

AN ETHIC READER BY

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FOR
ITETHIC



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Book Reviews in ITETHIC

Book Review # 1

Title: “Business Ethics, A Guide for Managers”

Author: Elizabeth P. Tierney

HF 5387 T43 1996

This book provides some guidelines on how to handle staffs. There are given values for training and teaching in handling employees. It emphasized some important ethical decision-making process that the company can elucidate and rationalize regarding on the character you'll participate in an ethical atmosphere. I quoted some important statements on the book which can be helpful to us.

CHAPTER 1 - “Why Create an Ethical Working Environment?”

“Whatever the scope or nature of the admonitions or expectations, presumably you were expected to work according to them”

The statement says to us that in whatever work we have, it has a condition in which we have to follow. For example, as a student, we are required to pass assignments and projects on time and if not there is a consequence that will happen. In business ethics, we are required to do things because it is not just a law, it is a golden rule that must be applied to in any field that we do. Values is very important, as we grow old, we'll learn more values because of our experiences that brought to us right now.

CHAPTER 2 – “Why Do People Make Unethical Decisions?”

“As people, each of us is a unique combination of our heredity, environment, abilities, talents and experiences”

We are unique individuals. Each of us has talents and skills that other persons do not have. We have different needs and experiences. We live by rules and experiences. These things help us to improve our daily lives by gaining new knowledge on how to live life to the fullest. We are influenced also by the atmosphere that we live in. With these, we are molded into great individuals depending on the culture that we used to live in. these is where we get our values from.

CHAPTER 3 – “What Does Unethical Behavior Cost?”

“It is difficult to have pride in your own work if you are given no responsibility or are not trusted to be committed to doing a job well”

Doing your job well is very important among managers. Even you're still a child, your parents always told you do things properly so that when you grow old, you'll know how to act properly and do things in a good way. As we grow old, it is already a part of our upbringing. We tend to focus on things that are we are responsible of. It is our own dignity when we do things that we are trusted of.

Book Review # 2

Title: “Business Ethics, Ethical Decision Making and Cases”

Authors: Ferrell and Fraedrich

HF 5387 F45 1997

Business ethics is very important among companies. These reflect on the behavior and the culture you lived in, the nature that you were used to. Ethics mainly focus on the things that are recognized as right and wrong. Making decisions is also part of ethics. We base our beliefs and values when it comes to deciding. It helps us to recognize and answer ethical problems within the company.

CHAPTER 1 – “An Overview of Business Ethics”

“Individuals learn ethical or unethical behavior not only from society in general but also from superiors, peers, and subordinates with whom they associate in the work environment”

The more a person exposed to issues that are very unethical, the more he/she becomes unethical. One example is, when a person is uneducated, it is already understood that he has less values. And also when that person is used to live in a dirty place, automatically, he'll mess a place that is clean in the eye. Then it is a conflict when he begins to interact with people who have different perspective when it comes to ethical issues. It can be his co-workers, managers, or the whole company itself. There will be a pressure for the employee to be encouraged by the superiors in the company. It will be hard for him to follow such rules that must be followed. As a result, the person may learn new ethical ways on how to act and feel in a good proper way.

CHAPTER 2 – “Ethical Issues in Business”

“A conflict of interest exists when an individual must choose whether to advance his or her own interests, those of the organization, or those of some other group”

It is an issue among companies when it comes to the interest of its people. Employees of the company must separate their own private interest from the organization to avoid conflicts. In an organization, the whole employees of the company must have only one perspective when it comes to reaching its goals. But most of the problems that the companies encounter are that, its employees accept bribes and kickbacks among people outside the company.

CHAPTER 3 – “Applying Moral Philosophies to Business Ethics”

“Issues of competition in social responsibility arise from the rivalry among businesses for customers and profits”

Companies sometimes engage in some impractical ways just to survive. They are threatened by other companies who put some illegal strategies to gain profit. Competition becomes unfair when one company began to use an alternative way to protect their company even if is very unethical, questionable and unacceptable.

Book Review # 3

Title: “There’s No Such Thing As Business Ethics”

Author: John C. Maxwell

HF 5387 M393 2003

“Golden Rule”, every time we hear this word, it always strikes one word – obedience . The rule itself pertains to the whole “Must – follow” principle. This book shares many stories about leaders who apply ethical principles when making decisions. It also has problem solving situations that will help future managers on how to handle such circumstances.

CHAPTER 1 - “Whatever Happened to Business Ethics?”

“Many people believe that embracing ethics would limit their options, their opportunities, their very ability to succeed in business”

People intend to be more unethical when it comes in winning. They prefer to cheat rather than to follow the ethical rule. Following means, good guys will finish last. They want to compete with other guys that are unethical. Its like doing whatever it takes just to win and be far from others. Others think that it is not an important issue when we are talking about ethics. They think negatively when ethics is being brought up.

CHAPTER 2 – “Why This Rule is Golden?”

“Men must be honest with themselves before they can be honest with others. A man who is not honest with himself presents a hopeless case”

- William J. H. Boetcker

Honesty comes with trust. It is like if we are not honest with ourselves, we also do not trust ourselves. It is a golden rule. By being sincere, we develop great relationships with other people. And that makes us trust worthy. If a person is dishonest with himself, he can't be trusted by others. It is a hopeless case!

CHAPTER 3 – “The Golden Rule Begins with You”

“To be trusted is a greater compliment than to be loved”

- George MacDonald

According to him, trust is the foundation of all good relationships. Before starting a relationship with a person, we first develop our trust and also before you begin to love a person, you build up first your trust. He said that, it is more important to be trusted than to be loved. In a single blink of an eye, love can be destroyed when trust is ruined.

Book Review # 4

Title: “ETHICS ON THE JOB”

Authors: Raymond S. Pfeiffer & Ralph P. Forsberg

HF 5387 P45 2005

This book is all about how ethics can be applied when it comes in decision making processes. It gave some cases and strategies that can be a good help to managers, as well as employees.

According to the book, we should not ignore the society's cultural, religious, literary, and moral traditions because from these, our values were developed and nourished. These things often teach us lessons that can be applied as we face our lives.

CHAPTER 1 - "Ethics and Ethical Decision Making"

"Ethical values are principles that assist us in making decisions that implement an ethical point of view."

Ethical values is a great essential when it comes in deciding what principle will you believe in, what principle is important, and if it can be applied to other person

CHAPTER 2 – "Ethical Principles"

"The principle of honesty is important because it is the source of trust"

Honesty is very important when it comes to dealing with people. Without it relationships are useless. If we are unable to give trust to others, all things will be difficult. This is because, people also expect to be treated honestly and also wants to believe that they will be treated the same too.

CHAPTER 4 – "The Resolved Strategy in Depth"

"Conscience may be thought of as a red flag, a warning sign that perhaps something is not quite right."

Conscience is a sign were we must give considerations in a certain situation. It is a gift from God that helps us to be careful when things go wrong. It is an indicator that needs us to think and reflect on the things that we did, especially when we know we have hurt someone.

Book Review # 6

Title: "Hard Like Water, Ethics in Business"

Author: Vincent Di Norcia

HF 5387 D43 1998

Hard Like Water is book that contains business ethics that has two principal goals, one is to show the extent to which ethical values infiltrate into business and the second is to stress the social character of the business. Each chapter begins with different stories that manufacture good ethics and also show different problems that need to be solved.

PROLOGUE -

"Men should act the best of their ability. There is no. . . absolute certainty, but there is assurance sufficient for the purposes of human life. John Stuart Mill, On Liberty"

People must do their very best in order to succeed. There is no guarantee but there is always an output for every hopes and dreams that we do. To do these, we must be sensitive enough for the needs of others. We monitor, learn from our mistakes, practice, and experiment and refine ones' performance.

CHAPTER 1 – "Owning Values"

"The reader should be under no illusions about the incompetence, stupidity, power politics, legal shenanigans, high stakes, nasty problems, scandals, immortality and dirty tricks to be found in the goings-on of corporate governance. Donald H. Train"

People must be guided towards good morality. Being a pessimistic person can give hopes and brings good success. To achieve this, one must not perform illegal rituals just to achieve this kind of success. Comparing it to our political situation, it's just the same. People on the government are performing dirty tricks just for the sake of self righteousness.

CHAPTER 3 – "Managing Values"

"At Hewlett-Packard people, materials, facilities, money, and time are the resources available to us for conducting our business. By applying our skills, we turn these resources into useful products and services. If we do a good job, customers pay us more for our products than the sum of our costs."

- David Packard

Hewlett - Packard decided to use their profits to sustain the company. They do not want to loan because they want to avoid long term-debts. They focused more on the services that they do. They guarantee their customers that the payments that they are giving are worth the price. Doing the right job is a great essential to have loyal customers. That is why; Packard wants to have this kind of standard to earn more customers.

Book Review # 7

Title: "Business Ethics"

Author: Norman E. Bowie & Ronald F. Duska

HF 5387 B69 1990

The authors of this book correctly recognized that most ethical dilemmas arise in our occupational lives, like we are expected to act ourselves ethically so that it will not affect our relationship with our co-workers, apply ethical principles so that we can be accepted by the society, etc. bottom line, these problems can be overcome if we are morally conscientious person. By the ideas of the philosophers written in this book, we can now apply their ideas as our guidelines toward of having a good practice of ethics.

CHAPTER 1 – “My Position and its Duties”

“If the end doesn’t justify the means, what in the world does? If an action isn’t going to lead to some good, why do it?”

To have a better society, one must do their roles in order to have a good result. We need to show our obligations being done so that good consequences will return to us. Being responsible is an act of a matured person that is capable of fulfilling his role in the society.

CHAPTER 2 – “The Moral Responsibilities of Business”

“Management bears a fiduciary relationship to stakeholders and to the corporation as an abstract entity. It must act in the interests of the stakeholders as their agent, and it must act in the interests of the corporation to ensure the survival of the firm, safeguarding the long-term stakes of each group.”

Corporations are managed for the benefit of the stakeholders. Business has the main responsibility to make profit and not to make fraud. A business must also respect the rights of its stakeholders as well treat them fairly and justly.

CHAPTER 3 – “Morality in the Practice of Business”

“Act so as never treat another human being merely as a means to an end.”

- ***Categorical Imperative***

Every person is rational. We have the freedom to do what we want and what must be done. We must not treat other people like asserting a property right in a person. on Kant's account, ever suppose a right to treat another person as a mere means to an end.

Book Review # 8

Title: “The Essence of Business Ethics”

Authors: Adrian Buckley

HF 5387 P73 1995

This Book is good reference source for us as well as for managers who need to know how to handle people ethically. The book primarily focuses to people who will be graduating, post-graduates and aspiring managers who wish to improve their skills in handling people, having good relationship within the organization.

CHAPTER 1 - “The nature and purpose of ethical reflection”

***“Personal morality does not rely only on inner conviction: networks in civilized society have an important role to play in socializing people.”
(Page 18)***

Personal experience is a great essential to develop personal morality. Morality needs mutual understanding among people. Like for example, the people has a different point of view, likewise the government; so how this incident be helpful to have morality? There must be an agreement between the two parties so that a good harmony of morality will be accepted wholeheartedly.

CHAPTER 2 – “Mediating between moral demands and interest”

“Moral talk is said to be intrusive and confrontational and to invite cycle of mutual recrimination” (Page 46)

People, preferably in business tend to avoid interpersonal confrontations related with moral talk. This talk can only happen in a private conversation to avoid embarrassment among other member of the organization. This kind of issue nowadays is taken for granted among managers or executives.

CHAPTER 3 – “Moral responsibility in general”

“Freedom is just another word for nothing left to lose.”

For me, freedom is somewhat not taking risks. If you have a freedom, you tend to choose what is best for you and not for others. You sometimes do not want any obligations; experience any circumstance that can make you problematic. Freedom makes us immature. Only children have the idea of freedom that is free from problems, hassles, worries... but without this as a mature being, we can't develop into better persons.

Book Review # 10

Title: "Business Ethics 00/01"

Editor: John E. Richardson

HF 5387 B85 2000-01

This book is a compilation of articles that is all about ethics. It consists of different editors with different interesting success stories. This book is a good reference for students as well as managers or any people who works in a company. It has useful scenarios on today's valuable topics in the field of business ethics.

ARTICLE 9

"Religion in the Workplace, Implication for Managers."

"The workplace is a middle ground, between specific religious beliefs held by employees and an older view that everything in the workplace must be purely secular." – Ronald F. Thiemann, Harvard Divinity School (Page 37)

Having religious beliefs is not a bad thing to have. It is a perspective of yours in which you base your beliefs about religion. Sometimes it hinders relationships between people. The company must have a harmonious workplace where in employees can work peacefully. But with religious beliefs comes with values. These people who have strong faith in their religion, for sure they have good values in which they have the ability to buy into corporate values and missions.

ARTICLE 3

"Defining Moments: When Managers Must Choose Between Right and Right"

"Aristotle counsels moderation and caution precisely because he is giving advice for situations in which important ethical claims stand in opposition." (Page 18)

According to Aristotle, there must be a harmonious relationship between men and women. He discourages people to have tension or conflict that cause big problems. There should be a balance of moral beliefs in this world to lessen conflicts.

ARTICLE 4

"Doing the Right Thing"

"Should You Put It In Writing?" (Page 21)

Most experts say that it would be better if there would be a written code of ethics even if it is only a small company because these standards can help their company to settle everything that must be followed to establish set of expectations. The employees must abide to written code of ethics.

Book Review # 11

Title: "Business Ethics"

Authors: Norman E. Bowie and Ronald F. Duska

HF 5387 B69 1990

There are lots of people who become philosophers. They tend to make different kinds of beliefs to discipline and to guide people towards other people. This book helps us to discover our developments as students as well as future managers. With every scenarios of this book comes with an advice by a practitioner.

Chapter 1 – My Position and Its Duties

"The concept of a role is...needed in describing the repeatable patterns of social relations which are not mere physical facts and which are structured partly by the rules of acceptable behavior in the society in question. (Page 4)"

A role in a society is like a job in which the society is the company or the organization that we are working with. It is our role to act legally and ethically in an organization. It is our responsibility to find our needs and the company's needs. It is a right and a duty as well.

Chapter 2 – The Moral Responsibilities of Business

“The golden rule, for all its value as an ideal for society, is simply not feasible as a guide for business. A good part of the time the businessman is trying to do unto others as he hopes others will not do unto him. (Page 20)”

In a business life there are some rules in which there is losing and there is winning. Life is battle. It makes life worth living for if we tried our best. Like the end justifies the mean. As long as we know that it is right for us, therefore it is right. Many people nowadays are competing to one other just for the sake of money, popularity and power.

Chapter 3 – Morality in the Practice of Business

“We cannot preserve a sense of justice and all that this implies while at the same time holding ourselves ready to act unjustly should doing so promise some personal advantage. (Page 50)”

Fairness can never be done in a society wherein people are greedy and selfish. Justice will prevail if we know how to fight equally with our competitors. Life is game, thus, there are certain rules in which if you break it, there will punishments and penalties you have to do.

Book Review # 12

Title: “Can Ethics Be Taught?”

**Authors: Thomas R. Piper, Mary C. Gentile and Sharon Daloz Parks
HF 5387 P56 1993**

The book was developed at the Harvard Business School. Its purpose is to provide a study of ethics to give formal curriculum but also to give an experience of a major professional school. This will give moral education to those aspiring managers and future employees.

CHAPTER 1 - “Rediscovery of Purpose: The Genesis of the Leadership, Ethics, and Corporate Responsibility Initiative”

“The success of management . . . has greatly changed management’s meaning. Its success has made management the general, the pervasive function, and the distinct organization of our society of organizations. As such, management inevitably has become “affected with the public interest.” To work out what this means for management theory and

management practice will constitute the “management problems” of the next fifty years. – Peter Drucker, The Frontiers of Management 1986, pp. 192-193, Page 1)

Leadership is very important in our society. It provides responsibility and ethics in which expectation must meet the requirements of the organization. There are many issues that challenge every person to do what ever they want just to get and fix it. They must provide solutions for every problem to have a peaceful workplace to work with.

CHAPTER 2 – “Is It Too Late? Young Adults and the Formation of Professional Ethics”

”You’ve got to do what you’ve got to do” (Page 40)

Things happen for a reason. Many people want to do the things that they want to do even if they have to do a bad thing just for the sake of reaching it. And that is the time they forget how to value ethics in a way that it will help them decide and plan in a right way. There are common issues in which organizations compete to one another. Reaching their goals are their primary objectives.

CHAPTER 3 – “Engaging the Power and Competence of Faculty”

“A variety of factors – age, experience, and familiarity with the case method of teaching, combined with individual perceptions of faculty role and value in the classroom—could affect faculty’s willingness to integrate ethics into their work.” (Page 88)

There are many circumstances that can influence other people by the role and perception a person has. Experience, age and familiarity are great essentials to develop ones’ perception about ethics.

Book Review # 13

Title: “Managing Business Ethics”

Authors: Linda K. Treviño and Katherine A. Nelson

HF 5387 T73 1999

This book is all about theories and practices in which ethics makes working with people meaningful and important. It is based on experiences and

true to life stories in which people can learn new and valuable things in life that are applicable in workplaces or even handling relationships with other people.

It is very important to learn ethics because this will help you to build good relationships with other people as well as be a good person ethically.

CHAPTER 1 - “Introducing Straight Talk About Managing Business Ethics”

“dilemmas – situations concerning right and wrong where values are in conflict (Page 4)”

Dilemmas are problems that make us decide whether we’ll choose the right or the wrong side. These are crossroads that sometimes lead us to the wrong path. It is where our decision making takes place. It is where we base our beliefs, experiences and culture.

CHAPTER 2 – “Why Be Ethical? (Why Bother? Who Cares?)”

“make as much money as possible while conforming to the basic rules of society, both those embodied in the law and those embodied in ethical custom. – Milton Friedman”(Page 30)

It is a combination of ethics and legal responsibility in which he wants to state that manager’s main target is to maximize profits of the shareholders, like maximizing your profit in a good way like embracing legally and ethics in a good manner.

CHAPTER 3 –“Common Ethical Problems”

“Discrimination is an ethical issue—beyond any legal protections—because it’s at the core of the fairness in the workplace.”(Page 56)

This is one of the problems which is common on our society pr in our world today. Fairness can never be done here on earth because there are so many organizations that discriminate base on culture, color, age, sex, race and national origin.

Book Review # 14

Title: “Ethical Managing, Rules and Results”

Authors: F. Neil Brady

HF 5387 B68 1990

Ethics can be managed through education and regulations. Managing ethics can be helpful to those people who work in an organization. These will

help people to adapt different cultures from an organization. It helps them to respect and set aside anger and discrimination.

CHAPTER 2 - "The Three Languages of Ethics"

"Ethics is a matter of both the heart and the head, and people can do right or wrong things for either reason." (Page 11)

If we are not satisfied with our decisions and made us regret it, then we made a mistake. Let our heart and mind decide. If it is unbalance, make a list of advantages and disadvantages so that it will help you decide which path will you take.

CHAPTER 3 – "Two Sides to Ethical Theory"

"we decide how to decide"(Page 35)

Deciding is a matter of wrong and right, good and bad, etc. different scenarios to choose, only one select. We make decisions in order to satisfy our minds and hearts. It is on how we decide to come up with a decision.

CHAPTER 5 –"Managerial Utilitarian – A Theory of Adequate Reason"

"taking responsibility for selecting morally satisfactory alternatives for adequate reasons." (Page 94)

Taking an alternative approach for decision making is a good way to find good answers to a decision it is our responsibility to make our own decision likewise find some "ingredients" in a decision making. Regarding on values and reasons as selected makes us responsible of our actions as well as for the reason for acting, it is attached to our personal attitude that makes us moral persons and ethical persons.

Case Studies in ITETHIC

Ethical and Social Issues in the Information Age Texts in Computer Science Questions

- 1. Define security and privacy. Why are both important in the information age?**

Security is the state of being secured. It has limited access to the people who are not authorized to access the information, while privacy is a freedom of being intruded upon.

These two are very important in our society today because, information become more revealing today that sometimes, becomes a crime. With privacy and security, it can help us to protect and prevent data manipulation from unauthorized people.

- 2. What is anonymity? Discuss two forms of anonymity.**

Anonymity is the state of being anonymous. Its identity is covered up so that the public will not be aware of the person's real identity.

It has two forms, one is the Pseudo Identity, a certain pseudonym is given to a person so that his real identity will be unknown. The second one is the Untraceable Identity, it has no pseudonym but the identity of the person is still covered.

3. Discuss the importance of anonymity on the Internet.

It is important to protect your identity in the internet. It protects and prevents you from anomalies. With anonymity, you will have a privacy and security.

4. Is total anonymity possible? Is it useful?

No, because with our technology today, everything is possible. Since there is a constant change here in this world, everything can change. Anonymity can be useful to prevent hackers or crackers access your system. but sometimes it is useless because of the rapid change of technology and the minds of people nowadays.

5. Develop two scenarios—one dealing with ethical issues involving security, and the other dealing with ethical issues involving privacy.

For ethical issues involving security, checkpoints for security purposes, like in some villages, to prevent unauthorized people enter the vicinity of the village like burglars and syndicates.

For ethical issues involving privacy, a wiretapped conversation, between Garci and President Gloria Macapagal Arroyo.

6. Is personal privacy dead? Discuss.

It depends. Since privacy is a legal activity. Every person has their own privacy, like locking their doors when they are asleep, it is already a privacy. But sometimes, due to investigations and black hats people, privacy is invaded.

7. List and discuss the major threats to individual privacy.

For me, wiretapping can be a major threat since it is easiest way to access information. You'll never know if your telephone is wiretapped by some people. Like the incident of the Garci Scandal.

8. Identity theft is the fastest growing crime. Why?

Identity theft is the fastest growing crime because of the rapid change of technology. Technology can be a good start to prevent identity theft, but on the other hand, can be a start of crime.

9. Why is it so easy to steal a person's identity?

People are not knowledgeable of protecting their privacy. Due to their used environment, they think of it as a comfort zone in which they think, no one can truly harm them within that vicinity. But sometimes, those people who you think are the one to be trusted are the ones who betray you and invades your privacy.

10. Suggest steps necessary to protect personal identity.

Never let anyone knows your password. Make it sure that if there is an in case of invasion, be guarded.

Make legal papers for agreements if there is a negotiation between two people.

11. Governments are partners in the demise of personal privacy. Discuss.

Government can be a help to your privacy but sometimes they are the one who invades your privacy. Like for investigations. For example, the Garci Scandal, the brown envelope of former president, Ejercito Estrada.

12. Anonymity is a doubly edged sword. Discuss.

With anonymity, you can be protected and you can invade other's privacy anonymously.

12. Are the steps given in Section 5.4.5 enough to prevent identity theft? Can you add more?

It is not enough because without the people's curiosity and bad plans, identity theft can be prevented. Self control and study of ethics can be a good step.

13. What role do special relationships play in identity theft?

With friendship, comes trust. Sometimes this kind of relationship can invade your privacy. That sometimes, trusting a friend can be a dangerous thing to do.

14. Modern day information mining is as good as gold! Why or why not?

Information is always valued as gold. We all know since the Spanish period here in our country was proclaimed, information has become the start of revolution here in the Philippines, like the Himagsikan due to identity theft.

15. How do consumers unknowingly contribute to their own privacy violations?

Through friends and stories, not knowledgeable of privacy invasions.

16. How has the Financial Services Modernization Act helped companies in gathering personal information?

It protects the identity of a person as well his personal information. It is being practiced by banks and brokerages.

Hindustan Lever Limited Case Study Guide Questions:

1. What is the innovation that HLL introduced in the area of diarrheal disease prevention?

With the efforts of HLL and the Indian subsidiary Unilever, They introduced an innovative method to prevent diarrheal disease in a way of soap.

2. Why is hand washing an excellent preventive measure against diarrheal disease?

Hands are the main reason why most people get sick. It is the pathway in which dirt and viruses can be transmitted to the human body. With this preventive measure, it can help sanitize your hands and keep you away from viruses with daily washing of hands.

3. Why is an MNC in the best position to influence behavioral change in combating diarrheal disease?

MNC is in the best position because, these MNCs already have deep experiences in analyzing and conducting some researches about their consumers, they are expertise in marketing their products as well as they have strong brand that can change or influence the behavior of their consumer. In regards with delivering, they have huge distribution. They also have best practices. They can be globally.

4. According to Yuri Jain of HLL, what is the connection between diarrheal disease prevention and HLL products?

According to him, as the people use his products, the more income he'll get. It is like a win-win solution in which both parties will have a benefit about the soap. It is like, people are safe from germs and viruses, and him, earning profit.

5. According to Harpreet Singh Tibb, what is the connection for HLL between economy, beauty and health?

It is same with Yuri Jain. But in this case, Harpreet Singh Tibb wants to shift the position of soap that most say that it is for a beauty platform. Now he wants to change it into a soap with beauty and health platform.

6. What was the impact of the Central American Handwashing Initiative to its beneficiaries?

After they have united four private corporations, they developed handwashing programs messages as part of their marketing campaigns. It resulted in an increase of people who frequently wash their hands like mothers and as well as the children.

7. What was the reason for Dr. Vedana Shiva's opposition to the PPP? Is it justified?

According to him, Kerala's knowledge in health and hygiene is good enough to help India. He said that, the world Bank project is an insult to them because, with Kerala's quality standards, it can exported to the rest of the world. It is not yet finalized and it is in a standstill status. But despite this issues, PPP and HLL continue to help the world.

8. If you were in a position to decide how to go ahead with PPP while knowing the opposition how would you go about it?

For me, I'll continue PPP since it is for the benefit of all people. Pride can't help us; it can't prevent us to be safe from ailments. I'll just ignore those people who criticize it.

9. How did Lifebuoy re-brand itself? Do you agree with HLL Chairman Marvinder Sing Banga's decision? Why?

He decided to remake Lifebuoy's mission. He said that with the use of Lifebuoy, every family can be protected against viruses and germs. Yes I agree, because rebranding means, making a new life for a product to live.

10. What is Chairman Banga's approach to costing Lifebuoy? Do you agree with this approach?

He's main target is to reconfigured the price of their soap to an affordable one. They mix to meet the cost challenge that must result in a cheap – cost soap. Yes, I agree with his approach since he is targeting the BOP, there will be more masses to patronize his soap.

11. What is the key to sustained community behavioral change according to Harpreet Singh Tibb?

It must be Low-cost, Scalable and sustainable. According to him, he must ensure that the community must own the program because he can't do this for ages. He must get a behavioral change within the community.

12. The Lifebuoy Swasthya Cheetna program decided to go through the local school system? Would this approach work in the Philippines?

I think this approach can also happen to our country, since safe guard, as we all know, the germ killing protection soap had done this kind of program because most of its approach are same with Lifebuoy's approach .

13. What is the Lifebuoy Swasthya Cheetna's process for creating behavioral change?

That their program must be interactive because they are trying to get the trust of the community, they also lowered their cost and made it sustainable for other communities to have this movement.

14. Each exposure in the behavioral change process involved 5 key communication tactics? Can you add or subtract to these tactics? Would these tactics work in the Philippines?

Yes, since media is the main source of advertisement because of majority of the Filipinos has televisions and cell phones. We have many capable regions to adapt their contributions. There are many schools in which Lifebuoy can reach and give programs to children.

15. Explain the germ-glow demonstration. Do you think it was effective? Are there any alternatives?

It is a procedure in which the facilitators conducted a test in which there are participants who can experience that germ-glow demonstration. This demo consists of a germ-glow powder, a back light and a soap.(kit). Two persons will participate, one person will only use water to remove the germ-glow powder that was put on his hand, and the other person will wash his hands with water and soap. After they have done the procedure, their hands will be places in the black viewing box under the back light. It resulted that there are still remaining germs on the hand of the person who only washed his hand with water. This proves that soap is the most effective way to remove germs and bacteria on your hands.

16. How did you think the Swasthya Cheetna program impact HLL? Was it a success?

It was a success since they have proved that India is capable of behavioral change. It helped HLL to market soap as prevention from ailments. It increase the market of soap in BOP.

17. How can wealthier Indian populations benefit from the health and hygiene messages?

It is said that wealthier Indians population can benefit from the health and hygiene messages. According to the case, hand washing is similar with other various populations. Statistics from World bank found that the incident of Diarrheal disease was similar. Thus, same people and market can benefit.

18. Is the PPP scalable? What about the Swatshya Cheetna program?

Yes. Swatshya Cheetna program is also scalable. They have been able to conduct programs faster than PPP.

19. Yuri Jain claims that PPP has scale. Do you agree with him?

Yes. They have maximized their sales.

20. Why do you think PPP was slowed down while the Swathsya Cheetna program pushed through?

Because PPP was still in the planning stages while Swathsya Cheetna program pushed through and there are some criticism in which PPP was in a status of standstill.

Jaipur Foot Case Study Guide Questions:

1. What is the innovation of Jaipur Foot?

- It is somewhat alike to a normal human foot. It has the same appearance and same function as well. It is worth \$30.00 that is very affordable for the poor

people who are in need of a leg. It is invented so that people, majority of Afghans can benefit from it.

2. What is the business of Jaipur Foot?

- Its' business is to provide affordable and artificial foot and limbs for the people who are need. It is a business that has a charitable background that helps especially those people who are unfortunate.

3. Who are the main beneficiaries of Jaipur Foot's products?

- Jaipur Foot's beneficiaries are those people mostly in the east, like Afghanistan, Indonesia...etc.

4. Why is Afghanistan one of the markets of Jaipur Foot?

- Landmines and war zones are common and can be found in Afghanistan. Mostly, its' people are injured because of these. Their legs are common victims when they encounter an accident within the vicinity of the landmines and the zones.

5. How does Jaipur Foot's product pricing compare with the West?

- Jaipur Foot products are more low-cost, locally produced prosthetic devices than the West. They cater to the poor people.

6. What is the Gait Cycle?

- "The gait cycle begins when one foot contacts the ground and ends when that foot contacts the ground again. Thus, each cycle begins at initial contact with a stance phase and proceeds through a swing phase until the cycle ends with the limb's next initial contact."

http://www.asicsamerica.com/asicstech/gait_cycle.htm

7. How was the first Jaipur Foot artificial limb developed?

- The first Jaipur Foot artificial limb was developed when the founder had a trauma when he encountered an accident. He then invented an artificial limb that is made of iron.

8. What are the design considerations in the Jaipur Foot Design Process?

- The Jaipur Foot Design Process is designed that looks like a normal limb. It has a contact socket and can move normally with human locomotion. It allows people to run, squat and sit cross-legged. And also has an active amputee that enables climbing of trees and jumping from high places.

http://www.jaipurfoot.org/04_Services_TotalContactBelowKnee.asp

9. What are the constraints in the development for Jaipur Foot?

- The development of Jaipur Foot is limited. Because of poverty and the economy in the east prevents the growth of the Jaipur Foot business.

10. How can you compare the raw materials for Jaipur Foot vs. other products?

- The raw materials for Jaipur Foot are polymers which are locally made, unlike in the west, co-polymers and are expensive.

11. Explain a typical fitting day for a Jaipur Foot? How does it compare with the West?

- A typical fitting day for a Jaipur Foot is 1 ½ day. It gives proper caring for their patients. They allow their patients to be admitted and can come to the clinic with their family. I think it is the opposite of the west.

12. What is the BMVSS? How does Jaipur Foot conduct community outreach?

- “Bhagwan Mahaveer Viklang Sahayata Samiti (BMVSS), Jaipur was set up in 1975. It is a formally registered society in India. It is a non-governmental, non-religious, non-sectarian, non-regional, non-political society, for helping the physically challenged, particularly the financially weak among them.”

- Jaipur Foot conducts community outreach through having camps. These camps are done to assist needy patients

http://www.jaipurfoot.org/01_org_whoarewe.asp

13. Compare Jaipur Foot with Ossur - which one is more competitive? Why?

- When it comes on serving the needy, Jaipur Foot. But when it comes on the quality and expertise – Ossur is better, because, Ossur is already known for its' prosthetics. They are known world wide for its quality.

14. Is the Jaipur Foot model scalable? Explain.

- Yes. Because they also give services to other places, like providing camps so that people will not take time to go to their clinics anymore.

15. What is the significance of Jaipur Foot's cooperation with ISRO?

- Its' significance is to ensure better quality and reduce the cost, so, by cooperating with ISRO, it will help Jaipur Foot to lose 40% cost from manufacturing limbs.

<http://www.jaipurfoot.org/default.asp>

Obama Guide Questions:

"I want to campaign the same way I govern, which is to respond directly and forcefully with the truth,"

~ Barack Obama, [11/08/07](#)

(<http://factcheck.barackobama.com/>)

1. Who is Barack Obama?

- a. Barack Obama is a US senator from Illinois. He is a candidate for president for the year 2008 presidential election. He is also known as Barry.

2. Transcript of Barack Obama's speech in Philadelphia about Race.

"We the people, in order to form a more perfect union."

Two hundred and twenty one years ago, in a hall that still stands across the street, a group of men gathered and, with these simple words, launched America's improbable experiment in democracy. Farmers and scholars; statesmen and patriots who had traveled across an ocean to escape tyranny and persecution finally made real their declaration of independence at a Philadelphia convention that lasted through the spring of 1787.

The document they produced was eventually signed but ultimately unfinished. It was stained by this nation's original sin of slavery, a question that divided the colonies and brought the convention to a stalemate until the founders chose to allow the slave trade to continue for at least twenty more years, and to leave any final resolution to future generations.

Of course, the answer to the slavery question was already embedded within our Constitution - a Constitution that had at its very core the ideal of equal citizenship under the law; a Constitution that promised its people liberty, and justice, and a union that could be and should be perfected overtime.

And yet words on a parchment would not be enough to deliver slaves from bondage, or provide men and women of every color and creed their full rights and obligations as citizens of the United States. What would be needed were Americans in successive generations who were willing to do their part - through protests and struggle, on the streets and in the courts, through a civil war and civil disobedience and always at great risk - to narrow that gap between the promise of our ideals and the reality of their time.

This was one of the tasks we set forth at the beginning of this campaign - to continue the long march of those who came before us, a march for a more just, more equal, more free, more caring and more prosperous America. I chose to run for the presidency at this moment in history because I believe deeply that we

cannot solve the challenges of our time unless we solve them together - unless we perfect our union by understanding that we may have different stories, but we hold common hopes; that we may not look the same and we may not have come from the same place, but we all want to move in the same direction - towards a better future for our children and our grandchildren.

This belief comes from my unyielding faith in the decency and generosity of the American people. But it also comes from my own American story.

I am the son of a black man from Kenya and a white woman from Kansas. I was raised with the help of a white grandfather who survived a Depression to serve in Patton's Army during World War II and a white grandmother who worked on a bomber assembly line at Fort Leavenworth while he was overseas. I've gone to some of the best schools in America and lived in one of the world's poorest nations. I am married to a black American who carries within her the blood of slaves and slave owners - an inheritance we pass on to our two precious daughters. I have brothers, sisters, nieces, nephews, uncles and cousins, of every race and every hue, scattered across three continents, and for as long as I live, I will never forget that in no other country on Earth is my story even possible.

It's a story that hasn't made me the most conventional candidate. But it is a story that has seared into my genetic makeup the idea that this nation is more than the sum of its parts - that out of many, we are truly one.

Throughout the first year of this campaign, against all predictions to the contrary, we saw how hungry the American people were for this message of unity. Despite the temptation to view my candidacy through a purely racial lens, we won commanding victories in states with some of the whitest populations in the country. In South Carolina, where the Confederate Flag still flies, we built a powerful coalition of African Americans and white Americans.

This is not to say that race has not been an issue in the campaign. At various stages in the campaign, some commentators have deemed me either "too black" or "not black enough." We saw racial tensions bubble to the surface during the week before the South Carolina primary. The press has scoured every exit poll for the latest evidence of racial polarization, not just in terms of white and black, but black and brown as well.

And yet, it has only been in the last couple of weeks that the discussion of race in this campaign has taken a particularly divisive turn.

On one end of the spectrum, we've heard the implication that my candidacy is somehow an exercise in affirmative action; that it's based solely on the desire of wide-eyed liberals to purchase racial reconciliation on the cheap. On the other end, we've heard my former pastor, Reverend Jeremiah Wright, use incendiary language to express views that have the potential not only to widen the racial

divide, but views that denigrate both the greatness and the goodness of our nation; that rightly offend white and black alike.

I have already condemned, in unequivocal terms, the statements of Reverend Wright that have caused such controversy. For some, nagging questions remain. Did I know him to be an occasionally fierce critic of American domestic and foreign policy? Of course. Did I ever hear him make remarks that could be considered controversial while I sat in church? Yes. Did I strongly disagree with many of his political views? Absolutely - just as I'm sure many of you have heard remarks from your pastors, priests, or rabbis with which you strongly disagreed.

But the remarks that have caused this recent firestorm weren't simply controversial. They weren't simply a religious leader's effort to speak out against perceived injustice. Instead, they expressed a profoundly distorted view of this country - a view that sees white racism as endemic, and that elevates what is wrong with America above all that we know is right with America; a view that sees the conflicts in the Middle East as rooted primarily in the actions of stalwart allies like Israel, instead of emanating from the perverse and hateful ideologies of radical Islam.

As such, Reverend Wright's comments were not only wrong but divisive, divisive at a time when we need unity; racially charged at a time when we need to come together to solve a set of monumental problems - two wars, a terrorist threat, a falling economy, a chronic health care crisis and potentially devastating climate change; problems that are neither black or white or Latino or Asian, but rather problems that confront us all.

Given my background, my politics, and my professed values and ideals, there will no doubt be those for whom my statements of condemnation are not enough. Why associate myself with Reverend Wright in the first place, they may ask? Why not join another church? And I confess that if all that I knew of Reverend Wright were the snippets of those sermons that have run in an endless loop on the television and You Tube, or if Trinity United Church of Christ conformed to the caricatures being peddled by some commentators, there is no doubt that I would react in much the same way

But the truth is, that isn't all that I know of the man. The man I met more than twenty years ago is a man who helped introduce me to my Christian faith, a man who spoke to me about our obligations to love one another; to care for the sick and lift up the poor. He is a man who served his country as a U.S. Marine; who has studied and lectured at some of the finest universities and seminaries in the country, and who for over thirty years led a church that serves the community by doing God's work here on Earth - by housing the homeless, ministering to the needy, providing day care services and scholarships and prison ministries, and reaching out to those suffering from HIV/AIDS.

In my first book, *Dreams From My Father*, I described the experience of my first service at Trinity:

"People began to shout, to rise from their seats and clap and cry out, a forceful wind carrying the reverend's voice up into the rafters....And in that single note - hope! - I heard something else; at the foot of that cross, inside the thousands of churches across the city, I imagined the stories of ordinary black people merging with the stories of David and Goliath, Moses and Pharaoh, the Christians in the lion's den, Ezekiel's field of dry bones. Those stories - of survival, and freedom, and hope - became our story, my story; the blood that had spilled was our blood, the tears our tears; until this black church, on this bright day, seemed once more a vessel carrying the story of a people into future generations and into a larger world. Our trials and triumphs became at once unique and universal, black and more than black; in chronicling our journey, the stories and songs gave us a means to reclaim memories that we didn't need to feel shame about...memories that all people might study and cherish - and with which we could start to rebuild."

That has been my experience at Trinity. Like other predominantly black churches across the country, Trinity embodies the black community in its entirety - the doctor and the welfare mom, the model student and the former gang-banger. Like other black churches, Trinity's services are full of raucous laughter and sometimes bawdy humor. They are full of dancing, clapping, screaming and shouting that may seem jarring to the untrained ear. The church contains in full the kindness and cruelty, the fierce intelligence and the shocking ignorance, the struggles and successes, the love and yes, the bitterness and bias that make up the black experience in America.

And this helps explain, perhaps, my relationship with Reverend Wright. As imperfect as he may be, he has been like family to me. He strengthened my faith, officiated my wedding, and baptized my children. Not once in my conversations with him have I heard him talk about any ethnic group in derogatory terms, or treat whites with whom he interacted with anything but courtesy and respect. He contains within him the contradictions - the good and the bad - of the community that he has served diligently for so many years.

I can no more disown him than I can disown the black community. I can no more disown him than I can my white grandmother - a woman who helped raise me, a woman who sacrificed again and again for me, a woman who loves me as much as she loves anything in this world, but a woman who once confessed her fear of black men who passed by her on the street, and who on more than one occasion has uttered racial or ethnic stereotypes that made me cringe.

These people are a part of me. And they are a part of America, this country that I love.

Some will see this as an attempt to justify or excuse comments that are simply inexcusable. I can assure you it is not. I suppose the politically safe thing would be to move on from this episode and just hope that it fades into the woodwork. We can dismiss Reverend Wright as a crank or a demagogue, just as some have dismissed Geraldine Ferraro, in the aftermath of her recent statements, as harboring some deep-seated racial bias.

But race is an issue that I believe this nation cannot afford to ignore right now. We would be making the same mistake that Reverend Wright made in his offending sermons about America - to simplify and stereotype and amplify the negative to the point that it distorts reality.

The fact is that the comments that have been made and the issues that have surfaced over the last few weeks reflect the complexities of race in this country that we've never really worked through - a part of our union that we have yet to perfect. And if we walk away now, if we simply retreat into our respective corners, we will never be able to come together and solve challenges like health care, or education, or the need to find good jobs for every American.

Understanding this reality requires a reminder of how we arrived at this point. As William Faulkner once wrote, "The past isn't dead and buried. In fact, it isn't even past." We do not need to recite here the history of racial injustice in this country. But we do need to remind ourselves that so many of the disparities that exist in the African-American community today can be directly traced to inequalities passed on from an earlier generation that suffered under the brutal legacy of slavery and Jim Crow.

Segregated schools were, and are, inferior schools; we still haven't fixed them, fifty years after *Brown v. Board of Education*, and the inferior education they provided, then and now, helps explain the pervasive achievement gap between today's black and white students.

Legalized discrimination - where blacks were prevented, often through violence, from owning property, or loans were not granted to African-American business owners, or black homeowners could not access FHA mortgages, or blacks were excluded from unions, or the police force, or fire departments - meant that black families could not amass any meaningful wealth to bequeath to future generations. That history helps explain the wealth and income gap between black and white, and the concentrated pockets of poverty that persists in so many of today's urban and rural communities.

A lack of economic opportunity among black men, and the shame and frustration that came from not being able to provide for one's family, contributed to the erosion of black families - a problem that welfare policies for many years may have worsened. And the lack of basic services in so many urban black neighborhoods - parks for kids to play in, police walking the beat, regular

garbage pick-up and building code enforcement - all helped create a cycle of violence, blight and neglect that continue to haunt us.

This is the reality in which Reverend Wright and other African-Americans of his generation grew up. They came of age in the late fifties and early sixties, a time when segregation was still the law of the land and opportunity was systematically constricted. What's remarkable is not how many failed in the face of discrimination, but rather how many men and women overcame the odds; how many were able to make a way out of no way for those like me who would come after them.

But for all those who scratched and clawed their way to get a piece of the American Dream, there were many who didn't make it - those who were ultimately defeated, in one way or another, by discrimination. That legacy of defeat was passed on to future generations - those young men and increasingly young women who we see standing on street corners or languishing in our prisons, without hope or prospects for the future. Even for those blacks who did make it, questions of race, and racism, continue to define their worldview in fundamental ways. For the men and women of Reverend Wright's generation, the memories of humiliation and doubt and fear have not gone away; nor has the anger and the bitterness of those years. That anger may not get expressed in public, in front of white co-workers or white friends. But it does find voice in the barbershop or around the kitchen table. At times, that anger is exploited by politicians, to gin up votes along racial lines, or to make up for a politician's own failings.

And occasionally it finds voice in the church on Sunday morning, in the pulpit and in the pews. The fact that so many people are surprised to hear that anger in some of Reverend Wright's sermons simply reminds us of the old truism that the most segregated hour in American life occurs on Sunday morning. That anger is not always productive; indeed, all too often it distracts attention from solving real problems; it keeps us from squarely facing our own complicity in our condition, and prevents the African-American community from forging the alliances it needs to bring about real change. But the anger is real; it is powerful; and to simply wish it away, to condemn it without understanding its roots, only serves to widen the chasm of misunderstanding that exists between the races.

In fact, a similar anger exists within segments of the white community. Most working- and middle-class white Americans don't feel that they have been particularly privileged by their race. Their experience is the immigrant experience - as far as they're concerned, no one's handed them anything, they've built it from scratch. They've worked hard all their lives, many times only to see their jobs shipped overseas or their pension dumped after a lifetime of labor. They are anxious about their futures, and feel their dreams slipping away; in an era of stagnant wages and global competition, opportunity comes to be seen as a zero sum game, in which your dreams come at my expense. So when they are told to

bus their children to a school across town; when they hear that an African American is getting an advantage in landing a good job or a spot in a good college because of an injustice that they themselves never committed; when they're told that their fears about crime in urban neighborhoods are somehow prejudiced, resentment builds over time.

Like the anger within the black community, these resentments aren't always expressed in polite company. But they have helped shape the political landscape for at least a generation. Anger over welfare and affirmative action helped forge the Reagan Coalition. Politicians routinely exploited fears of crime for their own electoral ends. Talk show hosts and conservative commentators built entire careers unmasking bogus claims of racism while dismissing legitimate discussions of racial injustice and inequality as mere political correctness or reverse racism.

Just as black anger often proved counterproductive, so have these white resentments distracted attention from the real culprits of the middle class squeeze - a corporate culture rife with inside dealing, questionable accounting practices, and short-term greed; a Washington dominated by lobbyists and special interests; economic policies that favor the few over the many. And yet, to wish away the resentments of white Americans, to label them as misguided or even racist, without recognizing they are grounded in legitimate concerns - this too widens the racial divide, and blocks the path to understanding.

This is where we are right now. It's a racial stalemate we've been stuck in for years. Contrary to the claims of some of my critics, black and white, I have never been so naïve as to believe that we can get beyond our racial divisions in a single election cycle, or with a single candidacy - particularly a candidacy as imperfect as my own.

But I have asserted a firm conviction - a conviction rooted in my faith in God and my faith in the American people - that working together we can move beyond some of our old racial wounds, and that in fact we have no choice if we are to continue on the path of a more perfect union.

For the African-American community, that path means embracing the burdens of our past without becoming victims of our past. It means continuing to insist on a full measure of justice in every aspect of American life. But it also means binding our particular grievances - for better health care, and better schools, and better jobs - to the larger aspirations of all Americans -- the white woman struggling to break the glass ceiling, the white man whose been laid off, the immigrant trying to feed his family. And it means taking full responsibility for own lives - by demanding more from our fathers, and spending more time with our children, and reading to them, and teaching them that while they may face challenges and discrimination in their own lives, they must never succumb to despair or cynicism; they must always believe that they can write their own destiny.

Ironically, this quintessentially American - and yes, conservative - notion of self-help found frequent expression in Reverend Wright's sermons. But what my former pastor too often failed to understand is that embarking on a program of self-help also requires a belief that society can change.

The profound mistake of Reverend Wright's sermons is not that he spoke about racism in our society. It's that he spoke as if our society was static; as if no progress has been made; as if this country - a country that has made it possible for one of his own members to run for the highest office in the land and build a coalition of white and black; Latino and Asian, rich and poor, young and old -- is still irrevocably bound to a tragic past. But what we know -- what we have seen - is that America can change. That is the true genius of this nation. What we have already achieved gives us hope - the audacity to hope - for what we can and must achieve tomorrow.

In the white community, the path to a more perfect union means acknowledging that what ails the African-American community does not just exist in the minds of black people; that the legacy of discrimination - and current incidents of discrimination, while less overt than in the past - are real and must be addressed. Not just with words, but with deeds - by investing in our schools and our communities; by enforcing our civil rights laws and ensuring fairness in our criminal justice system; by providing this generation with ladders of opportunity that were unavailable for previous generations. It requires all Americans to realize that your dreams do not have to come at the expense of my dreams; that investing in the health, welfare, and education of black and brown and white children will ultimately help all of America prosper.

In the end, then, what is called for is nothing more, and nothing less, than what all the world's great religions demand - that we do unto others as we would have them do unto us. Let us be our brother's keeper, Scripture tells us. Let us be our sister's keeper. Let us find that common stake we all have in one another, and let our politics reflect that spirit as well.

For we have a choice in this country. We can accept a politics that breeds division, and conflict, and cynicism. We can tackle race only as spectacle - as we did in the OJ trial - or in the wake of tragedy, as we did in the aftermath of Katrina - or as fodder for the nightly news. We can play Reverend Wright's sermons on every channel, every day and talk about them from now until the election, and make the only question in this campaign whether or not the American people think that I somehow believe or sympathize with his most offensive words. We can pounce on some gaffe by a Hillary supporter as evidence that she's playing the race card, or we can speculate on whether white men will all flock to John McCain in the general election regardless of his policies.

We can do that.

But if we do, I can tell you that in the next election, we'll be talking about some other distraction. And then another one. And then another one. And nothing will change.

That is one option. Or, at this moment, in this election, we can come together and say, "Not this time." This time we want to talk about the crumbling schools that are stealing the future of black children and white children and Asian children and Hispanic children and Native American children. This time we want to reject the cynicism that tells us that these kids can't learn; that those kids who don't look like us are somebody else's problem. The children of America are not those kids, they are our kids, and we will not let them fall behind in a 21st century economy. Not this time.

This time we want to talk about how the lines in the Emergency Room are filled with whites and blacks and Hispanics who do not have health care; who don't have the power on their own to overcome the special interests in Washington, but who can take them on if we do it together.

This time we want to talk about the shuttered mills that once provided a decent life for men and women of every race, and the homes for sale that once belonged to Americans from every religion, every region, every walk of life. This time we want to talk about the fact that the real problem is not that someone who doesn't look like you might take your job; it's that the corporation you work for will ship it overseas for nothing more than a profit.

This time we want to talk about the men and women of every color and creed who serve together, and fight together, and bleed together under the same proud flag. We want to talk about how to bring them home from a war that never should've been authorized and never should've been waged, and we want to talk about how we'll show our patriotism by caring for them, and their families, and giving them the benefits they have earned.

I would not be running for President if I didn't believe with all my heart that this is what the vast majority of Americans want for this country. This union may never be perfect, but generation after generation has shown that it can always be perfected. And today, whenever I find myself feeling doubtful or cynical about this possibility, what gives me the most hope is the next generation - the young people whose attitudes and beliefs and openness to change have already made history in this election.

There is one story in particular that I'd like to leave you with today - a story I told when I had the great honor of speaking on Dr. King's birthday at his home church, Ebenezer Baptist, in Atlanta.

There is a young, twenty-three year old white woman named Ashley Baia who organized for our campaign in Florence, South Carolina. She had been working

to organize a mostly African-American community since the beginning of this campaign, and one day she was at a roundtable discussion where everyone went around telling their story and why they were there.

And Ashley said that when she was nine years old, her mother got cancer. And because she had to miss days of work, she was let go and lost her health care. They had to file for bankruptcy, and that's when Ashley decided that she had to do something to help her mom.

She knew that food was one of their most expensive costs, and so Ashley convinced her mother that what she really liked and really wanted to eat more than anything else was mustard and relish sandwiches. Because that was the cheapest way to eat.

She did this for a year until her mom got better, and she told everyone at the roundtable that the reason she joined our campaign was so that she could help the millions of other children in the country who want and need to help their parents too.

Now Ashley might have made a different choice. Perhaps somebody told her along the way that the source of her mother's problems were blacks who were on welfare and too lazy to work, or Hispanics who were coming into the country illegally. But she didn't. She sought out allies in her fight against injustice.

Anyway, Ashley finishes her story and then goes around the room and asks everyone else why they're supporting the campaign. They all have different stories and reasons. Many bring up a specific issue. And finally they come to this elderly black man who's been sitting there quietly the entire time. And Ashley asks him why he's there. And he does not bring up a specific issue. He does not say health care or the economy. He does not say education or the war. He does not say that he was there because of Barack Obama. He simply says to everyone in the room, "I am here because of Ashley."

"I'm here because of Ashley." By itself, that single moment of recognition between that young white girl and that old black man is not enough. It is not enough to give health care to the sick, or jobs to the jobless, or education to our children.

But it is where we start. It is where our union grows stronger. And as so many generations have come to realize over the course of the two-hundred and twenty one years since a band of patriots signed that document in Philadelphia that is where the perfection begins.

(<http://my.barackobama.com/page/content/hisownwords>)

3. Why can't Obama disown his Pastor Jeremiah Wright?

- a. Pastor Jeremiah Wright is a former pastor from Trinity United Church of Christ. He has beliefs to preach that caused controversial segments that are linked to Barack Obama. It is about "A More Perfect Union", when Barry address about the racial tensions, white privilege and inequality of race in the country of United States. He is the mentor of Mr. Barry.

4. How did Singapore come to existence? Do you agree with the Malaysian's decision? Why?

- a. Singapore was splitted from the rest of Malaysia on 9 August 1965, and became a sovereign, democratic and independent nation.
- b. I do not agree with Malaysians because they are racist. Every person has a right for everything. If he has the ability, then why not? It is not by the status nor the race a person as a basis, it is the ability, knowledge and strength of a person has.

(<http://inic.utexas.edu/asnic/countries/singapore/Singapore-History.html>)

ITC e-Choupal Case Study Guide Questions

1. What is the innovation of the e-Choupal?

It connects the farmers to the global markets via the internet.

2. Discuss the paradox of Indian Agriculture?

The paradox of Indian Agriculture is about having economic, nutritional and social country. It provides food for millions of people and gives work to other people.

3. Why is soya an important innovation in the Indian oilseed complex?

Soya is an important innovation in the Indian oilseed complex because it utilizes the scarce of resources.

4. Describe the marketing process before the introduction of e-Choupal.

A. It has traders for eventual resale to crushers

B. Producer-run cooperative societies for crushing cooperative mills

C. Lastly, for the products of Mandis

5. Why is the mandi not an optimal procurement channel?

It is not an optimal procurement channel because Mandi are the ones who gets commissions in selling items to traders.

6. What were the advantages of ITC's competitors? How did ITC address them?

The advantages of ITC's competitors are, they have horizontal spread, vertical presence, management of family. They address it by using the technology to be greater to other competitors.

7. How did ITC "re-engineer as opposed to reconstruct"?

The ITC re-engineer as opposed to reconstruct just improved the system.

8. How did ITC "address the whole, not just a part"?

They addressed it by linking all the transactions in the system so that the trader and farmers will be benefited from the system. this will provide less cost for the both parties.

9. Was it wise for ITC to install an IT-driven solution where most people would not?

It was wise because it solves the problem of the farmers and the traders.

10. Why does the ITC insist that the Sanchalaks NOT give up farming?

The ITC insisted that the Sanchalaks not to give up farming because with the innovation of the e-Choupal, it can help the farmers to have an efficient and effective way to produce more.

11. Why did the Samyojaks introduce the ITC to the sanchalaks?

The Samyojaks introduced the ITC to the Sanchalaks because to earn profit and to help them to have an easy solution to their problem.

12. Describe the new ITC value chain. How different is it from the former value chain?

The new value chain has benchmarking tactics, it produces and distributes collection and inputs to the rural areas. An inspection took place at Sanchalak and checks the Soybean. After that, the farmer will measure its weight and pay with an amount of money.

13. What is the social impact of the e-Choupals?

It provided good benefits for the farmers as well as for the traders.

14. Describe Wave 6 of the e-Choupal. DO you think it is feasible?

The Wave 6 of the e-Choupal is about providing education to the rural areas. It will be feasible if they will learn how.

15. Can something similar to an e-Choupal be implemented in the Philippines?

Yes, because agriculture is our main industry. Many farmers and traders will earn more and the production of agricultural resources will increase.

ICICI Bank Case Study Guide Questions

1. What is ICICI Bank's innovation?

ICICI Bank's innovation is to give a banking experience to the poor people. It gives a decent and formal way on how to provide good services also to the poor.

2. What is special about RBI's pilot project with NABARD in 1991?

RBI's pilot project with NABARD in 1991 was about helping the poor and the farmers to invest, that can help them build businesses for their own benefit likewise to help other people with their business.

3. According to Mahajan, why are the transaction costs of savings in formal institutions as high as 10% for the rural poor?

According to him, transaction costs of savings in formal institutions as high as 10% for the rural poor because of small transactions that happen and the distance of the villages from the towns.

4. What are some of the problems of MFIs in India?

MFI's problems in India is the lack of support for micro lending. They are limited to conduct some operations.

5. What are the two innovative BOP models of the ICICI?

A. Direct Access

B. Bank-led model

6. What is the connection between Grameen Bank and Bank of Madura?

The connection between Grameen Bank and the Bank of Madura is to have a high profit. They both serve the poor people.

7. Describe ICICI's three-tier system. Discuss why it is three-tiered.

ICICI's three-tier system is about a project manager in a bank, their main purpose is to monitor the coordinators. The other two which is the social service consultant which is tasked to conduct social services and other one which is the promoters are tasked to form new groups.

8. What are the 3 essential steps in the SHG process? Comment on why each step is necessary.

The three essential steps in the SHG process is to learn to save what you have saved, learn to save and learn how to borrow.

9. Discuss the NABARD checklist for SHG's. Comment on why each item on the checklist is necessary.

- A. Is the group size between 15 and 20 members?
- B. Are all members considered very poor?
- C. Was there a fixed amount of savings collected each month?
- D. Is there more than 20 percent literacy?
- E. Have they used their savings for internal lending purposes?
- F. Have the members kept a high level of attendance?

10. What is the impact of micro lending in a household according to a NABARD study?

The impact of micro lending in a household according to a NAVARD study is that it determined and examined the poverty line.

11. Discuss the possible implementation of a smart-card based payment system? Would it work? Why?

To eliminate or reduce the cash handling and innovating of low cost of delivery channels. It think it would work since smart card based payment system is a great innovation in a form of technology

12. Discuss the quote: "Banking with the poor has undergone a paradigm shift. It is no longer viewed as a mere social obligation. It is financially viable as well". Do you think this quote can be applied in the Philippines? Discuss.

For me, the quote is right. It is about being financially able. Most people nowadays are into banks just to save and earn money. It became a part of the people's lives. The quote is applicable in the Philippines because Filipinos are good in handling money alike with the Chinese Culture.

A Mirage 12 Principles:

1. Price performance

- a.** The price performance must be lessened and must be fair to the poor people to adapt BOP.

2. Innovation

- a. Their innovation is that they want the poor to be also the resource of new income.

3. Scale of operations

- a. The operation is about cost and quality transactions named Cost-Quality trade-offs.

4. Sustainable development

- a. The sustainable development of the case is they want to have an interest rate of 4% every month so that there will be a sustainable development.

5. Identifying functionality

- a. The needy people or the poor people must know their functions in order to be responsible of their identification.

6. Process Innovation

- a. The process innovation is that the poor people's voices are heard through having an innovative process.

7. Deskillling of work

- a. Deskillling of work is done by having an employee exact with his/her knowledge and skills so that when evaluating comes, his/her performance is based on his/her work.

8. Education of customers

- a. The education is focused on the poor people—BOP. This can help the poor people to surpass poverty.

9. Design for infrastructure

- a. The design for infrastructure is helping the people to surpass poverty

10. Interfaces

- a. none

11. Distribution

- a. The distribution is done to produce more income to the poor people.

12. BOP challenge

- a. The BOP challenge is to help the poor people, like what BPO does.

Voxiva Case Study Guide Questions

1. What is the innovation of Voxiva?

Voxiva's innovation was all about giving villagers a communication outside their country via the internet; it gives health workers to report new diseases in real time. This will help the workers to know what it is all about because of the respond of the Health Authorities.

2. What are the 3 ingredients of an effective system of disease surveillance and response?

A. "Real-time collection of critical information from a distributed network of people, in this case, health workers with new cases of disease to report."

B. "Rapid analysis of data to drive decision-making and allocation of resources."

C. "Communication back to the field to coordinate response."

(Page 364)

3. According to Meyer, what are his findings regarding ICT projects?

A. "Most projects were deployed on a pilot basis and were fundamentally not scalable"

B. "Projects were overwhelmingly focused on connectivity and devices—applications that addressed critical information flow challenges."

C. "Too much focused on the Internet and computers as a solution."

(Page 363)

4. What is Meyer's observations regarding the use of telephones worldwide?

That there are lots of telephones around the world—2.5 billion was the last count.

5. What was the problem that Voxiva was originally designed to solve?

To monitor new disease cases in Peru in a real-time surveillance from rural health centers.

6. What are Alerta Pilot's benefits?

A. "Intuitive to use and accesible"

B. "Quicker, better informed decision making by health authorities"

C. "Better data quality"

D. "Rapid feedback of information"

E. "Reduces paperworks"

F. “Promotes transparency and accountability”

G. “Cost-effective relative to the current system”

7. How can Voxiva help eradicate diseases?

Voxiva helps health authorities to monitor and analyze what are the things that have been reported to them by the health workers. It gives them new cases in which they have to analyze first in order to know its antidote.

8. How can Voxiva be used for bioterrorism preparedness?

Its technology is by giving attention to its patients by monitoring its diseases for those companies who are under the leading disease department and home health agencies in the U.S. and U.K.

9. What are some of the lessons learned in Voxiva's deployment in other countries?

A. “Foster two-way flows”

B. “Leverage existing infrastructure”

C. “Avoid stovepipes”

D. "Software is not a system"

E. "Technology alone will fail"

(Page 374)

10. What are some of Voxiva's challenges?

A. "Allow organizations to collect data from and communicate with dispersed populations in a timely and systematic way by leveraging existing infrastructure"

B. "Capacity to win new business does not outpace its ability to deliver quality services"

C. "Focus on key opportunities and avoiding distraction"

D. "Deal with the challenges and long sales cycles of selling services to governments and international development agencies"

E. "Develop recurring revenue business models that generate revenue from local economies"

D. "Manage a diverse team and foster continuing innovation"

(Page 378)

11. What is Meyer's beliefs regarding diversity? What is its connection to innovation?

He strongly believes that innovation is about bringing people together with a diverse beliefs and "forcing their brains to work together. It isn't easy, but it's where the magical insights come from."

(Page 378)

12. Can this system be implemented in the Philippines? What target disease would you recommend?

Yes, I recommend this system to our country because this will be a great help towards preventing and providing health care benefits for people, like providing some cure to their diseases. An example will be, Diabetes.

CEMEX

1. How did CEMEX fundamentally change the way it conducted its business?

- CEMEX changed the way they conduct their business because they want to innovate new solutions for their company so that they'll gain more advantage among other competitors. They focused more on committing their company by giving a high level of customer service in order to satisfy more customers. They also put in some technology in which they will expertise, like Postmerger integration, acquired digital evolution to provide

efficient processes on their information systems. With these, it can give them a big opportunity to belong in a developing country.

2. How does information systems contribute to CEMEX' competitive advantage?

- Acquiring new information system helped CEMEX to gain an advantage towards other competitors. It made their operations to be efficient as well as it cuts down the distribution on their infrastructure, with these, it is less costly and it removes redundancy of work in the company.

3. What is social capital? How does CEMEX build social capital?

- Social capital is about helping the poor. There is a system behind this, it is the Patrimonio Hoy. CEMEX build social capital by preserving their honor and reputation. They want to maintain their standards and promises so that people will trust their company in order for the people to be consistent when it comes on paying their savings account.

4. How are the low-income savings characteristics of Mexican society characterized?

- Mexican society was characterized as lower class where in they have low income savings, which can be called as tandas or pools. These pools can be bided or voted by the participants in order to get this. These pools can only be used for emergencies as well as for education and housing.

5. How are the entrepreneurial characteristics of the women in Mexican society tied to the CEMEX BOP strategy?

- According to a study, women are 70% responsible for all the savings a family has. It means women have the talent to become an entrepreneur someday. They can control money well for the benefit of the whole family that can be used for housing stuffs.

6. What did the CEMEX initial market research in Guadalajara discover?

- They discovered that Guadalajara has low income communities and that they are losing Mexico because the houses that are about to build are still at state and the houses there were only made by clay and lime stones. They want to improve the living in Guadalajara.

7. What is the role of *socios* in the Patrimonio Hoy system? How important are they in the making the system successful?

- Socios are the customers that are registered in the Patrimonio Hoy System. These Socios are group of people that has three members. It is made so that payment can be easily done as well as they'll not have a hard time to discipline their co-members.

8. Why do you think it was important for CEMEX to position itself as a *complete solutions provider* vs. just another product provider?

- CEMEX positioned itself in that way so that it can make way for innovation. If they'll not do it, same image will portray. That is why; they need to make a new name in order for the customers to patronize them. With the ability and efficiency they have now, it is possible.

9. How is the social capital of Patrimonio Hoy promoters related to economic capital?

- Promoters are the people who attract and invite other people to join the saving-credit system. They are also responsible for the new member of the system. They have commission every time they have recruited a new member to join. This encourages promoters to recruit a lot of socios to the system.

10. What, in brief, is the value of Patrimonio Hoy to a) its promoter b) its socios & partners c) its suppliers and d) its distributors?

- Promoters recruits customers and give them orientations about the system.
- Socios and partners are also customers but they are different from others because they are identified as loyal customers.
- CEMEX make it sure that they have good negotiation between their suppliers. They make it sure that the materials are complete, revenue is consistent as well as the collection of money
- The distributors have a percentage so that it will have a continuous business with the company.

11. What is *patrimonio*? Why is this important for the marketing efforts for the Patrimonio Hoy system?

- Patrimonio refers to capital assets. It is a program that is focused on low income population. It is important because it helps the poor to have house that is less costly and has lesser time.

12. How can Patrimonio Hoy offer a slightly higher price than its competitors and maintain a competitive edge?

- Patrimonio focuses more on the customer side, where in, more customers are important rather than having an expensive price to gain more profit. The company targets the poor that is why they have lower prices to offer them. In order to have loyal customers, they provide good services as well as some benefits.

13. How does the concept of freezing prices encourage *socios* to do more business for Patrimonio Hoy?

- They are encouraged because the money that they save are already enough for them.

14. Intuitively, doing with business with a low income group would be riskier than traditional lending models but it is profitable for Patrimonio Hoy. Why?

- It is profitable for the Patrimonio because the system set a standard in which customers are willing to pay in the right time. They established a good relationship between the company and the customers, good capital and as well give penalties for over dues.

15. What is the role of peer/community pressure in the Patrimonio Hoy lending model?

- It is a pressure because the member will have a hard time paying for credit if he has a late payment. There will be a penalty of 50% because he was unable to pay on time.

16. How has Patrimonio Hoy changed the consumer behavior in Mexico?

- It helped the people to save money for their future needs. They were given a chance to loan to have a house as well as to enjoy their living.

17. What are the challenges of the Patrimonio Hoy program?

- Patrimonio Hoy system can only be useful when the customers need a house. The problem is, what if these customers already have houses, Patrimonio Hoy will become useless. That is why the company needs to retain customers in order for them to gain profit. That's why they need to continue their services or add more services in order to retain customers.

18. What does Construmex take advantage of the existing remittance market between U.S.A and Mexico?

- It allows US to send money directly to the distributors in Mexico. The main purpose is to let the people be aware and not for profit.

19. CEMEX Philippines is exploring the possibility of replicating the Patrimonio Hoy system in the Philippines. What are the parallels between the Mexican and the Philippine market?

- Philippines and Mexico have similarities when it comes on the people that it will serve. Houses are very important. Here in our country, most Filipinos live in a squatter area. If Patrimonio Hoy can help us, it can help our fellowmen to have a house that can be called a home.

20. As an IT practitioner looking at the Construmex business model, what IT-driven systems can you propose to make CEMEX more competitive? (name 10-15)

- Supply Chain Management
- Human resource information system
- Customer relationship management system
- Decision support system
- Knowledge management system
- E-commerce website
- Transaction processing system
- Order tracking system
- Inventory control
- Sales and Inventory system

Annapurna Salt Story : Public Health and Private Enterprise

1. What is the role of NGOs (Non-Governmental Organizations) in BOP markets according to Prahalad? Do you agree with this position?

- a. The role of the NGOs or Non-Governmental Organization is, they are the one who are called to solve problems that is related to the poor people as well as, concerns to their health. I agree with this position because they are the one who sometimes protect and help the poor in order to survive from different crisis they are facing. According to Pandav, these NGOs have the strengths, such as competency, commitment, credibility, collaboration and advocacy. (Page 172)

2. According to Rekha Balu of *Fast Company*, "poor people ... can become just as discerning about brands as rich customer". Do you agree with this statement? Is this applicable in the Philippines?

- a. Yes, I agree with his statement. But sometimes, to think in a positive way. Brands are just brands. Brands aren't assurance of quality. It just differ from the price but it has the same purpose. The poor and the rich are the same, they are people. Their needs are all the same. I think Filipinos, Maybe some, are that kind. Filipinos are happy people. They don't care whether they are dirty or hungry, well; I'm referring to those poor people, like those in the squatter areas. It doesn't matter if it's expensive or what, it's the purpose that they are looking for.

3. What is the nature of the breakthrough of K15 Technology in your own words?

- a. K15 was introduced by HLRC (Hindustan Lever Research Center) it has a potassium (K) and has 15 ppm of iodine. It is different from other countries salts. It is also called stable iodine technology. It is made so that the iodine can be released into the body of a human being.(page 177-178)

4. What are the issues/difficulties in branding something like salt according to Vishal Dhawan?

- a. According to Vishal Dhawan, it is sometimes hard to make a brand that has an undeveloped food staples market. According to Figure 3 of page 182, processed (ready for consumption) is only 6%, and the rest of the percentage is for the unprocessed. Assurance of quality and hygienic foods are great essential to develop trust in a product. He said that it is hard to differentiate in something like a salt. That is why he decided to provide with salt and atta. He named it, Annapurna which means, *an* means for or grain; *purna* means to *prepare*. It is also named after a Hindu goddess of abundance.

5. Why is the Annapurna evolution necessary according to Vishal Dhawan?

- a. The evolution of Annapurna is necessary because according to him, Annapurna needs to expand, and that is what they are doing. The life of a product is sometimes 18 months only. If they evolved more, who knows what will happen.

6. What would the nature of the "differentiator" for Dr. Amitava Pramanik?

- a. According to Dr. Amitava Pramanik, she wants Annapurna to be different from others that no one can compete with it.

- b. With the help of developing a new technology for Annapurna can help save the people who has IDD iwhich is the leading preventable ailment in India.

7. What is the effect of advertising for the marketing strategy for Annapurna with K15?

- a. When Annapurna was advertised for marketing strategy, it gave an impact towards health and mental abilities. It focused more on the Iodine education. But as they take a picture regarding on the standing of the product, it seems they are only top 3 which has 11 percent. Their main reason is that, their competitors seem to have other strategies in order to gain more market shares, like when people buy their salt, it comes with a detergent. The competitors want more profit rather than helping first the needs of the people.

8. What are the innovations of HLL with regards to transporting salt?

- a. HLL decided to transport their salts through a rail transport. Their main reason is that, it's too expensive when they use trucks. Freight cost is also high depending on the trucks required. Roads in India are poor in condition that causes delay for distribution. And lastly, there are many extremist in India which may also delay the distribution (page 191)

9. What is Project Shakti and what are its goals?

- a. Project Shakti was formed in order to train women's self help (SHGs) to develop entrepreneurship in order to operate rural direct-to-home sales force, helping consumers to be well-rounded about health and hygiene benefits HLL can give. With this it can help them to increase their reach to the rural market. Awareness and influence can increase the growth of the market.

10. How would you imagine SANGA, an "e-tailing program for daily ordering and delivery"? If you were its designer how would you describe it?

- a. If I were to design it, I'll preferably put information regarding on the program. Advertisement can be a good way of forming education for consumers. E which is web browsed, that is accessible via internet, (accessible for everyone). Manuals can be available by pdf file. Schedules of seminars are posted, so that people who are interested can join. They can also register online. They can get trivias and other stuffs on the site that is very helpful for developments.

11. Project Shakti caters exclusively to men. There have been requests for men to become Shakti dealers but HLL turned them down. If you were the decision-maker, would you allow men to become Shakti dealers? Why?

- a. No. because men are very impatient. According from what I know, they are not like women who are very vocal about their feelings. Men tend to keep it inside when they have something on their mind. They are not talkative unlike women. Women can be a good dealer because they have good entrepreneurship that can influence their customers to buy more.

12. What is i-Shakti? As an IM student how can you improve i-Shakti?

- a. I-Shakti is an IT enabled rural community development initiative from Hindustan Lever Ltd and is a part of Project Shakti. (<http://www.hllshakti.com/writeup.htm>)

- b. As an IM student, I'll improve i-Shakti by making it available for everybody. A rolling i-Shakti can be a good way to increase the level of education of India. So that it can be accessed also by people who are far from i-Shakto kiosks. It can also be a touchscreen kiosks monitors so that people who are not educated can also adapt this kind of technology. Pictures and sounds can be seen and heard on the software.

13. HLL's would-be competitors decided to have a watch-and-wait policy. If you were a would-be competitor for HLL would you decide to get into HLL's market? Why? How?

- a. Yes. Business is business. It's not like if the company has high profit it doesn't mean you are not welcome to join that kind of market. Its in the way you handle that kind of pressure. If you don't have the guts, then you are not willing to learn and experience new things. Let's say, risking your business. Well, business is somewhat like that, it's about taking a risk. If you don't, then they'll stay ahead from you.
- b. If you want to compete with them, join them. Discovering things is forever. It doesn't stops. That's why, we must take every chance.

14. Should HLL keep their K15 technology proprietary? Why?

- a. For me yes, because with this kind of technology, it can give them also some benefits to be different among other competitors. Aside from that, you'll have loyal consumers because you have a special product.

- b. BUT, to look at the other side, its capabilities to help fight against IDD can only serve INDIA. How about other countries who also suffer that kind of illness.

15. Do you think a program like Project Shakti would succeed in the Philippines? What do you think would be some of the anticipated difficulties?

- a. I think it will succeed, but it will take time. Filipinos are very bright when it comes on having strategies. I think, there are some projects like Shakti that is being implemented now in our country. Like educating people about tooth decays (Colgate) which they train people, give seminars, free products to help them educate, why brushing is very important.

Case Analysis # 2

“Casas Bahia: Fulfilling a Dream”

Another success story! Casas Bahia, the largest retail chain in Brazil that sells electronics, appliances and furniture came with a unique idea of having an approach for customers through giving the right services for the right customers. Their target markets are mostly from the class C, D and E population, which Mr. Samuel Klien's vision - to fulfill the needs of the poor population.

They do their very best to help their customers the best that they can, in order to satisfy the needs of the customers. They always try to update their management and the style of their operating processes to make them competitive among other companies. They come up with the idea of financing when it comes on selling their products. Customers can haggle the price of the products that they like and they can pay even in installments. They company can monitor their sales in real-time and can also monitor customers to avoid fraud. The company makes it sure that all their employees are well-trained. Their main objective is to improve customer relationships

Above all the things that they had made, business ethics was the main reason why their company stands out because they give specialty when treating their customers, as well as their employees. They immediately give response when problems occur. These strategies that they made, made the customers to trust their company

If this would be implemented here in the Philippines, we must consider first a lot of things, like if it is sold fairly and has the right price and good quality. It is a good investment first to make your customers trust you than to make fraud out of it. Because, mostly here in the Philippines, Filipinos make you believe at first that they are selling original products and has the right price. That's why; they must first learn how to deal with such circumstances.

Corporation

1. MediaDefender made some tricks to sabotage Pirate Bay, like putting booby trapped version of songs and films that frustrate the down loaders (Page 2, par 2, sen. 3)

- a. According to commandment 2, Thou shall not interfere with other people's computer work; this means that, it is a bad thing to sabotage things that can affect people's work on their PCs. It is a privacy thing.
2. The biggest spear in the neck for the pirates being vigilant, prosecuting, making fun of them. (Page 5, par 2, sen. 2)
 - a. According to commandment 10, thou shall always use a computer in ways that ensure consideration and respect for your fellow humans, making fun of people is against in this commandment, it is an issue because respecting others is a must.
3. M.P.A.A. filed a law suit against several websites in 2006. (Page 9, par. 4, sen. 3)
 - a. Commandment 4. Thou shall not use a computer to steal. These websites were sued for stealing other's property.
 - b. Commandment 6. Thou shall not copy or use proprietary software for which you have not paid. These websites did not have any permission from the other websites.
4. The R.I.A.A has employed MediaSentry to trace people uploading music so that the trade group can sue the, (Page 5, par. 1 sen 2)

- a. Commandment 6, thou shall not copy or use proprietary software for which you have not paid. R.I.A.A. has a personal ethics towards the people who uploads music. They will sue them in order for others not to down load the music without paying anything. They think it is unfair that is why they trace them.

- 5. If you can't beat them, join them. (Page 5, par. 4, sen. 1)
 - a. Commandment 2, 1, 3, 10. Companies that are affected by piracy, like MediaDefender has some plans in order to make the pirates down, if the pirates hack, MediaDefender will hack them too. They both illegally disobeyed the 1, 2, 3, 10 commandments

- 6. MediaDefender and the rest of the anti piracy firms presents a trickier problem for Pirate Bay. (Page 7, par. 4, sen. 2)
 - a. Commandment 1, 2, 3, 5, 9, 10. These commandments are affected by this issue. Same with other issues that they plan against the pirates.

- 7. Holly wood tried lobbying Sweden to do something about the Pirate Bay. (Page 7, par. 3, sen. 1)
 - a. Commandment 4, Thou shall not use a computer to steal. Holly wood can't do anything because in Sweden, they secure all network connections. They protect the privacy of their people. But

Holly wood keeps on pursuing their mission to stop Pirate Bay to continue its services

Integrative Questions

A.) Homework for 28 February 2008: Lessons 1-25, Cyberspace Law for Non-Lawyers

1.) What is a Copyright Law?

a.) It gives you the right to copy writing whether it is an image, a recoding. It can be also in an electronically way.

<http://www.lessig.org/content/articles/works/cyberlessons/lessons/copyr01.html>

2.) How writings are copyrighted?

a.) Things are copyrighted in the day that it was made.

<http://www.lessig.org/content/articles/works/cyberlessons/lessons/copyr02.html>

3.) How can you be infringed?

a.) "If you download an article from a newspaper Web site and forward it to a news group, you've made copies, If someone saves your e-mail in an archive, he's made copies, If you quote someone's newsgroup post in your response to the post, you've made copies."

<http://www.lessig.org/content/articles/works/cyberlessons/lessons/copyr03.html>

4.) What does copy means?

a.) When you do not copied all of it, when you rephrase it and when you personal copied.

<http://www.lessig.org/content/articles/works/cyberlessons/lessons/copyr04.html>

5.) Is it ok to copy?

a.) It is ok to copy if only facts and ideas are used.

<http://www.lessig.org/content/articles/works/cyberlessons/lessons/copyr05.html>

6.) To whom the implied license may be granted?

a.) Copyright Owner

<http://www.lessig.org/content/articles/works/cyberlessons/lessons/copyr06.html>

7.) What other rule that lets many people lawfully copy others' work?

a.) The fair use doctrine.

<http://www.lessig.org/content/articles/works/cyberlessons/lessons/copyr07.html>

8.)

Intellectual Property Rights and Computer Technology Questions:

- 1. Discuss the problems faced by software developers trying to apply for protection under trade secret statutes.**

There are problems in which Software Developers have a hard time to apply for protection under trade secret statutes. Leakage of information is one of the reasons why people can copy their programs. Like documents that are illegally copied by unauthorized people.

- 2. Why is it difficult to apply patent laws to software?**

First, as we all know, patents are expensive. There are so many requirements to pass that sometimes become a hindrance to comply.

- 3. Why is it possible to apply patent law to software?**

For authenticity purposes. It is the ownership of the inventor on their inventions. With this law, your invention cannot be copied.

4. Is it possible to trademark software?

Yes, because having a trademark means it is an original software.

5. Discuss the ethical and legal issues surrounding software ownership.

As we all know, piracy is the most famous ethical issue that our world is now facing. Like the movie that I have seen, the “Anti-Trust” which is a great movie. it deals with the privacy of those young programmers whose programs are being stolen by a big company. then this company sells it to the people.

6. There is a move to do away with the current copyright law. Why?

Copyright law helps people to be knowledgeable about their information. As always, learning is continuous, therefore, nobody can hinder the people to learn because education is gift not a property.

7. Why is the copyright law, in its present form, considered to be unenforceable?

People are unaware of this law that sometimes violations happen all the time. It is unenforceable because of the interest of the people.

8. What changes would you suggest in the current copyright laws to make it enforceable in cyberspace?

I suggest implementation of self governance will do the trick.

9. Has the Internet made software protection easier or more difficult? Why or why not?

Internet is a source of information. It is difficult because these information are too many to be controlled.

10. There is a movement (that includes hackers) that is advocating for free software. Discuss the merits of this idea, if any.

Having free software is a great deal for us. But for some companies who sell software for a living, maybe that will be unfair for them. Quality of software will be affected since it is free. Maintenance and other updates are not that good since no one is motivated to do the maintaining stuffs. Incomes of other countries, like US and Japan will decrease. With that, there is big impact to the whole world when it comes to money rate.

11. Because of income disparities between north and south, and have and have-nots, fair pricing of computer products is impossible. Discuss.

Yes I agree. Economic crisis has been a hindrance for a country to improve. Considerations must be done in order to increase sales of products. Like BOP.

12. Most copyright violations are found in developing, usually, poor countries. Why?

It is more affordable and it benefits them to earn more money. Piracy is one of the issues why copyright is violated because they can't afford to buy the original ones.

13. Does the high price of software marketing in developing countries justify the high rate of software piracy in those countries? Why?

Yes. Pirated software and original software has the same use. It just differs on the packaging of the software. Cheaper products sell more because they want to save more money for their basic needs rather than spend your whole money just for original software, thinking you'll not eat afterwards. \

The patent cost, cost of materials, salary of the people who made the software, manufacturing cost and the quality.

15. Is globalization a means through which the developed, usually northern countries, will enforce the copyright laws?

Northern countries are greater compared to the other parts of the world. Every nation must be heard in order for globalization to arise. Having the right conduct and law, we can achieve globalization.

Case Analysis # 3

- 1.) Ethical codes of conduct adopted by professional societies such as the ACM and the IEEE-CS contains general statements about what is expected, and in some cases what is required, to be a member in good standing. Above all the statements that were espoused in the professional societies, there are also some downfalls as well. According 4.3.2 of Chapter 4, professional computer societies has no “teeth.” For example, when we work as an IT professional, we are not required to be a member or to be a part of the IEEE or ACM. We don’t need it just to be hired. Another shortcoming is that, according to Michael Davis (1995) professional codes are often released on grounds that they are too vague, self-serving, inconsistent, unrealistic, and unnecessary and sometimes are incomplete. Another criticism is that it is a combination of intellectual and moral principles that sometimes can result into confusion. Having a code can guide us towards success but sometimes it hinders us to do something that is not really a bad thing to do. We are just victims of these codes that from time to time we learn how these codes can be helpful when we encounters a situation that we need to decide whether the scenario is good or bad.

- 2.) I don’t think that computer professionals can be consistent and comprehensive when following the codes of conduct, because for me these professionals are unique from one another, they have different cultures. This will be a challenge for them. The best code approximates it, is the BCS Code of Conduct. As I read the codes, it is too narrow and it hinders employees to express them selves. They are not treated fairly when position is being talked about.

- 3.) Becoming a mother is a once in a lifetime opportunity. Family is more important to me than to save the job that I have even it offers great opportunities. If it is against my will, I'll not do it. I can't stand to work in a company where they have to force me to do the job that I do not want. I work not only for the compensation. It is not like, I live to work. What matters to me is that, I stand for myself.
- 4.) Implementing a system that could harm many people can be a dangerous thing to do. Thus, safety must be the first thing that we must think of. For me, lives are more important. It's not the City Transportation System is the one I am serving; it is the people of the city that I am helping. It's not for them, but for the people who'll use the system. I'll tell it to the people IF I have completed the requirements De George has. I can't explain and tell it the people without having a proof. The two companies must also think for consequences that they are doing. The companies, we, are responsible if anything happens, thus we must be responsible to do safety precaution to save lives. What if, these people become victims, the two companies, including me; will be liable for the damage. That is why; before anything happens, things must be properly done in order to prevent this kind of situation.
- 5.) The new law that was signed by President Bush may result for whistleblowers to remain silent instead of bearing witness, if they think they continue to proceed without rights at their own risk. Software engineers must know when there is a violation that is happening. If there is a violation report it to the authority. But before they do these, they must

follow De George's Criteria when evaluating a scenario; if it is harmful, the person must report it to their superior with complete documents regarding on the problem, a proof about the whistle blow that the person will announce to the public. With this, it can prevent harmful state to happen and to continue.

Philtop Industries, Incorporated

Corporate Social Responsibility

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Philtop Industries, Incorporated

Corporate Social Responsibility

Company Overview

Phil-Top Industrial Incorporated was established on 1988 with its initial location at Malabon City. It first started in small business with 3 installed machines operating to produce hanger, water dipper and clothes grip – the primary products of the company. Winning customer's attention and trust were two of their difficulties.

The Innovation...

It took the owner a lot of guts, hard work, patience, and determination to be able to reach the company's present standing. He himself went to *Divisoria* to promote their products and attract more customers.

With its uniquely innovated products, the company was led to an unexpected success. Gradually, the company expanded and was resettled to a larger space to accommodate more machines, machine shop, recycling and mixer area, packaging area, and parking space for loading.

As years pass, customers and products continued to multiply so the need for expansion had once again arise. That's the time they bought two more lots near the vicinity as warehouses. Presently, their products consists of kitchen and house wares.

The company offers different kinds of products that has many stylish designs that cover various types such as house ware, kitchenware, even school and office organizers; all to indulge the varied needs of each customer. All through their operation, they offer goods to a very different market, which includes wholesale and retail shops, department stores, supermarkets, and promotional enterprises all over the country. The company's service also manufactures made-to-order molds for clients with particular needs.

Vision

Phil-Top and its quality products will be recognized and respected as the best and most sought after plastic houseware products not just in the Philippines but also internationally.

Mission

In order to realize our Vision, our Mission must be to exceed the expectations of our clients. We will accomplish this by providing product quality management and quality assurance in design, development, production, and even in transactions. In this way we will ensure that our profit, quality, and ethical goals are met.

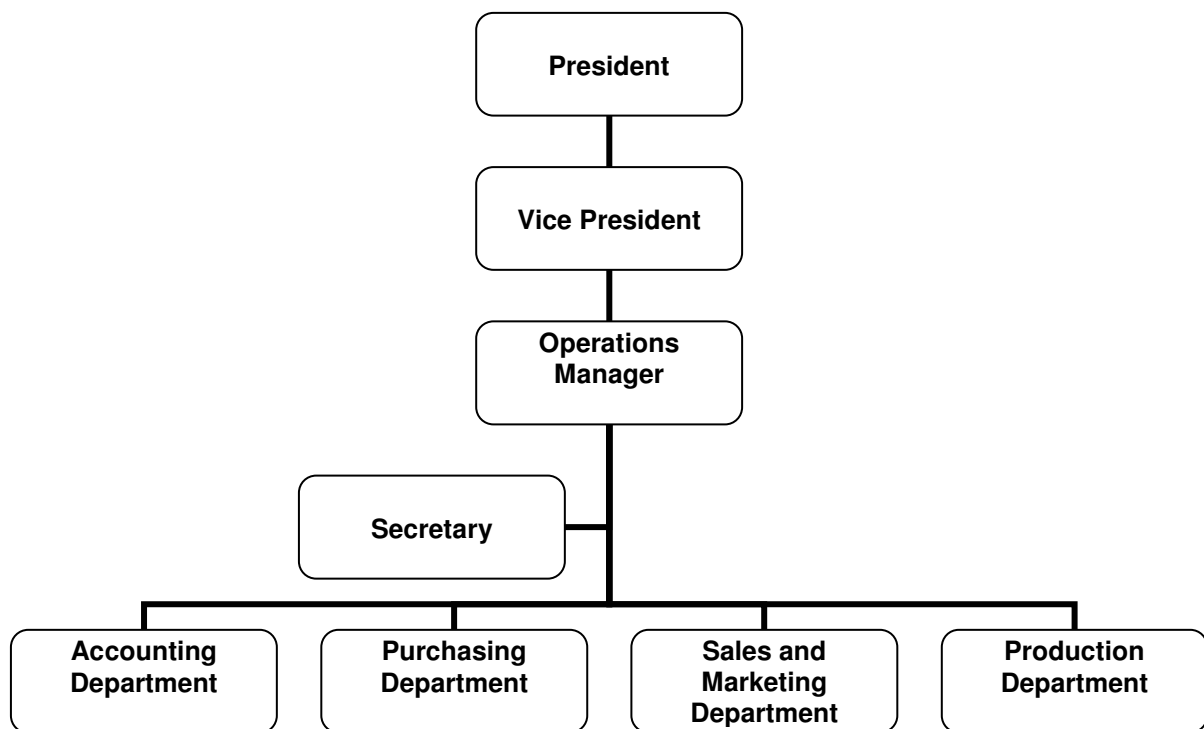
Brief History

Phil-Top Industrial Incorporated was established on 1988 with its initial location at Malabon City. It first started in small business with 3 installed

machines operating to produce hanger, water dipper and clothes grip – the primary products of the company. Winning customer’s attention and trust were two of their difficulties. It took the owner a lot of guts, hard work, patience, and determination to be able to reach the company’s present standing. He himself went to Divisoria to promote their products and attract more customers. With its uniquely innovated products, the company was led to an unexpected success. Gradually, the company expanded and was resettled to a larger space to accommodate more machines, machine shop, recycling and mixer area, packaging area, and parking space for loading. As years pass, customers and products continued to multiply so the need for expansion had once again arise. That’s the time they bought two more lots near the vicinity as warehouses. Presently, our products consists of kitchen and house wares.

Inside the Organization...

PhilTop Industry Incorporated Organizational Structure



Description per position:

Position	Description
1. President	The job of the president is to find new innovative products in other country and tries to come up with the same benefits of that product or better.
2. Vice President	The job of the vice president is to make sure that everything in the company is doing well and manage the employees as well
3. Operations Manager	The job of the operations manager is to manage all operations including sales, production, etc
4. Secretary	The role of the secretaries is to help the operations manager do his or her work
5. Accounting	The role of the accountant is to keeps, audits, and inspects the financial records of individuals or business concerns and prepares financial and tax reports.
6. Purchasing	The role of the purchasing department is to issue purchase orders for supplies, services, equipment, and raw materials.
7. Sales and Marketing	The role of the sales and marketing department is to maintain and improve its sales of the company.
8. Production	The production department is in charge in the quality products and production.

Philtop Products:

B	C	D	E	F
Bag and File Case	Canister	Dish Drainer	Entertainment Rack	Flower Mat
Basin	Chairs and Stools	Dustpan		Fly Swatter
Basket	Clothes Grip	Doll Chair		Food Container
Bathroom Accessories	Colander			Food Keeper
Bowl	Crates			Fruit and Party Tray
Bread Box	Cutlery			Funnel
Bookshelves				
H	K	L	M	P
Hanger	Kitchen Utensils	Laundry Brush	Mug	Pail
	Kitchen Ware	Lunch Box	Multipurpose Container	Pitcher
		Lunch Carrier		Plate
		Lunch Kit		
R	S	T	U	W
Rack	Serving Tray	Tumbler	Utility Box	Waste Can
	Shoe Rack			Water Dipper
	Soap Tray			

Products for the poor...

Generally, all products produced by the Philtop are for the poor. They target class C, D, and E of the pyramid as well as provinces of the Philippines. As of today, they are still into reaching out to the poor and in remote provinces.

Clients' Profile

Promotions and Marketing	Provincial Customer	
Role Marketing	Colon Nade Supermarket	Southway Dept. Store
Venture's Link	Unirich Marketing	Injap Supermart
Simple Venture	Calumpung San Mart	Blue Field Trading
Grand Success Int'l Ventures Corp.	Dandiangan Sun Trading	Bohol Quality
Bless Line	Shopper Plaza	Golden Bell Commercial
Premium Article	Fit Mart Mall	Asia Trading
Tess Art Gift Shoppe	Anas Trading	Buenas Supermart
Asia Prime Commodities	Isulan Central Plaza	Sunscor Grocerama
	Davao Central Warehouse	Cebu Plastic Warehouse
	KCC Shopping Center	Bodega Glassware
	New Kim Chiong Trading	New Lucky Marketing
	Gleen Marketing	Cebu Progress
	Roxsy Marketing	Yu Tan Marketing
Others	Happy Convinient Center	Traffic Exchange Trading
Alaska Milk Corp.	Ororama Super Center	
Avon Cosmetics, Inc.	Palma Trade Center	
Republic Biscuits Corp.	Iloilo Big J's Mart	
Goldilocks Bakeshop	Golden Bell Grand Center	
Electrolux Philippines	Swana Mercantile	

Star Paper Corp.	LB Supermarket	
Naglayan, Inc.	Shop O Rama	
ABS-CBN Foundation, Inc.	New Young Mart	
	Shopper's Emporium	
	Alturas Supermarket	
	Best Mart	
	Lopue's Dept. Store	
	Contex Unimart	
	F.K. Mart	
	Tesco Hardware	
	Brodeth Marketing	
	Park'n Shop	
	Denver Sale & Marketing	
	City Square Trading	
	Plaza Marcela	
	Ria Thrifty Mart	
	South Seas Complex	
	P.F. Enterprises	
	RD Home Furnishing	
	Cangs Inc.	
	888 Marketing	
	Aklan Shoppers Mart	
	Royal Supply	

Major Client's Profile

1. **ABS-CBN** a [Philippine multi-media](#) conglomerate, is the largest integrated media and entertainment company in the Philippines with an asset base of more than [PHP](#)28 billion (US\$613 million) as of current 2007. ABS-CBN is principally involved in television and radio broadcasting, as well as the production of television programming for domestic and international audiences and other related businesses.
2. **SM Supermarket** has become the most dominant player in the retail industry. Having a national chain and housing over 3,000 employees, we maintain a constant hiring, training and development process to meet the highest level of competency and customer expectations.
3. **Alaska Milk products** were first manufactured in the Philippines in 1972 through Holland Milk Products, Inc. (HOMPI), a partnership between AMC's former parent company, General Milling Corporation (GMC), an industrial foods company with interests in flour, feed and soy bean milling, and a Dutch dairy company, Holland Canned Milk International B.V. HOMPI initially manufactured liquid canned filled milk products, (evaporated and sweetened condensed milk) and eventually expanded to manufacture powdered filled milk and UHT milk products division up until AMC's spin-off and incorporation as a separate and independent corporate entity in 1994. Shortly after its incorporation, Alaska Milk shares were listed in the Philippine Stock Exchange in 1995.
4. **Star Paper Corporation (SPC)** is a Filipino-owned corporation engaged in primarily in the distribution of quality goods from the United States, England, Japan, Sweden and other parts of the world. While we focus on supplying materials to the printing industry, our charter allows us to engage in trading and other business activities as well.
5. **Republic Biscuit Corporation (Rebisco)** is one of the pioneers in the biscuit industry and a leader in the fast moving consumer goods industry in the Philippines. From a basic portfolio of biscuits such as the famous and pioneering [Rebisco Cracker Sandwiches](#) that generations of Filipinos have loved, Rebisco now carries a wide variety of snack food ranging from [nuts and seeds](#), [cakes](#), [wafer sticks](#), [chips](#), [curls](#), [candies](#) and [gums](#).

On Competitors...

Competitive Profile Matrix

Critical Success Factors		Orocan		Tupperware		PhilTop	
	Weight	Rate	Score	Rate	Score	Rate	Score
Product Marketing	0.25	4	1.00	3	0.75	4	1.00
Resource Management	0.10	3	0.30	3	0.30	2	0.20
Product Quality	0.25	3	0.75	3	0.75	2	0.50
Machine Productivity	0.25	3	0.75	3	0.75	3	0.75
Advertisement	0.15	3	0.45	2	0.30	1	0.15
Total	1.00		3.25		2.85		2.60

Competitive Profile Matrix Explanation:

The Competitive Profile Matrix shows three aggressive companies, including the PhilTop Industrial Inc. The group also included top two companies who produce plastic products which are the Orocan and the Tupperware Company.

The table shows different critical success factors for the three companies. It has Product Marketing, Resource Management, Product Quality, Machine Productivity and Advertisement. Orocan has the highest total score which has 3.25, the Tupperware placed second and the last, which is PhilTop that has 2.60. This shows that PhilTop has poor advertising skills compared to other companies.

Identifying Strengths and Weaknesses...

Strengths

Product Trend Competitiveness

- The company always updates their product designs by finding new and unique products from other countries

Customization

- The company offers product customization

Financial Stability

- PhilTop Company is already stable because they have been in the industry for a long time and has a good revenue

Cost Leadership

- The company recycles products that are rejected by crashing and reusing it as a raw material

Employee Motivation

- The company provides excursion and trips for their employees once a year.

Weaknesses

Production Management

- Over production of products because there is no inventory system.

Manual Inventory

- The company cannot monitor their inventories correctly.

Quality of raw materials

- Recycled raw materials are reused.

Time Management

- PhilTop merges deliveries from two batches into one and it results late delivery to other customers

Advertising

- The company only advertises their business in PLDT yellow pages.

Internal Factors Evaluation (IFE) Matrix

IFE Matrix				
Key Internal Factors	Function	Weight	Rating	WTD Score
Strengths				
Product Trend Competitiveness	R & D	0.15	4	0.6
Customization of Products	Marketing	0.10	4	0.4
Financial Stability	Financial	0.10	3	0.3
Cost Leadership	Financial	0.10	3	0.3
Motivated employees	Culture	0.05	3	0.15
Weakness				
Production Management	Management	0.15	2	0.3
No Inventory System	Technology	0.10	1	0.1
Quality of raw materials	Technology	0.10	1	0.1
Time Management	Management	0.10	1	0.1
Advertising	Marketing	0.05	2	0.1
Total		1.00		2.45

Internal Factor Evaluation

The company strives to be competitive and flexible in making their products through their innovative designs and customizable product. Having a good financial stability gives the company an advantage to buy and adapt new technologies, and can fund employee motivation.

Despite of the strength of the company, the company has poor production management resolving poor quality of product. The company is having a hard time monitoring their inventory and there is always an excess in production because they don't have an inventory system to support their processes. The company also has a poor quality in product, because they use recycled raw materials to produce the product again to lessen the cost.

The External Environment...

Competitors Profile

Orocan

Produced by the Ashlar Industrial Corporation in the 1990s, the name 'Orocan' actually stands for their entire line of plastic products; which includes not just their trademark plastic drum, but also laundry basins, coolers, jugs, pitchers, utility storage, etc.

Alatone

Alatone Plastics Inc. was founded year 1969; emerge as one of the first companies in the Philippine industry of manufacturing plastic products. Its humble beginnings started by manufacturing only two items, pails and basins. Today, Alatone Plastics is engage in producing various types of items such as utility cans in different sizes, baskets, chairs, drawer and multi-purpose heavy-duty crates. The company is known for quality and durable plastic products

Sanko

Sanko Plastics Philippines is an affiliate of Manly Plastics Inc. Our businesses include Manly Plastics Inc., an experienced manufacturer of soft drink crates, original parts for major manufacturers of automobiles, electronics, home appliances and furnishings. They also pioneered the plastic pails that feature the double lock lid system ensuring a drip free and tamper evident seal for storing both dry and liquid items. Sentinel Plastics Manufacturing Corporation, which manufactures 400 pound load tested plastic tables and chairs, Filpet Inc. specializing in the blow-molding of PET bottles and jars and First Pinnacle Trading Corporation engaged in providing warewashing, handling and transport solutions to the restaurant, catering and hospital industry.

Ashlar Industrial Corp

Ashlar is an international private company that manufactures plastic products that is located at 143 Darlucio Compound, Panghulo Rd., Malabon City, , Philippines. Its' primary products are plastics; Plastic Pipe and Pipe Fitting Manufacturing.

Panaware

PANAMA PLASTIC PRODUCTS, INC. is one of the leading plastic houseware manufacturers in the country. Our products are popularly known in the nationwide market under the brands PANAWARE and EZ-STORE. Panama Plastic Products, Inc. is located at 65 Simoun Street, Acacia, Malabon City, National Capital Reg.

Amazon Manufacturing Inc

Amazon Manufacturing Corporation has received recognition in the 2004 National Shopper's Choice Annual Awards given by the Asia-Pacific Shopper's Choice Institute and its partners. These include the award for being the No.1 Makers of PE Screen, No. 1 Aquaculture Supplies (National), and No. 1 Agriculture Supplies (National), respectively. These awards are given to manufacturers who have proven their excellence in product quality, their strength in company reputation, brand recognition and consumer service.

Porter's Five Forces Analysis

Rivalry among competitors ☒ High ☐ Moderate ☐ Low

The company's competitors have the same target market and products. The only differentiating factor is the customized product from our company.

Threat of new entrants ☐ High ☐ Moderate ☒ Low

The amount of capital needed to establish a plastic manufacturing company is costly and thus, decreasing the number of interested entrepreneurs.

Threat of substitute products ☐ High ☒ Moderate ☐ Low

Most of the customers prefer plastic products as a form of practicality. Plastic materials are a lot cheaper and easy to replace when broken.

Bargaining power of buyers ☐ High ☐ Moderate ☒ Low

Since the company is offering their product to their customers in factory price. Bargaining is less demanded by the buyers.

Bargaining power of suppliers ☐ High ☒ Moderate ☐ Low

The company orders in bundle and thus suppliers give reasonable prices.

Identifying Opportunities and Threats

Opportunities

Development of new technology

Development of new technology because technology now days are becoming more innovative and so to remain competitive in the market they have to consider new options for information technology. (references)

Increased tax for imported products

The company considers this as an opportunity because once the taxes for imported products are high; china products have a lower chance for getting into the Philippine market.

People switching to plastic products

Some consumers really prefer using plastic products for easy storing and easy to use.

Advertising and promotion of companies

The company would be known all over the country once they have advertised their different products in other advertising mediums.

Increased GDP level (NSO)

The company would have an increase of sales.

Threats

China Imports

Clone products being produced by china and because of their low price it would greatly affect the company.

Fuel Inflation

The company will shoulder the gasoline of the delivery trucks for product delivery and so, if there is an increase in petroleum, it will affect the company by having an increase in the cost.

Raw material prices

It is a threat for the company because the pricing of raw materials may or may not increase.

Peso Fluctuation(BSP)

If the Philippine currency is low, it is a threat for the company because it will affect their sales.

Single location of business

The company just has one factory in the country, since they just distribute products through delivery and walk in.

External Factors Evaluation (EFE) Matrix

EFE Matrix				
Key Internal Factors	Function	Weight	Rating	WTD Score
Opportunity				
Development of new technology	Technology	0.15	4	0.6
Increased tax for imported products	Economic	0.15	2	0.3
People switching to plastic products	Socio-Cultural	0.10	2	0.2
Advertising and promotion of companies	Others	0.10	4	0.4
Increased GDP level	Economic	0.05	1	0.05
Threats				
China Imports	Economic	0.15	4	0.6
Gas Inflation	Economic	0.10	2	0.2
Raw material prices	Economic	0.10	2	0.2
Peso Fluctuation	Economic	0.05	1	0.05
Single location of the business	Socio-Cultural	0.05	1	0.05
Total		1.00		2.65

EFE Explanation:

This table shows us that the company has a great opportunity in developing new technology since that's one of their advantages towards other companies out there. With this, the company can invest more to it since they can see opportunity in that certain part; and when they have invested to it is also important for them to maximize the given opportunity.

Despite the opportunity of the company; PhilTop Industries Inc., is worried on the threat that could affect their sales and the company itself. And one threat is the entrance of China imports here in our country. Another threat would be the Peso Fluctuation; the company uses the peso as the mode of payment. Once there is a decrease in peso value, the company is greatly affected on that.

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