operate, when contracted, in asset management and/or project delivery.

When questioned on issues surrounding idealism, the group mean score of 3.4 was the highest and suggests that they disagreed with the underlying questions. The individual question responses show that the greatest disagreement, for all questions, was for the question relating to employees' religious beliefs: the businesses saw the issue as being an area they felt strongly enough about to give it a clear four on the scale. The respondents did agree that they had little time in business to contemplate moral issues (question 5, mean = 2.4), the pressures of everyday business presumably taking precedence. They further compounded this view by disagreeing with question 10; seeing that their general views and ideas about human rights were not important. This may appear at odds with earlier discussions, but the matter may be clarified by considering the employment, legal, and contractual frameworks, which surround how they actually operate as business entities. These business environment frameworks tending to subdue earlier views on moral action and there being a perceived need to act within the law.

The responses to radar diagrams showed some interesting tendencies regarding meeting obligations, community engagement, information control, and simple documents. In the case of meeting obligations, the majority of the respondents, based on treating the radar diagram response arms as Likert scales with the respective points as numeric values having the centre as 1, saw the average response as being 3.6: the attainment of obligations falling between “sometimes” and “often” met. Few of the respondents (8 per cent, 13 per cent) returned replies saying that obligations were always fully met, which would appear to be at odds with an industry sector that is regularly in contact with a broad range of supply chain members, and these supply chain members are empowered regardless of the circumstances to do everything possible to successfully deliver to customers.

When responding to issues on community engagement, i.e. they engage in community-related issues and activities, thereby demonstrating that their business is a responsible community contributor, some 36 respondents (60 per cent) suggested they engage with the community “as often as they can”, demonstrating a strong drive to actively return value and worth to the community that the project and the asset are located within. None of the respondents indicated that they thought community engagement cost: rather, they saw it as adding positively to their business development.

When reviewing responses to simple documents, i.e. all documents, including advertising, brochures, and other business documents, are clear, precise, and professional, and they make sure they do not misrepresent. However, the overall responses for this area tended to cluster just below “some clarity”. Given that the industry has been around for some time; that there is legislation that directly affects how we represent material facts, and that professional approaches have been developed over a considerable period of time, it would have been expected that the documents were seen to be clear, precise, transparent, and readily seen as representing the facts. An in depth follow-up interview, with one of the organisations, returned comments suggesting that documentation was often deliberately vague to obscure issues that might have led to conflict and also to prolongation of the effort directed at resolution of matters.

The issue of simple documentation on projects and within asset management also links to how the organisations took control of information relating to the project or management of the asset: due to the size of the businesses, many (60 per cent) expressed views that hands-on approaches to accounting, data collection, and record keeping were important not only as a means of gaining a better feel for how the business was doing, but also as a resource to better understand any dubious practices that may be highlighted. This may go some way to explain the strong moral and ethical stances discussed earlier.

Given the range of responses, it seemed appropriate to go back to the responding enterprises and delve into matters arising from the responses, to seek clarification on a number of issues. Accordingly, three enterprises were randomly drawn from each of the stratified population layers (focusing on employee groupings) i.e. one each from the 0, 1-4, and 5-8 employee groups: case studies were then executed on these three micro-enterprises.

Case studies

Particular aspects of the responses to the questionnaires on community engagement, documentation, and data collection were explored further through a series of three case

studies (see Table IV): all staff within the three organisations interacted within the cases. The micro-enterprises comprised: a sole trader (plumber) on a wide range of projects all valued at less than £100,000; a group of bricklayers who operated as a limited company, operating on commercial redevelopments; the maximum project value was £4.7 million, with a duration of 21 months. Other projects they were engaged on as part of the supply chain tended to be worth circa £1 million, lasting between eight and 15 months; all the staff are trades qualified, with only one degree holder. And a firm of electrical contractors (a limited company) working primarily as part of the supply chains on a broad range of projects each valued at less than £500,000.

Engagement with others within the community was seen by the companies as being important in terms of ensuring they understood what the broader communities were being driven by and also the upcoming key issues likely to have an impact on the business. The three micro-enterprises each scored that they engaged “as often as they can” on the radar diagram shown in Figure 2, confirming the earlier view. When quizzed about documentation, the micro’s were clear in their views that there were numerous instances where the documents were designed to force the micro’s to seek clarification and expansion on material within the document. This issue also impacted upon data collection and information control. The micro-enterprises were unanimous in their view that the degree of information required for compliance with legislative bodies meant they spent a considerable proportion of their time processing data and passing this on to others, which added little to the general effectiveness and efficiency of the business operation. They also felt that some project managers tended to become “blind” to the micro-enterprises and see only the major players in the supply chain – negating the fact that it was the micro-enterprises who actually ended up delivering the various tasks.

Conclusions

This research looked at a small part of the project delivery and asset management sector of the construction industry, attempting to ascertain the underpinning ethical values of micro-construction enterprises by examining the relative importance of different ethical perspectives. The findings showed that there is no single dominant ethical perspective: of the four ethical views considered.

The strongest agreement came on the question relating to the consequences of their business actions on others: a score of two showing their agreement with the statement. This has significance for project and asset managers, since it demonstrates that the

Micro-enterprise	Type	Nature of work	Number of employees	Project value
Plumber	Sole trader	Operating as a “jobbing” specialist on a wide range of projects	0	< £100,000
Bricklayers	Limited company	Operating on construction projects centred around commercial re-development	4	Maximum, £4.7 million
Electricians	Limited company	With seven employees, working primarily as part of the supply chains on a broad range of projects	7	< £500,000

Table IV.
Case study organisations

micro-enterprise owners have embedded knowledge of what their actions are, and the impacts of these actions. The project and asset manager then perhaps has an opportunity to place significant responsibility on the shoulders of the micro-enterprise given that they will clearly see the consequences of what they are doing and its importance in the overall supply chain and drive for delivery: the micro-enterprises can be utilised as forces for objective attainment. The strongest disagreement came on the questions relating to employees' religious beliefs which may appear to be somewhat at odds with an understanding of what many religions teach in terms of moral actions and ethical behaviour: perhaps the micro-enterprises were being driven by the need to act "politically correct" in their dealings with employees but failing to grasp the underlying significance of various aspects of someone's religious beliefs that may actually enable enhancement of the business delivery. Being politically correct is one thing, but actually winning the hearts and minds of the employees within the micro-enterprise clearly takes more than simply following or adherence to normative positions.

For those acting as project and asset managers, who indicated that they followed the law and agreed that companies following the law could be seen as companies who were acting morally, then there may be the suggestion there is considerable scope for reinforcing this view with potential clients. It is clear that some clients would only wish to deal with companies who are seen to be "moral" in their actions and yet as an industry, we do not proclaim our moral bearing with much force. Respondents tended to disagree with a proposition of whether breaking rules could not be avoided. So we may argue that these enterprises are, or can be, generally moral and law abiding. Project and asset managers can thus be more confident in including these micro-enterprises within their supply chains and working together towards a law abiding service delivery.

The findings from the research suggest that there is concern about the fairness of large businesses in their dealings with micro-enterprises: even though that in some countries legislation exists which should have made this matter a point of no real concern. The EU and UK politicians and legislators often voice their recognition of the importance of micro-enterprises to economies in general; it therefore becomes imperative that the expressed concerns of the micro-enterprises are considered. Legislation has been enacted within the UK, but at an industry level we need to make our dealings with micro-enterprises transparent and clearly seen as being fair. This may mean the introduction of enforceable charters that not only set out how we will fairly deal with the micro-enterprises, but how we will punish those who do not deal fairly.

A limitation of the present study is that the sample was relatively small and from a limited geographic area. It may be argued that the findings from the research were limited further by the nature of the databases, which did not provide a detailed representation of all construction industry sectors or locations: it is intended to expand the work to specifically include asset managers, since their views on the matters will provide a useful perspective on the post-occupancy impact of ethical behaviour and issues arising from the elements of the radar diagrams. A more extensive study would be useful in order to validate the results across the broader range of micro-construction enterprises. Ideally this research would also be accompanied by personal and/or focus group interviews aimed at permitting a deeper understanding of the various elements that underpin and support the ethical outlook of micro enterprises, their managers/operators and how these views and opinions are translated into practices that affect the built assets.

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