

AN ETHIC READER

BY

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IT-ETHIC

Professor: *Paul Pajo*

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BOOK REVIEWS

BOOK REVIEW --- “Ethics on the Job – Cases & Strategies”

By Raymond Pfeiffer and Ralph Forsberg

In chapter one, the authors first discussed some important terms about ethics. So that the reader will be able to know and be familiar with the words they will see as they continue to read at the end of the chapters. The definition of ethics, ethical value judgment, ethical values, and ethical principles were elaborated and they gave sample situation so that we would be able to understand and give clearer meaning to us. They also include definition of profit, private property and the competition.

They also gave a difficult ethical problem in a workplace. The case is about the supervisor, employee and the subordinate. You are given in a situation wherein your boss has recently suggested that you take steps to motivate Grindel(subordinate) to seek employment elsewhere. In this case, ethical values are at stake. You have to choose between your boss's suggestions or just do nothing. This sort of personal conflict must be taken seriously and may be addressed by several strategies.

The book offers a strategy that will help you respond to such personal ethical problems. A perfect solution to such a problem would be one in which you violate no ethical values and yet achieve your most important goals. However, when perfect solution is not available, you must find best alternatives. The book will help us in decision making , they've developed a number of questions that can help us find the best solution.

They also stated , in order to make responsible decision, you should consider the choices available, the outcomes of each and their likely impacts on people lives. Ethical values are important to each of us and that we want to make decisions that compromise these values as little as reasonably possible. The strategy they wanna share is called RESOLVEDD. The purpose of these strategy is to help you arrive at decisions that implement an ethical point of view. And to arrive at a decision by which you achieve your most important goals while compromising ethical values as little as reasonably and ethically justifiable. Everyone must weigh such decisions from their own personal point of view an against the background of their own ethical beliefs.

In chapter 2, the importance of ethical principles , ethical rules, rights and duties, ethical rights were discussed. He enumerated some ethical rules which are

- 1.) principle of Honesty – “The principle of honesty is important because it is the source of trust”. I think that is true because if we are unable to trust other, cooperation, communication and other necessary social function will become difficult. This is because people normally expect to be treated honestly and usually lead others to believe that they will treat them honestly, too.
- 2.) the Do no Harm Principle – This principle is self explanatory. It only requires us to avoid harming other people or damage their projects, efforts or property. We have a strong duty to avoid worsening others’ lives. So that we will receive harmony and peace in our lives, too.
- 3.) principle of Fidelity – This rule may be summarized as the principle that we should fulfill our commitment and act faithfully. “Fidelity is an essential value for all human relationships and institutions.” I think this is also true we make commitments in a variety of ways. We must fulfill the agreements, pledges, and promises we make and of course fulfill the special obligations. We must be responsible and be aware of things that we need to do especially when others have expectations on us.
- 4.) principle of autonomy – An autonomous person is one with the ability to act in informed, considered, rational ways that are largely free from coercion. Autonomous people are responsible for their deeds and may be said to deserve praise or blame of them.
- 5.) principle of confidentiality – I think this is one of the important principle and must consider in a workplace. We must viewed it as a uniquely professional work-related or role-based ethical principle. We must also respect this principle because it protects certain people from being harmed by information falling into wrong hands. It may prevent violations of the right to privacy. Like in some organizations, medical records, corporate research plans, personnel files or private conversations that have been overheard is probably best treated as confidential.

There are numerous principle to be discussed. But in this book, they only include seven important principles of ethics. In the later part of this chapter, They also talked about some important ethical rights like The right to know, The right to privacy, right to free expression, right to due process , and the right to safety. The concept of justice is also important and it generally used to refer to ethical issues that are not clarified by the ethical rule, rights and duties .

In chapter 3, we will now be acquainted with the strategy they called RESOLVEDD. It is a way thinking through a personal ethical problem to arrive at the best decision you can. This strategy is represented as a series of steps that one follows in a certain order to develop ones analysis and decision. An ethical decision is one that upholds the principle of equal consideration of interests – it treats the interest or well-being of others as being at least important as your own.

BOOK REVIEW – “Current Issues in Business Ethics” edited by: Peter Davies

The first chapter of the book talks about the different perspective of business ethics. There are five of them which were pointed the meaning and purpose of business. The first one is the Western Christian Theological Perspective. This section has been emphasized to correct the normal or usual individualist understanding of Christianity. The meaning of this is you can work anywhere with a clear conscience as long as you have a clean heart, honest ,productive worker, etc . And this section also emphasize the broader and longer-term structural theological understanding which informs the true purpose of business activity. The second perspective is the (Industrial)Democracy that it seems to be generally agreed that it is a good thing. But the problem of this for business ethics is that ethics should be reflected in changing company law both for the internal and accountability of business, as well as their global regulation.

The third perspective is the ECOsystems which is all about conserving and protecting our environment. Whether we like it or not, we are being forced to be stewards of the whole creation, not just of all human, animal and vegetable life but also of the biosphere and of planetary survival. It was also stated that it is gradually being accepted that the world is one fragile, interactive and interdependent system in which the activities of business organizations can be seen to be severely dysfunctional and even threatening to the survival of the human race. The industrial system has come hard up against the ecological system and both cannot win. The implication of this perspective is that business’s overriding and ethical task is both to avoid any further damage to the ecosystem, and to start repairs, and against these criteria business should be judged.

The next perspective is the Friedmanite(The business of business is business).The implication of this perspective for business ethics is that it usefully highlights the risk or danger of loose talk in business ethics. The last perspective is about the virtue in business ethics.

In chapter 1, Peter Davies (author of this book) obviously wants to set out to get to the heart of various perspectives on the meaning and purpose of business activity. I think each perspective has its own contribution or makes a valid contribution. But as you read it all of the perspective, you may think or suggest that one may be more important than the others.

The second chapter 2, “Whose business is it anyway?” , this is all about sustainable development- the true role and legitimacy of business. I agree that the conduct and the systems by which they are controlled and regulated, are central areas of investigation for business ethics. They are the one who controls and make policies or regulations inside the company. Every company has its own vision and mission. The actions of companies, particularly public corporations, can have large consequences, making the concepts of responsibility will become crucially important. Effective corporate governance ultimately rests on the quality and integrity of organizations and their employees.

In chapter 3 “Corporate Governance and ethics”, Philip Stiles does address this issue from the angle of corporate governance. This is a less question of pure ownership, and more one of control and accountability. Stiles examines two areas , the relationship between board and shareholders and the relationship between the board and shareholders to society as a whole. And Stiles also suggest the effectiveness of corporate governance still rest on the integrity of the people involved – a virtue ethics perspective.

This book has many contributors that’s why it makes the reader to be interested with the subject. The subject was explored and discussed by leading authorities in the field .

“The Right Thing – Conscience, Profit and Social Responsibility in Today’s business” b
By Jeffrey Seglin

This book, ‘The Right thing’ has been appearing on the third Sunday of every month in The New York times business section since 1998. The author sees both the ethical dilemmas as well as their proposed solutions in a clear and objective light. It is very essential for the managers to read this book especially for those who are involve in evaluating the effectiveness of their company’s solutions to todays problems of integrity or uprightness in the workplace. Jeffrey’s essay is really interesting , he writes with passion and clarity about the toughest issues facing the business community. They make you ask what you would have done in the same situation and you’ll be surprises with the answers.

In part four, the topic is all about Privacy. This issue has become the central point of discussion in the today’s businesses including the use of technology. The first three topics in this chapter, talks about the issue of employee privacy particularly in the area of email and Web use on the job. It was stated that some of the American companies that responded to the survey said they actively record and review at least one of the following: employee’s email, computer files and phone calls. In my reaction to this ethical dilemma is that , it is absolutely off beam. We must only snoop the way the police are supposed to use telephone taps and searches only when warranted. There might be a need for monitoring, but only after the organization has good grounds for suspecting that there is abuse or danger. According to Jeffrey (the author), he snoops fairest who snoops least, and then only with cause.

The last topic of this chapter ‘You’ve got mail. You’re being watched.’, uses a specific story wherein the company fired some employees for inappropriate use of technology such as email. It is a challenge for employers to convince employee that email is totally different form of communication from casual conversation around the workplace. Until then, the responsibility to do the right thing falls upon employees , who can use common sense as a guide. If an employee’s passion for email privacy is born

of a desire not to have the boss find out that he's not doing what he 's suppose to do , chances are he already know he shouldn't be doing that at work. According to Jeffery, 'don't do what you wouldn't want to be caught doing.'

In chapter five it talks about Lying, cheating and stealing which is endemic in the businesses and or workplace. The second topic 'Lies can have a long Life at their own', is about how small fabrications told about yourself can come back to haunt you. Jeffrey told a story about Sandra Baldwin, the President of the United States Olympic Committee, resigned late in May 2002, a day after she acknowledged lying about her academic credentials. This kind of lying of fabricating the information about ones academic past is extremely unethical. Many People decorate their own credentials just because they think it is more impressive?? People who are lying about their academic credentials are unlikely to find themselves charged with crime. People with integrity will have a higher standards ,the right thing to do is the time for us to take close look at our resumes to make sure they are truthful .

In topic 32, 'Storytelling Only works if Tales are True', the practice of storytelling as a management tool is discussed and how true the stories need to be effective. People just don't simply hear stories, it triggers things, pictures, thoughts and associations in their minds that makes the stories more engaging and powerful. By that, one important rule is not to lie especially in seminar, meetings, or when your talking about yourself and past experiences. Crossing over the line to an outright lie can have devastating effects. People will automatically lose their respect and trust in you. It can be even more damaging if fabrications find their own way outside the company and into the news. According to Jeffrey, the real challenge for any story teller in business is to know that for the message of the story to ring true, the facts must have integrity as well.

In chapter six , topic 44 'In bad times, It's easier to Blame', is pretty much interesting because it also occur in school especially when making a project with your group mates. When we got low grades in our project, everyone will start complaining and we all looked for someone to blame, instead of examining our own behavior and our own responsibility. But some would say that blaming other people is natural, then what is the lesson here? Similar to Jeffery what had sad, before we start firing away, we should first example how much personal responsibility we have in what went wrong and learn to hold businesses accountable in both strong and lean economic times. Then we should figure out ways to ensure that these fine messes don't happen again.

The Power of Ethical Management by Kenneth Blanchard&Norman Vincent Peale

This book is written in a parable format because they both believe that stories are the best way to teach. When you read this book, you will be invited to be the troubled manager in the story. You must try to resist any urge you may have to reduce the applicability of the situation of the story because they do not exactly correspond to your own situation or environment. Even though you may not be a sales manager or you may not even work in business. The type of situation that they had portrayed reflects common elements of any ethical dilemma. As a result, there is learning for all of us in each chapter or scenario.

Obviously, the two authors both believe or agree that ethical behavior is related to self-esteem. They both believe that people who feel good about themselves have what it takes to withstand outside pressure and to do what is right rather than do what is merely convenient, profitable or popular. They believe that a strong code of morality in any business is the first step toward its success. They also believe that those who are ethical managers are winning managers.

This book emphasized the use of “Ethics Check Questions”. It only composed of three questions. The questions are: Is it legal? (Will I be violating either civil law or company policy?) , Is it balanced?(Is it fair to all concerned in the short term as well as the long term?Does it promote win-win rel.?) and the last is How will it make me feel about myself?(Will it make me proud?would I feel good if my decision was published in the newspaper?Would I feel good if my family knew about it?) This Ethics Check Question is very useful especially when you are in a complicated situation/scenario inside the workplace. It can help someone to decide what is right. You just need a little guidance and support to make the right choice. And if you already sorted things out for yourself, you can set an example for others. People inside the workplace especially the managers must understand that they not only have an obligation to the company to do what is right but also have an obligation to those people who report to them and look to them for leadership. You can be an important influence on the people around you.

Business Ethics –Concepts and Cases by Manuel G. Velasquez

Business Ethics is applied ethics. It is the application of our understanding of what is good and right to that assortment of institutions, technologies, transactions, activities, and search which we call "business". A discussion of business ethics must begin by providing a framework of basic principles for understanding what is meant by the terms between good and right and we can only proceed if we are able to discuss the implications these have for our business world. The first two chapters provide such a framework. Chapter one outlines some of the major moral issues that arise in business and describes what business ethics is in general. Chapter two describes three approaches to ethical issues which together give a basis for analyzing ethical issues in business.

Chapter one talks about the development of the idea that ethics is the study of judgments concerned with moral right and wrong, that is, with judgments supported on moral standards. The first part of the chapter elucidates this thought or idea by explaining what moral standards are and by describing the kinds of social functions they serve. The second section talks about the details on how moral standards form the basis of moral judgment, that is, by explaining what moral reasoning is. We first described how a person's capability to join or be engaged in moral reasoning develops and then outlined the general structure that moral reasoning usually has. We ended by describing several methods by which moral reasoning can be analyzed and corrected and by explaining how moral responsibility is determined. The next chapter describes three kinds of standards that are commonly employed in moral reasoning: utilitarian moral standards, standards concerned with moral rights and standard of justice.

The last three parts of this book have described the three main kinds of moral standards that nowadays, lie at the root of our moral judgments and that force us to bring distinctive kinds of consideration into our moral reasonings. Utilitarian standards must be used when we do not have the resources for attaining everyone's goal, so we are forced to consider the social benefits and costs consequent on the actions by which we can attain these objectives.

Our moral judgments are also partially based on standards that specify how individuals must be treated or respected. These sorts of standards must be

employed when our actions and policies will substantially affect the welfare and freedom of specifiable individuals. Moral reasoning of this type forces consideration of whether

the behavior respects the basic rights of the individuals involved and whether the behavior is consistent with one's agreements and special duties. These sorts of considerations require information concerning how the behavior affects the basic needs of the humans involved, the freedom they have to choose, the information available to them, the extent to which force, coercion, manipulation or deception are used upon them.

And third, our moral judgments are also in part based on standards of justice that indicate how benefits and burdens should be distributed among the members of a group. These sorts of standards must be employed when evaluating actions whose distributive effects differ in important ways. The moral reasoning on which such judgments are based will combine considerations that talk about whether the behavior distributes benefits and burdens equally or in accordance with the needs, abilities, contributions and free choices of people as well as with the extent of their wrongdoing.

Our morality therefore, contains three main kinds of moral considerations, each of them emphasizes certain morally important aspects of our behavior, but no one of each captures all the factors that must be taken into account in making moral judgments. Utilitarian standards consider only the total social welfare but ignore the individual and how that welfare is distributed. Moral rights consider the individual but reduce both total well-being and distributive considerations. Standards of justice consider distributive issues but they ignore total social welfare and individual as such. These three kinds of moral considerations do not seem to be reducible to each other yet all three seem to be necessary parts of our morality.

That is, there are some moral problems for which utilitarian considerations are decisive, while for other problems the decisive considerations are either the rights of individuals or the justice of the distributions involved. This suggests that moral reasoning should combine all three kinds of moral considerations, even though only one or the other may turn out to be relevant or decisive in a particular situation.

Business Ethics by Miranda-Gow and Gregorio Miranda

In Chapter 13, it talks about Customer Relations which is very important in every businesses. The key for successful business is excellent customer relations. It does away with the phrase and idea of business to business. In it more realistic one it is business is people. There is no people without people and there are no people with hope, desires, and sentiments.

The author described and d who or what is a customer. First is, the customer is not dependent upon us- we are dependent upon him. This means that it is the customer who gives business to the company. Without him, the company cannot continue to function and exist. Second , the customer is not an interruption of our work- he I the purpose of it. Same as above, it is the customer who decide what particular goods must be produced and the kind of services that must be rendered. Third is, the customer is not a ran outsider to our business he is part of it. It means that the customer is relevant part of every business.

He is the basis for the company's existence. Fourth, the customer is not a statistic-he is a flesh and blood human being completely equipped with biases, prejudices, emotions, pulse, blood chemistry, and possibly a deficiency of certain vitamins. Marketing executives find themselves trying to understand and explore the deep unconscious factors that motivate customers. And the last is , the customer is not someone to argue with or match with against- he is a person who brings us his wants. This means that a business firm may win an argument with the customer but in the ultimate end he loses that which is most important to it , the customer.

The author also explained the types of customer which are industrial customer, commercial customer and institutional customers. The term customer is more complex than it appears usually it should be modified to indicate whether one is discussing target customers, present customers, all potential customers or some other groups.

It also emphasizes here about treating customer courteously. According to the author It should be no cause for surprise if a good number of customers have the feeling of being important, atleast when shopping since they give business to the company which enables it to continue in operation. When these customers make purchase of goods, they like to think that in so doing their actions are well appreciated by company management. Being courteous is very important but there are still lots of sales personnel exhibit discourteous behavior.

Business is the result of personal contacts between the salesman and his customers and success in business can result only from courteous contacts. The good and favorable attitude toward a seller exists especially in the minds of actual and potential customers. It results from ethical treatment accorded to the customers.

He also explained why customer patronize certain stores. There are factors that must be considered when you want your customers to be loyal. Number one is Location, they preferably buy products near their homes or place of work because it save money, time, and effort. Second is Vendor Relations, The relationship between the vendor and customer is important. Customers want to have a friendly relationship with them. Third is, dependable quality products. Customers prefer to buy products with certain specification and good quality products.

Fourth is Customer services. This is very important factor because must be able to offer good customer services if they want their business to be profitable. In a highly competitive world, business enterprise must be able to meet the hand of competition if they are to obtain returns from their investment like time money and effort and by that they can can continue in their operations.

Today , customers services contribute a great deal to the success of most business organizations. There are numerous special services offers like free parking with adequate security, free delivery services, gift wrapping, provide free shopping bag, paging of cars parked in the parking lot, long hours, and many more...

Applied Ethics by Manuel Velasquez, Claire Andre and Thomas Sanks

In chapter three, a few years ago, sociologist Raymond Baumhart asked business people, "What does ethics mean to you?" Among their replies were the following:

"Ethics has to do with what my feelings tell me is right or wrong."

"Ethics has to do with my religious beliefs."

"Being ethical is doing what the law requires."

"Ethics consists of the standards of behavior our society accepts."

"I don't know what the word means."

These replies might be typical of our own. The meaning of "ethics" is hard to pin down, and the views many people have about ethics are unstable.

Like Baumhart's first respondent, many people try to compare ethics with their feelings. But being ethical is clearly not a matter of following one's feelings or emotion. A person following his or her feelings may move back from doing what is right. In fact, feelings regularly turn aside from what is ethical.

Nor should one see ethics with religion. Most religions, of course, believe high ethical standards. Yet if ethics were confined to religion, then ethics would apply only to religious people. But ethics applies as much to the behavior of the atheist as to that of the saint. Religion can set high ethical standards and can provide intense motivations for ethical behavior. Ethics, however, cannot be confined to religion nor is it the same as religion.

Being ethical is also not the same as following the law. The law often incorporates ethical standards to which most citizens subscribe. But laws, like feelings, can deviate from what is ethical. Our own pre-Civil War slavery laws and the apartheid laws of present-day South Africa are grotesquely obvious examples of laws that deviate from what is ethical.

Finally, being ethical is not the same as doing "whatever society accepts." In any society, most people accept standards that are, in fact, ethical. But standards of behavior in society can deviate from what is ethical. An entire society can become ethically corrupt. Nazi Germany is a good example of a morally corrupt society.

Moreover, if being ethical were doing "whatever society accepts," then to find out what is ethical, one would have to find out what society accepts. To decide what I should think about abortion, for example, I would have to take a survey of American society and then conform my beliefs to whatever society accepts. But no one ever tries to decide an ethical issue by doing a survey. Further, the lack of social consensus on many issues makes it impossible to equate ethics with whatever society accepts. Some people accept abortion but many others do not. If being ethical were doing whatever society accepts, one would have to find an agreement on issues which does not, in fact, exist.

What, then, is ethics? Ethics is two things. First, ethics refers to well based standards of right and wrong that prescribe what humans ought to do, usually in terms of rights, obligations, benefits to society, fairness, or specific virtues. Ethics, for example, refers to those standards that impose the reasonable obligations to refrain from rape, stealing, murder, assault, slander, and fraud. Ethical standards also include those that enjoin virtues of honesty, compassion, and loyalty. And, ethical standards include standards relating to rights, such as the right to life, the right to freedom from injury, and the right to privacy. Such standards are adequate standards of ethics because they are supported by consistent and well founded reasons.

Secondly, ethics refers to the study and development of one's ethical standards. As mentioned above, feelings, laws, and social norms can deviate from what is ethical. So it is necessary to constantly examine one's standards to ensure that they are reasonable and well-founded. Ethics also means, then, the continuous effort of studying our own moral beliefs and our moral conduct, and striving to ensure that we, and the institutions we help to shape, live up to standards that are reasonable and solidly-based.

Principles of Business Ethics by Elizabeth England

In Chapter one, ethics form the foundation for international economic activities. Ethical guidelines are essential in making business decisions. Business professionals have responsibilities to make decisions based upon ethical principles. In the 21st century, the role of ethics in international business transactions and interactions will receive more attention. Materials in this volume will help teachers and students to learn about, explore, and discuss ethics and ethical issues in international business.

Principles of Business Ethics is the theme of this chapter in the Business Ethics volume. The theme is of interest to learners and teachers of English around the world. The focus of these lessons is on the development of language skills needed to think, discuss, and write about business ethics. The students' skills will improve as interest and personal involvement in the materials and the topic increases.

It also discussed about the background information. Why discuss international business ethics? According to Donaldson, societies can and do have the right to expect business to function ethically. People in every country in the world make an agreement with business to carry out the necessary work to provide goods and services to society: "All productive organizations can be viewed as engaging in an implied contract with society. " "Corporations must have bestowed upon them by society.... authority to own and use land and natural resources. In return, society has the right to expect that productive organizations will enhance the general interests of consumers and employees. Society may also expect that corporations honor existing rights and limit their activities to accord with the bounds of justice" (pg.6) So, under this 'social contract' between society and business, what rules guide business? What are the minimal duties of business professionals? Should an international code of business ethics be adopted? If so, what should such a code contain?

Most companies have a Code of Conduct that guides workplace behaviors. A Code of Conduct is a description of what practices are expected of employees in the company. If employees follow the rules of the Code of Conduct, they succeed in their jobs; if employees violate the Code of Conduct, they may lose their jobs.

More and more companies conduct international transactions as a part of their daily operations. International situations are particularly prone to 'gray areas' because norms and practices that guide ethical behaviors vary across cultures. The ethical decision about what to do in some international business situations is not always clear. Sometimes, a decision about ethics is not 'black or white,' but is in the 'gray area'. In this chapter, a description of a dilemma that requires discussion about international business ethics is presented.

In chapter four, it talks about whistle-blowing. When an employee discovers unethical, immoral or illegal actions at work, the employee makes a decision about what to do with this information. Whistle-blowing is the term used to define an employee's decision to disclose this information to an authority figure (boss, media or government official).

The topic of this chapter is whistle - blowing. The purpose of this chapter is to help teachers and students to learn more about how employees make their decisions to come forward with potentially damaging information and about how employees identify strong ethical employment environments and, in turn, avoid potentially unethical employers.

Whistle-blowing leads to good and bad results. In this chapter, we will explore both. First, the benefits of carefully considered whistle-blowing can lead to the end of unethical business practices. The lives of individuals and whole communities have been saved by whistleblowers. Severe damage to the environment has been stopped by the actions of one individual who blew the whistle on an unethical employer. Here are some examples of serious ethical violations that have resulted in whistle-blowing. These examples represent significant consequences to businesses:

- Dumping of toxic waste
- Padding an expense report
- Violating laws about hiring and firing
- Violating laws about workplace safety
- Violating health laws which lead to documented illness and even death

The actions of whistleblowers are potentially beneficial to society. Businesses that engaged in unethical practices have been shut down because of the actions of whistleblowers. Lives have been saved, and severe damage to the environment has been averted because of the courage and persistence of whistleblowers.

At the same time, an employee who witnesses unethical business practices at work may want to think carefully before making the decision to inform an authority of the practice. The consequences of whistleblowing are often extreme and include possible firing, civil action, or even imprisonment. Furthermore, an employee may want to follow the rule of "chain of command" – that is, begin to discuss issues of whistleblowing with his or her immediate supervisor first, before discussing the matter with anyone else. A great deal of information about whistleblowing, whistleblower's rights and protection, whistleblowers in many countries and in many professions (sports, the tobacco industry, chemical industry, and even the government) is available on the World Wide Web. A list of some of those sites, with links to others, appears later in this chapter (see Internet Resources).

Company loyalty is an internationally held value. Employees want positive work environments. Most workers do not like to have disagreements with their bosses. At the same time, bosses and managers do not want employees to complain to others in the workplace

about a problem that the manager might be able to solve. Complaining to one's colleagues can be harmful to morale and should not be confused with careful thinking and action on behalf of unethical business practices. One company's unethical practices were uncovered by an employee who was later fired for "blowing the whistle." No employee wants to be branded as having bad judgment.

When should an employee blow the whistle? When should he or she "keep quiet"? Experts have set guidelines for whistle-blowing. In this book, it also have guidelines that will help an employee to determine if a situation merits whistle-blowing.

Book Review – Why study ethics? By Naythan Mamo

For Naythan Mamo, ethics is very personal. In so many ways ethics is the very "how?" and "why?" of relationships. The uprightness, attitude, values, resilience, etc are expressed or communicate in our ethical behavior and position in all your relationships. Those relationships at work or membership in organizations must be equipped with special kind of care similar to but different from those of a domestic nature. Why?

Naythan Mamo explained about "Earning Your Living". For him, it is very likely that your work is how you support and sustain your household in financial terms including any benefits that might come along with your job. Most people "need" their jobs. Your ethical behavior at work is how you ethically earn your income. We presume here that your job is fundamentally an ethical undertaking. In this essay, robbery, theft, fraud and other similar enterprises which damage persons or property are excluded from our discussion. The extent to which you earn "an honest living" has much to do with how ethically honest you are. Thus, to be ethical, you must do honest work. Ethical work in an ethical work place helps you keep your job, too.

The author also talked about "Your Influence on an Organization." He says that membership, both at work and by way of belonging to groups, is where you impact and influence how your industry's or organization's reputation is formed, for good or ill. Truthfulness, honesty, fairness, dependability, quality, helpfulness, etc., all help form public opinion of your group and industry. Note how people tend to group other people together by types and then render a universal statement about them all based on an experience or report about one or a few of them. Politicians, the media, lawyers, bankers, bureaucrats, and the like all bear the impact of a negative label. You as an individual who is thoughtful and responsible have the opportunity to leave others with positive memories of their dealings with you. Frankly, many positive memories fade away, but negative ones often outlive their usefulness. All the more reason for you to give serious consideration to how you relate to others. We certainly seem to need many more positive memories than the negative ones.

He also discussed about "Growing an Ethical Organization or Business". For him, presuming you have an ethical leadership group in your business or organization, your personal ethical behavior will be both attractive to them and supportive of them. Thus, how the many behave together ethically actually increases the ethical qualities and intensity at that group and industry. Your ethical behavior makes it easier for them to be ethical, and they in turn make it easier for you to be ethical. There is a mutual benefit to all concerned when we each and all commit to being our best.

The next topic he explained was "Good Example". He elaborate it that others watch how we do our business. They consider and talk about us and our business. One never knows fully just how much of a positive influence might come about from our ordinary ethical behavior, i.e., from

our ethical second nature. If it is true that "what goes around, comes around," then the positive impact of our ordinary goodness may be great. You might be an unsung hero already!

Next is, "Personal Peace". Ethical people sleep well. Those who have embraced a deliberately healthy ethical way of life simply don't have to worry excessively about stories they've told, mistakes they've made or weaknesses they have. They have already engaged reality from a healthy perspective and committed themselves to being their best. They can be proud of and comfortable in what they have done and how they have done it. They can tell their families and friends what they are up to and will likely be respected for their genuine selves.

Ultimately, all these reasons become even more important the greater one's personal ethical awareness becomes. Those who study the ethics of being in an organization are those who take themselves and their memberships seriously, and want the world to be a good and healthy place for all. One doesn't become a very ethical person by accident. It takes effort, help, some degree of learning and a desire to be good.

He concluded that if you enjoy (a) earning an honest living, (b) having a positive moral organizational influence, (c) building your organization or industry's positive reputation, (d) giving a good personal example to others, and (e) the genuine peace and well-being that comes from an ethical life, then you will enjoy what you learn from the deliberate study of organization ethics. Your "ethical awareness" can always increase by a systematic and understandable presentation of how personal ethics works in organizations. Your ethical presence can be a powerful force in the lives of those around you!

Book Review – Ethical Leadership by James Gherkie

James explained about managerial day to day work. He explained that a manager must focus on the on the day-to-day aspects of keeping the department, team or organization running smoothly. This includes making sure the department is staffed appropriately, that the company is on target for sales, that production is on target, etc. A leader, on the other hand, must be able to set goals and aspirations for the team, set the tone of the organization, motivate and inspire the group, etc. Realistically, managers must be able to do both. They must inspire and motivate and they must ensure that the company operates effectively. Setting the ethical tone of the organization is a leadership function. The challenge for most managers is to spend enough time focusing on leadership functions without becoming totally consumed by the day-to-day operations of the team. Because "business ethics are about the morally functional nature of our business relationships...giving them the attention and care they deserve is crucial to an organization's success". James suggest six steps for a manager to take to lead ethically.

The first step is Reflect on Values. To focus the appropriate attention on the ethical tone of the organization, a leader must "draw on their own fundamental values and capabilities" in order to optimize their leadership potential . To do this, leaders must find time to reflect and identify their own personal moral compass as well as to ask themselves what are the key ethical questions and dilemmas facing their organizations. Just as a manager must take time to understand their market, budgets, production timelines, etc., an ethical leader must take time to understand his/her own personal values, the values of the team, what the value statements of the organization should be and identify the gaps that exist in aspired goals and current behavior within the organization.

Second step, Establish Trust. Build an environment of trust with employees in order to create an environment where employees feel free to discuss ethical dilemmas and issue with management.

Third is establish a Shared Ethical Vision. To ensure buy-in and commitment from the organization, include members from various levels of the team to help create a "Code of Conduct" that is aligned with the Ethical Vision of the organization.

The fourth is about Communicate the Ethical Vision and Code of Conduct. A leader must ensure that the vision and code is communicated to everyone within the organization. This can be done through policy manuals, training events, one-on-one and team coaching, newsletters, team meetings, etc... "Communicating the program frequently is another important success factor, as is establishing a way for employees to communicate their concerns back to management in a safe and confidential manner.

Next is Act. To be effective, the leader must show that all the organization is serious about ethical behavior. All reports of unethical behavior must be investigated thoroughly. Furthermore, all violators of ethical standards must be punished equally and justly throughout the organization, regardless if the perpetrator is a senior executive or first line hire. In addition to

punishing negative behavior, effort should be made to reward and recognize positive ethical behavior (Trevino and Nelson, 2005, p. 304). Just as a good manager knows that rewarding

employees for reaching goals is important, the ethical leader will recognize that equal importance must be given to recognize those who exemplify ethical behavior within the organization. Acting also means leading by example by letting ethical behavior guide the actions of the leaders at all times. Doing so will help establish and sustain a culture of ethical behavior.

Next is monitor and Sustain Ethical Behavior. The leader must consider ethical leadership a key aspect of their role as a manager. It cannot be seen as a passing organizational fad. Effort must be made to gather feedback through surveys, focus groups, one-on-one interviews, etc., to identify employee concerns regarding the ethical environment where they work. This should be a continuous improvement process to identify concerns and to improve the overall ethical environment.

There are at least seven benefits for a manager to focus on being an ethical leader, including; improved public image of the organization, restoration or enhancement of investor confidence, prevention and reduction of criminal penalties, preventing civil lawsuits of employees who could not have their grievances met satisfactorily inside the company, improved employee retention, market leadership through by improved customer satisfaction and setting the example for others in the market

-- Business Ethical Practices by Elan Kaplann

Her basis in her studies about ethics is this statement "If you build that foundation, both the moral and the ethical foundation, as well as the business foundation, and the experience foundation, then the building won't crumble." Henry Kravis

For her, in light of the devastating impact of Enron and Tyco, the disappointing baseball steroid scandal, NE Patriots' Spygate as well as a plethora of political missteps, we are exposed to many negative models of ethical behavior. Is it doing whatever you need to without breaking the law? Is it about getting away with what you can? If everyone else does it, does that make it right for you? Do businesses generally strive to be ethical? Is ethical behavior so gray today that it has become difficult to define and implement?

Often, greediness takes precedence or priority over best practices. In the long run, a business or individual is exposed, as in the examples previously mentioned. Business owners need to articulate the standards they want to stick on to in running their companies.

In part one of this discussion, let's look at why a business should want to build up or develop ethical standards:

First is Ethics results in trustworthiness. All relationships, business and personal, are built on trust. The more honest and upfront you are, the higher the level of trust.

Second is owners must demonstrate honesty. Don't expect ethical employees if you don't serve as a model yourself. Create policies that require specific behavior from employees, vendors and partners. Include consequences for violators: then enforce them. Make sure you keep an even higher standard for yourself.

Third is referrals come from satisfied customers. Make sure problems are resolved quickly and without too much effort for the customer. It is important that you keep promises and fix problems to the customer's satisfaction, even if there is a cost to you. That will ensure they will say positive things about your business to others.

Fourth is reputation is an important contributor to a business's longevity. A great reputation comes from providing consistently positive experiences over time.

Treating customers, vendors and employees well and with respect will result in added loyalty. Loyalty is scarce, do what you can to preserve it.

Fifth, socially conscious businesses are in vogue. Walk the talk by being involved in socially important issues. Conserve energy, use recyclable products and help preserve the

earth for the next generation. Donate time and money to causes important to you. Such behavior will speak volumes about your personal and business values.

The author's main point that instead of complaining about how hard it is to trust individuals and businesses, make your business one that can be trusted. One by one we can start to shift the culture of greed and one-upmanship to one of ethical standards and meaningful relationships. In the next issue, I discuss best practices.

Book Review 14 -- "Business ethics" by Liza England (focus on effects of media)

In chapter seven, the author will introduce the topic of ethics about mass communications, particularly television. In today's world there is little doubt that television is the most widely accessible and powerful educational and informational force. Television ethics, therefore, is of particular interest to many English teachers and their students. For more and more people, television is the way in which they get news and information about the world. Because it is one form of media used to transmit information and entertainment, it is particularly prone to ethics concerns.

She explained the advantages and disadvantages of Television. Television communication offers a variety of advantages and disadvantages to the programmer, advertiser, and viewer. For programmers and advertisers, the advantages of television include mass coverage throughout the world, re-play of programming and advertising, viewing flexibility (time and place), and prestige. ("I saw it on television" gives any statement interest and oftentimes validity).

The disadvantages of television are that the message is costly, and the message is temporary. Furthermore, television cannot be selective so that advertising and programs are sent to all audiences and cannot target specified groups. Television offers viewers up-to-date information and entertainment; a choice of stations; and a connection with the world.

The author discussed about How television ethics work. Television networks usually try to exercise professional judgment and to avoid offending viewers. Some television networks have published codes of conduct to guide their efforts. In cases where a television station does offend a viewer or group of viewers, laws are in place to guide both the offended party and the television industry. Laws take over when ethics questions are not resolved between people representing two sides of an issue.

When a program or an advertisement offends a television viewer, several outcomes might occur. The following is a list of some of the ways in which viewers have, in the past, used their right to object to television programming or advertising, and registered their concerns about the ethics of television.

- a. A viewer might write a letter of complaint.
- b. A viewer might bring a legal suit against the television network or a specific department or individual employed by the network.

c. A viewer contacts a consumer group and registers a concern. The group, then, may present the concern of several viewers on the same topic in more public ways:

- Letters to a local newspaper complaining about the programming or advertising;
- Informal complaints (usually verbal in a meeting with representatives of the television network);
- A public demonstration;
- Formal complaints through a judicial body such as a court.

For her, When the viewer or group of viewers and the television network in question do not resolve an offense, laws are in place to help resolve the dispute. Whatever means a viewer chooses to present a complaint, members of the television industry do not take it lightly. Because many television stations have received viewer complaints, professional television journalism groups have been established to guide ethical television programming and advertising. Sometimes, members of these groups are called upon to assist in legal cases.

The following activities will have students examine some cases that illustrate this process. They will evaluate their own television ethics and become better acquainted with the importance and value of ethics for all involved with television – viewers, television networks and advertisers. This chapter of the book will tell us clearly that there bad effects on media especially television .It affects us in different kind of ways and by that we must know how to avoid being unethical in some ways.

Book Review__ Ethics & Ignorance by Mark Putnam

Mark Putnam said that We've all heard the statement, "Ignorance is no excuse." Whether from an angry boss or an IRS agent, getting excused by stating, "But, I didn't know!" is about as good as saying nothing at all. So many ethical crises are a result of ignorance: Ignorance of the law, ignorance of what others are doing, or ignorance of basic rules or procedures. Although there is no defense for ignorance, there is a defense against ignorance.

He said that awareness , knowledge and common sense will provide us the excellent defense against ignorance. His main point is that the problem of ignorance and ethics is not about knowing it all, but about knowing the right information. You simply can't know everything. Who knows how many laws you have unwittingly broken today. And trying to memorize the law or keeping on top of the law, rules, codes, etc. can be overwhelming.

He talked about that we should understand that there are certain bodies of knowledge that we simply must learn. These may be referred to as "no excuses" stuff. They are both specific to your job and are general pieces of ethical knowledge that everyone should know. As for the latter, you can't claim ignorance when it comes to society's basic ethical standards of right and wrong. As a functioning member of society with a reasonable intellect and common sense, you can't claim ignorance when it comes to harassment, lying, illegal activities, physical harm, or other ethical "no-brainers." As for your job-specific "no excuses" information, when you agree to accept employment, you agree to learn certain rules and guidelines associated with your job. Besides your job description, what kinds of things should you know?

He also explained that we must learn the law first. We are expected to obey with all state and laws as they apply to our job, no excuses. Although legal counsel may be needed in some cases, you should have enough legal knowledge in your head to operate most aspects of your job without it. Adequate knowledge of the law with a bit of common sense can prevent most ethical problems most of the time.

The second is, we must learn enough to be safe on the job. Safety should be our primary concern. Ignorance should never be the cause of workplace accidents. Third is, you should know how your industry works. Expand your knowledge outside your own world and get the big picture. Know how your company and job fits in the marketplace. Know who's who inside your company and who buys your products. The more you learn about your industry the more valuable you are as an informed and knowledgeable employee. Additionally, you will better understand how decisions are made and where you fit.

The Fourth, endeavor to become an expert in what you do. Take your knowledge to the next level. Don't be content with simply knowing how to survive until quitting time but learn what it takes to do excellent work. You will learn to quickly handle problems without wavering. You will make better decisions. You will perform better and have a better outlook on your work.

In many cases ignorance can land you in just as much trouble as if you intentionally did something wrong. Sure, you can't know everything, but the fact that you can know something

puts the ball in your court. Anybody, even the most honest, ethical individual, can find him or herself in ethical hot water by being ignorant.

By taking some simple preventive measures you will greatly reduce your chances of being in an ethical meltdown with ignorance as your only excuse. By taking ignorance out of the equation, you are free to focus your energy on your job rather than making excuses. The very core of ethics requires one to know something about right and wrong. This body of knowledge extends beyond moral principles and includes the facts, laws, and rules that govern what we do. For me, this book is somehow useful especially to those who are not really aware and knowledgeable in defence against ignorance.

CASE STUDIES

ITETHICS -- JAIPUR FOOT – Case Study

1. What is the innovation of Jaipur Foot?

The Jaipur foot is tailored to the active lifestyles of the poor and offer low cost. It is provided and serviced for free to impoverished handicapped citizens in India.

2. What is the business of Jaipur Foot?

Jaipur Foot is a predominantly hand-made artificial foot and lower limb prosthesis.

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

It has revolutionized life for tens of thousands of amputees around the world.

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

Because in Afghanistan, there are approximately 10 million landmines and at least Amputees per 300 inhabitants.

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

The cost of a prosthesis in the West is very high than Jaipur Foot's product pricing.

6. What is the Gait Cycle?

Is the activity that occurs between the heel strike of one limb and the subsequent heel strike of that same limb.

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

Chandra came up with an idea of creating an artificial limb that more closely resembled a natural foot, was lighter and was tailored for local conditions. He took his ideas to doctors at the city hospital and learned about human foot anatomy. And He also went to tire shop accompanied by an amputee and a foot cast, and asked the owner to make rubber foot.

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

The consideration are the needs for normal foot movements like squatting, sitting cross-legged, walking on uneven ground and barefoot walking.

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

The constraints are poverty, closed economy, work lifestyle and limited trained manpower.

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

The raw materials of Jaipur is very cheap and most of the materials can be sourced locally. They produce prostheses with readily available and inexpensive components to limit the cost of procurement as well as the cost of prosthesis itself.

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

Each patient is custom-fitted with a prosthesis in one day usually within three hours. The goal is to return the patient to his or her profession and independent life after the patient's first visit to the clinic.

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

It is generally referred to as "the Society". It's a non-profit society that produces prostheses, established in 1975 by D.R. Mehta.

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

The Ossur because they are the second-largest producer of prostheses in the world. Meaning, they have their own unique ways or strategies on how to make it on the top prostheses industry.

14. Is the Jaipur Foot model scalable? Explain.

No because they are also planning to expand Jaipur Foot to remote areas of India and their camp system travel into different places of India.

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

To help the company or the Jaipur Foot research, design, development, etc. And the collaboration with ISRO reduced the cost of manufacturing and cost of each foot will be reduced by about 40 percent to Rs.140. The ISRO has developed polyurethane polymer which is helpful to produce a more durable and comfortable artificial foot in large numbers.

__LOZADA__

Jun Lozada has become very popular when he started to whistleblow. He started to report to the public about what's going on inside the government. I believe Lozada's statements because whenever the senate asked him about the issue between Arroyo and ZTE deal, he answers very clear and very consistent. He is obviously not nervous but sometimes he's very emotional but that's okay. Here are some reports about Lozada. Lozada had told the Senate he was sent by Cabinet and Palace officials to Hong Kong on Jan. 30 to avoid the Senate hearing. Lozada said Gaitanerio gave him the P500,000 because he had complained to former Socioeconomic Planning Secretary Romulo Neri and Environment Secretary Lito Atienza that he had been using his credit card in Hong Kong. The witness said he also sent Gaitanerio a text message saying he had no money. He said Gaitanerio called him up to say he would provide some money and asked Lozada to send someone to pick it up.

Lozada told the Senate, he went on a shopping spree in Hong Kong. He said he wanted to feel what it was like to live the life of a rich man. But he later realized he did not enjoy spending money that he had not earned. At first he was happy knowing that he will receive a big money but then he just realized that it's wrong. Other reports are : MANILA, Philippines -- Commission on Higher Education Chair Romulo Neri called President Gloria Macapagal-Arroyo "evil" and considered resigning after she told him to endorse the \$329-million National Broadband Network (NBN) project despite bribery claims, Rodolfo Lozada Jr. said. And Lozada said Neri had wanted to resign "right away" after his conversation with the President. "He was just like me. He was torn between resigning or not. He was agonizing on it because the President had lost all moral authority over him," Lozada said.

Lozada is an idol for me, he has the courage to bear the trust of so many Filipinos who only want the truth behind all the corruption that is happening in this country, and to bear all the criticisms and the efforts of the non-believers to harm the reputation or discredit him.

Hindustan Lever Limited Case Study Guide Questions

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

For combating the health issue of diarrheal disease through innovative methods of marketing a common consumer good is SOAP.

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

Because research on preventive behaviors for diarrheal disease shows that washing hands with soap could significantly reduce incidences of infection. And an evidence review by Curtis and Cairns found handwashing with soap could cut diarrheal disease by 12 percent to 46 percent.

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

Because they have unique abilities to take on the challenge of combating diarrheal disease like deep experience in conducting and analyzing consumer research to identify behaviors and trigger points for behavioral change, experience in adapting their products and messages to meet local conditions, culture and traditions, vast distribution networks to deliver products to consumers even in the most rural settings, strong brands that can serve as routes for driving behavioral change riding on their consumer equity, and so on...

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

He said that when you ask yourself how do you break the transmission of disease with hands, you come up with handwashing with soap. And that clearly suggests there is great business imperative for them to try to make that happen because they are the largest manufacturer of soap. If people start washing their hands with soap more often, the consumption will go up and there is an impact on market size.

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

According to Harpreet Singh Tibb, the connection for HLL between economy, beauty and health is about establishing why health is important or why soaps can contribute to reducing germ incidents.

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

The handwashing program resulted in a 30% increase in hygienic handwashing behaviors in mothers and an estimated 287,000 fewer days of diarrhea per year for children under five years of age in the two lowest socioeconomic groups.

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

Because PPP needed to leverage the specific competencies of each partner. And the program needed scientific credibility and leadership in understanding the fundamentals of handwashing for health and hygiene.

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?

I will find other opportunity to benefit from the PPP. I will build trust and accommodating many agendas.

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

Because Lifebuoy was losing topline growth at the rate of 15 percent to 20 percent per year. I agree with HLL Chairman Marvinder Sing Banga's decision because it think, it will be an effective way on how to make it profitable and many consumer will buy their product by making the Indian consumer be aware on their health and hygiene needs.

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

Yes I agree with him ,By pricing their product to be affordable to masses is also an effective way on how to attract BOP markes. The lifebuoy team had investes its own proits to reformulate the product and incurred increased production costs from the addition of the Triclosan ingredient.

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

According to him, it has to be low cost. It has to be a scalable and sustainable program. It has to to be interactive because you're trying to get a behavioral change. And the cost of reaching out to villages in rural India is very expensive that's why they need to ensure that he gets the community to own up to this program and get this movement going for ages. And therefore community participation is very important.

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

Yes, this approach will work here in the Philippines because Lifebuoy Swasthya Cheetna program designs' are Low cost, scalable and sustainable.

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

- School and village presentation
- Lifebuoy Village health Day
- Diarrhea Management workshop
- Launch of the Lifebuoy Health Club

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, these tactics will work in the Philippines because communication is very important. To the Filipinos, it will make them participate with the program and of course they would definitely buy the product after knowing the benefits that they could get in the said product.

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

The glow germ powder is applied to the hands of two separate participants. One participant then washes her hands using water and the other uses both soap and water. Once immersed in water, the glow-germ powder becomes invisible, so both pair of hands appear to be visually clean. Then both participant's hands are then placed in the black viewing box under the black light. Yes, I think it's an effective way because it proves to the consumers that visual clean is not safe clean and washing with soap helps eradicate bacteria and germs.

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

Swasthya Cheetna has maximized use of limited funds to reach targeted demographics to increase Lifebuoy sale, HLL can build new habit involving its brand and build loyalty from group of customers new to the category.

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

The medicines offered are affordable and by that many Indian people will buy. Their hygiene and health will become important to them.

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

YES, they are both scalable. Their initiatives aim to reach large populations in short time frames. The PPP is initially reaching a smaller number of people than Swasthya Cheetna, it aims to reach 49 million people in its first year of operation, whereas Swasthya Cheetna will reach over 70 million people by the end of this year.

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

Yes, because PPP is only targeting small number of people than Swasthya Cheetna.

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

Because Swasthya Chetna has been able to design and implement its program more quickly- it already operates in nine Indian states, whereas the PPP is still in the planning stages in Kerala.

CEMEX Case Study Guide Questions:

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

The company divided to sell the cement into two customer segments: the informal or self-construction segment which is for the low-income customers and the formal construction segment for customers who are in the middle to upper class. They fundamentally change the way it conducted its business by concentrating more on the poor people. They identified potential opportunities and realizing the huge potential in the informal segment or do-it-yourself segment. They set up and advertise their products specifically the Patriminio Hoy, for them to establish closer relationships.

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

It helps the company to gain a significant competitive cost advantage over its competitors by setting up an excellent distribution infrastructure and centralized, computerized delivery network in which every movement of every truck is monitored in real time, enabling on time delivery of cement and ready-mix to customers.

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

Social capital, referring to connections within and between social networks, is a core concept in business, economics, organizational behaviour, political science, public health, sociology and natural resources management.

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

In Mexican society, women are very entrepreneurial in nature and they are very active in participating in the tanda system. Regardless of whether they are home-makers, working women or small-business owners, they are responsible for any savings in the family.

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

By involving themselves to the Savings-credit Payment cycle. Mexican women has its entrepreneurial attitude –they are the one who saves money by that this kind of program is suitable to them to be able to be more active and keeping themselves busy while enjoying.

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

The social and economic profile of low-income communities was very representative of most of the populated areas in Mexico specifically Guadalajara. Over 50% of the population lives in homes that hug a network of pitted, unpaved roads in unplanned settlements surrounding the city. Guadalajara's construction method was different from that of the other places, only 22 pesos were spent on cement. Instead, clay and limestone were used in construction of houses.

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

The role of socios in the Patriminio Hoy system that they get together and form a group, restricted to three people. This is very important in making the system successful because the socios is actually the actual customers of Cemex. It helps the cemex to have stronger relationship with their cusomters.

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

Because its also a one way to attract the not just the middle-upper class customers but also to the low-income customers. They prefer to buy complete solution and its very convenient for them because they are not going to buy in another product provider that sells incomplete solution. We all know that low-income customers are convenience-driven. By that, Cemex find ways on how to create a complete solution for them to maximize their profit in a different and unique way.

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

The promoters do social activities to build social capital because according to Patriminio Hoy's general manager—" Social capital is very important for people with little economic activity and also to earn money."

10. What, in brief, is the value of Patrimonio Hoy to

a) it's promoter

They are the ones who work on a commission basis that is dependent on the number of socios they help enroll and on the duration of the stay of the socio within the program.

b) its socios & partners

Socios help to form stronger and closer relationships into the other customers. Patrimonio offers many propositions to help the poor build homes. They offer wants to earn trust with the socios.

c) its suppliers

The company exerts collective bargaining power over its suppliers by negotiating on generating a steady demand for materials, creating consistent revenue system and ensuring zero-risk collection of money.

d) its distributors?

Patrimonio Hoy has effectively created a pull for cement and Cemex on the supply side pushes it, enabling the push-pull strategy for cement sales. Patrimonio Hoy has seen a very good response from distributors who are willing to participate in this program.

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

The Mexican people believe in leaving something behind for the next generation. Mostly, families believe in leaving immovable property or wealth for their sons and daughters. That, in Spanish, is called Patrimonio. This program tries to convey the message by motivating the public to "save today". In addition, the idea of being a part of a family or a group, with a clear set of values, benefits is extremely important in Mexican society. Patrimonio Hoy conveys this message in its marketing communication and encourages socios to enroll with Patrimonio Hoy.

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

Because their services given to the customers is outstanding including the distribution/delivery, quality of the product, their commitment with the customers, etc.

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

Because they offer promotional events such as fee waiver for the first installments, a raffle event, seasonal offers such as vacation getaways and Christmas offers.

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

It's not really risky, according to the general manager of Patrimonio Hoy, the default rate is low percent. The high rate of success can be attributed to three important factors such as group commitment, social capital and the penalty fee structure.

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

They establish ties with the local communities through personal interaction. They are the one who spread the benefits of the program with their neighborhood and into the community.

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

By offering a complete and comprehensive solution for housing, Patrimonio Hoy has made it difficult for consumers to let go of this opportunity, and has fundamentally changed consumer behavior, even if on a small scale.

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

The biggest challenge of Patrimonio Hoy is to retain those customers for a longer period of time and motivate them to return for additional rooms or other expansions.

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

Is to channel as large a share of the remittances flows as possible. It is not a profit center and has a little revenue. Construmex generates customer awareness, offering customer education and building trust in the Mexican community.

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?

The parallels between Mexican and Philippine market is that both countries have high rate of low-income customers and most people live in settlements made of raw cinder blocks, and in worse cases cardboard and corrugated sheet metal.

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)

- Inventory system - Human Resource Management System - Payroll system
- Fleet/Tracking System – Procurement System – Fixed Asset Management – Customer relations Management – Documentation Management – Security System

Reaction Paper about Casas Bahia story

There's a lot to consider when we want our business to be successful or profitable. Samuel Klein – the owner, has its own different way of approach in putting up a business. He was pretty sure that there's a market at the bottom of the pyramid because he realized that Brazil's average population is not wealthy by that he started putting up a business in deprived areas of Brazil. Samuel Klein is really dedicated to his work, he learned that the key market is creation of a "capacity to consume." He analyzed and developed effective strategies and processes to meet that goal on how to get the BOP consumers to buy.

Casas Bahia's product is high in quality and low cost which is one way of getting the BOP consumers to buy. People with no formal or consistent income is Casas Bahia's number one customer. Samuel has touched many lives, he has a good heart because he wants to help people especially the poor. That's why he put up a business, to make them fulfill their needs. He's vision, leadership, perspective and motivation makes him very successful.

The customer service is also one key in making the store more profitable. Casa's customer service is incredible. He considered many things in order to make his customer service to be augmented and or competitive. The processes were training, distribution, delivery, marketing, technology, financing, human resource management, etc. But one thing is important is the interaction between the employee and customers that's why they never use kiosks in their stores. A strong and continuing relationship with the customers is paramount. Even if there are some competitors in the industry, Casas Bahia's will still be the number one store in Brazil. Their objective and goal is different from all the other competitors. They are unique and very dedicated in helping the BOP consumers. I recommend this story to my friends and relatives. Samuel Klein can be a role model to us especially for those who wants to be entrepreneurs.

--CASE STUDY--

Voxiva Case Study Guide Questions

1. What is the innovation of Voxiva?

Voxiva's technology turns a village phone into a communications device on par with that computer. By calling into Voxiva's system and pushing buttons on the phone, rural health workers can report new cases of disease systematically and in real time. Health authorities can see the information immediately via the internet and use the system's communication and messaging tools to respond.

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

The 3 ingredients are →real time collection of critical information from a distributed network of people , in this case, health workers with new cases of diseases to report.

→rapid analysis of data to drive decision-making and allocation of resources

→communication back to the field to coordinate response.

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

Most projects were deployed on a pilot basis and were fundamentally not scalable, projects were overwhelmingly focused on connectivity and devices-building out networks or putting computers in schools-rather than on applications that addressed critical information flow challenges, there was greater emphasis on machines and data networks and not enough thinking about people and human networks and there was too much focus on the Internet and computers as a solution.

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

Meyer observed that people were ignoring the fact there are a lot more telephones in the world and deduced that telephone are a much more accessible , practical tool for most people in the world.

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

By facilitating real-time disease surveillance from rural health workers.

6. What are Alerta Pilot's benefits?

→it is intuitive to use and accessible, even from very remote regions of Peru.

→ It allows for quicker , better informed decision-making by health authorities and better allocation of scarce resources

→it fosters better data quality because data is entered directly by users in the field and validated at the source.

→It allows for rapid feedback of information to the field and can be used to reinforce the skills and knowledge of health workers in the field

→It reduces the paperwork burden on health workers in the field, and so on...

7. How can Voxiva help eradicate diseases?

Voxiva have been delivering health care solutions like Safevax-an electronic diary for the Department 's smallpox Vaccination program. Voxiva's flexibility of the technology platform, it has begun to deploy solutions in additional vertical markets.

8. How can Voxiva be used for bioterrorism preparedness?

Voxivas systems were originally developed to serve developing world markets, the simplicity and practicality have created demand for the bioterrorism preparedness.

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

→Software is not a system. Deploying PCs and clinic-level software does not produce an integrated national system. What is needed is a robust, scalable, integrated information system that connects health professionals from the local to the national level. What is needed is more analogous to a sophisticated phone and Web banking system than to MS excel.

→Foster two-way information flows. Information systems should not just collect data, but also provide feedback and support to health workers in the field. Too often systems are put in place for monitoring and evaluation w/ information flowing upward to managers but providing no value to the health workers in the field.

→Avoid stovepipes. IS should be integrated across programs.

→Leverage existing infrastructure. It is not necessary to have PCs everywhere to have a robust IS.

10. What are some of Voxiva's challenges?

Voxiva's challenges are the ff:

Ensure that its capacity to win new business does not outpace its ability to deliver quality services, Focus on key opportunities and avoiding distractions, deal with the challenges and long scale cycles of selling services to governments and international development agencies, develop recurring revenue business models that generate revenue from local economies, manage a diverse team and foster continuing innovation, and so on...

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

Meyer strongly believes that innovation comes from bringing together people with diverse perspectives and forcing their brains to work together. It isn't always easy, but it's where the magical insights come from.

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

Yes. The target disease I would recommend is Dengue & malaria disease because here in the Philippines, dengue and malaria is very common and deadly disease in the city and also in the remote areas of the Philippines that's why Voxiva can be very helpful .

WHO IS BARACK OBAMA?

Barack Obama was born in Hawaii on August 4th, 1961. His father, Barack Obama Sr., was born and raised in a small village in Kenya, where he grew up herding goats with his own father, who was a domestic servant to the British.

Barack's mother, Ann Dunham, grew up in small-town Kansas. Her father worked on oil rigs during the Depression, and then signed up for World War II after Pearl Harbor, where he marched across Europe in Patton's army. Her mother went to work on a bomber assembly line, and after the war, they studied on the G.I. Bill, bought a house through the Federal Housing Program, and moved west to Hawaii.

It was there, at the University of Hawaii, where Barack's parents met. His mother was a student there, and his father had won a scholarship that allowed him to leave Kenya and pursue his dreams in America.

Barack's father eventually returned to Kenya, and Barack grew up with his mother in Hawaii, and for a few years in Indonesia. Later, he moved to New York, where he graduated from Columbia University in 1983.

Remembering the values of empathy and service that his mother taught him, Barack put law school and corporate life on hold after college and moved to Chicago in 1985, where he became a community organizer with a church-based group seeking to improve living conditions in poor neighborhoods plagued with crime and high unemployment.

The group had some success, but Barack had come to realize that in order to truly improve the lives of people in that community and other communities, it would take not just a change at the local level, but a change in our laws and in our politics.

He went on to earn his law degree from Harvard in 1991, where he became the first African-American president of the Harvard Law Review. Soon after, he returned to Chicago to practice as a civil rights lawyer and teach constitutional law. Finally, his advocacy work led him to run for the Illinois State Senate, where he served for eight years. In 2004, he became the third African American since Reconstruction to be elected to the U.S. Senate.

It has been the rich and varied experiences of Barack Obama's life - growing up in different places with people who had differing ideas - that have animated his political journey. Amid the partisanship and bickering of today's public debate, he still believes in the ability to unite people around a politics of purpose - a politics that puts solving the challenges of everyday Americans ahead of partisan calculation and political gain.

In the Illinois State Senate, this meant working with both Democrats and Republicans to help working families get ahead by creating programs like the state Earned Income Tax Credit, which in three years provided over \$100 million in tax cuts to families across the state. He also pushed through an expansion of early childhood education, and after a number of inmates on death row were found innocent, Senator Obama worked with law enforcement officials to require the videotaping of interrogations and confessions in all capital cases. In the U.S. Senate, he has focused on tackling the challenges of a globalized, 21st century world with fresh thinking

and a politics that no longer settles for the lowest common denominator. His first law was passed with Republican Tom Coburn, a measure to rebuild trust in government by allowing every American to go online and see how and where every dime of their tax dollars is spent. He has also been the lead voice in championing ethics reform that would root out Jack Abramoff-style corruption in Congress. As a member of the Veterans' Affairs Committee, Senator Obama has fought to help Illinois veterans get the disability pay they were promised, while working to prepare the VA for the return of the thousands of veterans who will need care after Iraq and Afghanistan. Recognizing the terrorist threat posed by weapons of mass destruction, he traveled to Russia with Republican Dick Lugar to begin a new generation of non-proliferation efforts designed to find and secure deadly weapons around the world. And knowing the threat we face to our economy and our security from America's addiction to oil, he's working to bring auto companies, unions, farmers, businesses and politicians of both parties together to promote the greater use of alternative fuels and higher fuel standards in our cars.

Whether it's the poverty exposed by Katrina, the genocide in Darfur, or the role of faith in our politics, Barack Obama continues to speak out on the issues that will define America in the 21st century. But above all his accomplishments and experiences, he is most proud and grateful for his family. His wife, Michelle, and his two daughters, Malia, 9, and Sasha, 6, live on Chicago's South Side where they attend Trinity United Church of Christ.

1. 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 over time.

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 of 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 slaveowners – 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."

hat 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 is 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 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.

2. WHY CAN'T OBAMA DISOWN HIS PASTOR JEREMIAH WRIGHT?

Reverend Jeremiah Wright is a fiery and influential churchman who used to lead the Trinity United Church of Christ in Chicago, where Obama and his family worship. The Rev. Wright performed the senator's wedding and the baptism of both of his children. He served as a spiritual adviser to the Obama campaign. Obama has called Wright his friend and mentor. Wright inspired the title of Obama's book, "The Audacity of Hope."

Obama said he joined the church because he was impressed by the pastor's dedication to building the black community and his message of hope. Obama has distanced himself from the comments but not from the clergyman. He gave a moving speech this week, trying to explain why.

"As imperfect as he may be, he has been like family to me," Obama said. "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." (www.cnn.com)

3. HOW DID SINGAPORE COME TO EXISTENCE, DO YOU AGREE WITH MALAYSIAN'S DECISION?

The Malaysian Prime Minister Tunku Abdul Rahman decided to expel Singapore from the federation. The Parliament of Malaysia voted 126-0 in favour of the expulsion on August 9, 1965. On that day, a tearful Lee Kuan Yew announced on a televised press conference that Singapore was a sovereign, independent nation. In a widely remembered quote, he uttered that: "For me, it is a moment of anguish. All my life, my whole adult life, I have believed in merger and unity of the two territories." The new state became the Republic of Singapore.

Yes, I agree with Malaysian's decision because it will avoid further bloodshed. No more hardship for the people, no more injured people, and no more restrictions when trading with the rest of Malaysia. (www.wikipedia.com/singapore)

Case Study

ITC e-Choupal Case Study Guide Questions

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

E-Choupal, information centers linked to the Internet, represent an approach to seamlessly connect subsistence farmers w/ large firms, current agricultural research and global markets. These network of these , each operated by a local farmer in each community called the sanchalak, allow a virtual integration of the supply chain and significant efficiencies in the system.

2. Discuss the paradox of Indian Agriculture?

Agriculture is economically, nutritionally and socially vital to India. It contributes 23 percent of the gross product, feeds a billion people and employs 66 percent of the workforce.

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

Soya is important innovation in the Indian oilseed complex that is resulting in better utilization of scarce resources and greater cropping intensity. Soya was exempted from the small scale industries Act its crushing sector to allow for processing in large-scale modern facilities.

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

There are 3 commercial channels for the products:mandis, traders for eventual resale to crushers and producer run cooperative societies for crushing in cooperative mills.

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

Because agent commissions would seem to be a source of inefficiency, but this sum is comparable to the salary paid to an employee for rendering similar services.Distance from farmer, daily priceinfaltion, seasonal price inflation, etc..

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

→Horizontal spread, vertical presence, old and family owned and risk management. ITC devices a strategy to systematically deploy IT to change he game in each area. The horizontal integration was addressed through CRM or customer relationship management.

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

ITC looked at what was good with the current system and therefore what it could build on. ITC not only kept efficient providers from the existing system but also created roles for some inefficient providers from the previous system.

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

The linked transaction reduce the farmer's overall cost in the short term, but create a cycle of exploitative dependency in the long term. The farmers' universe consists of many activities, ranging from procuring inputs to selling produce.

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

Yes, because it is a tribute to rural value system that not a single case of theft, misappropriation or misuse has been reported among the e-choupals.

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

Because sanchalaks must make his living from farming and ITC manages the geographical and cultural breadth of its network by channeling communication through a local farmer. And recruiting a farmer has many purposes.

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

Because they were setting into motion an initiative that would reduce their commissions. And there are other reasons like a conscious effort was and is made to divert revenue to samyojaks, every effort was made to maintain the level of samyojaks trust, etc.

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

The new value chain has five major areas :Pricing, inbound logistics, inspection grading, weighing payment and hub logistics.

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

The impact of the E-choupals is mainly on agriculture that extends through the lifecycle of the crop, better lifestyles, and brighter futures. The improvements are attributable to three areas :bridging the information gap, cheaper and smarter agricultural inputs and farmer as a source of innovation.

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

Wave 6 has the ambitious vision of eventually sourcing IT-enabled services from rural India. Yes, it is feasible because it can be sourced even in rural areas of India.

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

Yes, there are certain companies here in the Philippines that is similar to an E-choupal .

--CASE STUDY---

ICICI Bank Case Study Guide Questions

1. What is ICICI Bank's innovation?

The ICICI's innovation is providing insights on how formal banking can convert the poor into customers, at the same time empowering the poor.

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

Purveying micro edit to the rural poor by linking selfhelp groups with banks.

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

Because of the small average size of transactions and distance of the branches from the villages. Even those institutions that provide financial services to the poor are limited in scale.

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

MFIs problem are due to the fact their primary focus has been on access to credit. With such small loans the key to sustainability becomes scale.

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

The direct access, bank-led model and the indirect channels partnership model

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

The connection is that Thiagarar became familiar w/ the Grameen bank model, providing small loans to clients below the poverty line. Thiagarar reversed the negative perception of the rural managerial positions by creating a lengthy interview.

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

The highest level was a bank employee called a project manager. The project manager oversaw the act. Of six coordinators, approved loan applications for the area manager, and helped w/ the developments of the SHGs. The coordinator was herself an SHG member who had a contractual relationship w/ the bank. She was overlooking the actions of 6 promoters. Within a year of election to promoter, the woman then becomes a social service consultant.

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

The 3 essential steps are Learn to save, learn to lend what you have saved and learn how to borrow responsibly. For me, these steps are very helpful to them for the benefit of building new discipline and capabilities.

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

The NABARD checklist includes the group size between 15 and 20 members, are all members considered very poor, was there a fixed amount of savings collected each month, is there more than 20 percent literacy, have the members kept a high level of attendance? These checklist are necessary because it makes sure that all of the following are already completed.

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

The NABARD research or study that the impacts of microlending in a household has varied aspects of confidence, communication and decision-making.

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

The implementation of smart-card based system payment system is to train the target market or the end-user of the said project and must implement beta –testing. It would work if the implementation steps will meet up w/ the standard requirements, etc.

12. Discuss the quote: "Banking with the poorer 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.

Yes, BOP people nowadays are becoming more knowledgeable and they are learning on how to maximize their capabilities.

Reaction Paper – Andhra Pradesh e-Governance Story

The Andhra Pradesh story is really amazing. We all know India is one of the most corrupt country in the world. What really amazes me is that there people are willing to contribute the things that could make their own country to be stable and specifically to overt corruption. After reading these article /story I had realized that here in the Philippines, like India, corruption is endemic and by that , e-governance can be a solution. I would recommend this book by those who are willing to decrease or stop corruption and or people who are most likely to fight against the government.

As an It student, I agree with the implementation of kiosks and internet or web-based browser because there are many benefits that can offer. These kind of approach, it will make the system more fast, accurate , increased transparency and of course accessibility. It will be a great help for the people in India especially those who are in far places. They can pay taxes, water, electricity, phone bills , etc anytime. No need to stand on long lines in the hot sun and waste time. It will be easy for them to pay their bills in a single location and of course all transactions are visible. People will not feel of being harassed by the hands of government anymore. And it can be great help to large number of educated citizen, be they poor or rich.

The guiding Principles of the CGG in Andhra Pradesh will definitely help the employee to be fair by giving full and accurate information , treat people equally ,with courtesy and consideration, and so on. The role of CGG is important because by monitoring the implementation of the approach it will prevent future problems and improve processes.

I think the PMS or the performance management system would be very important also because you can be updated anytime on what's happening in your country. PMS can be used to rate a department and even compare their performance. So that we can assess or evaluate them. By this kind of system, we can identify problem areas early.

The lessons Ive learned in Andhra Pradesh story is that being aware and be an active citizen is important especially when you want your own country to develop and stop corruption that can cause many problems especially in the poor areas. I agree with the cost of being inside the system, this can prevent corruption and cost is very low while when you are in outside of the system the costs are high and government will control or corrupt money.

ANNAPURNA SALT CASE STUDY GUIDE QUESTIONS:

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

Yes because NGO cannot exist if there are no strength such as competence, commitment , credibility, collaboration and advocacy. NGO's role is hard because they serve as interface between people especially those who are poor and needy, and the private sector/government.

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?

I agree with the statement. Rich customer and poor people have different way of discerning brands. But there is a possibility that poor people can be just as discerning about brands as rich customer. If poor people or the BOP market would become educated and be acquainted in some programs or organization about selling or retailing, they can be as discerning as rich rich customers. It can happen that they can learn how to select brands or product depending on the experience, quality and services offered to them.

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

K15 Technology is better than the regular salt and microencapsulation process because K15 has its own distinctive way on how to retain the iodine and how to prevent by not releasing the iodine content in the stomach. K15 is a stable iodine by that it can help to eliminate those who are suffering in Iodine Deficiency Disorder.

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

The issues are how to develop the undeveloped food staples market, consumers are looking for a brand o provide them with trust and people want the assurance of high-quality, hygienic food product, which is often difficult to differentiate in something like salt.

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

Because Annapurna needs to give reasons or the market to expand and that has happened. He justified that the number of re-launches is not too frequent in the market. The life of a product is usually 18 months. Because the name has remained the same throughout, each launch has had us going back with the strongest, most relevant perspective. They have gained market share each time.

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

The nature of differentiator is that they could guarantee that substantial iodine would not be lost during storage, transport, and cooking and that 15 ppm were actually delivered to customers.

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

It attracts BOP markets and help families to be aware about the benefit of buying Annapurna K15. And it helps to educate the consumers about the human body's requirements for iodine. And it helps the consumers to switch non-iodize to iodized salt preferably the Annapurna Salt.

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

HLL began to use rail, mitigating some of the problems with trucking and earning an edge on competitors. With this system, salt is transported on rake-sized rail carriages vastly increasing the amount of salt that can transported in one shipment. Rail transport adds a "salt buffer depor" step to the process in which salt I loaded onto trucks for delivery to the wholesaler or retail outlet.

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

Shakti utilizes women's self help groups for entrepreneurs development training to operate as a rural direct-to-home sales force, educating consumers on the health and hygiene benefits of HLL brands and nurturing relationships to reinforce the HLL message. Project Shakti have four goals. First is, they plan to increase their reach to the rural market. Then they will attempt to increase awareness and change attitudes regarding usage of the various product categories. And Finally, they will catalyze rural affluence and drive growth of the market.

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

SANGAM will use internet for daily ordering and delivery. It allows the retailer to reach the customers anytime and anywhere. E-tailing are that the web sites are full of information usually with links to other helpful sites, which allows consumers to compare products by looking at individual items. Another positive aspect to E-tailing is the convenience. Shopping out of your home or office reduces the stresses of waiting in lines and dealing with sales people.

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?

If I were the decision –maker, I would allow men to become Shakti dealers because some men can also have the characteristics that women have like entrepreneurial skills. Gender is not a factor for me, everyone must have the right to engage or participate with the program. Knowing that Indian population has a larger number of men then we could help increase the number of employment in India by making them to be active and join in Shakti dealers.

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

The objective of i-shakti is to offer Free Informational services to Rural Consumers through a network of kiosks controlled through a central server farm. Thousands of these kiosks in rural India allow consumers to access interactive rich media content across topics like Agriculture, Health, Education, Employment, Entertainment and Games. As the services are offered free of cost there are a large number of villagers visiting these kiosks to suit their needs. This allows the network to act as a Advertising and Marketing Platform for brands interested in a rural audience. As an IM student , I will develop more programs in in order for them to be more interested. And I must always update the information monthly, so that it could help them to keep informed or be updated.

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?

Yes. Because by this it can create order. HLL has its multiple and unique ways of improving their services and products. If I were to a competitor of HLL maybe I would decide that getting into HLL's market, it would be very challenging and of course it will also help Bop markets to be more conscious in buying what kind of product that will not harm or affect their health.

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

Yes. Keeping k15 is very important because it helps to prevent Iodine Deficiency Disorders.

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?

No. because our economic status now is good and many investors , manufacturers are now migrating here in the Philippines. Unlike in India, there are so many ways to consider on how to attract entrepreneurs in investing there. And here in the Philippines, only few have IDD and its one sign that we are aware enough about the benefits of buying iodise salt. The anticipated difficulty would be the number of competitors and how to market the product more effectively.

Copyright in Cyberspace

Lesson 1.

What is a copyright law?

gives a copyright owner the exclusive right to control copying of a writing (or recording or picture or electronic transcription).

Lesson 2

What are the two basic limitations of copyright law?

- ☐ Extremely short writings - for instance, several words or shorter - or extremely simple drawings are generally not copyrighted.
- ☐ If you simply copy what someone else has done, without adding anything new of your own, your copy is generally not copyrighted.

Lesson 3

What do you need to do to get a copyright for something you've written?

You don't need to send it in to the Library of Congress.

You don't need to put a copyright notice on it.

Your work is copyrighted **THE MOMENT IT'S WRITTEN DOWN.**

Lesson 4

What does copy mean?

>It covers copies of **LESS THAN THE WHOLE** thing: If you write an article and I make a copy of five pages, that might violate your copyright.

> It covers **PARAPHRASES**, so long as they're close enough: If I translate your article into a foreign language, or make a movie based on your book, that will probably violate your copyright.

> It covers **MANUAL** copies as well as mechanical copies: It doesn't matter whether you make an electronic copy of an electronic document, scan in a print document, or hand-enter a document into the computer. All of this is copying.

>It covers **PERSONAL** copying as well as **BUSINESS** copying.

Lesson5

What does copy mean?

- ☐ It covers copies of LESS THAN THE WHOLE thing: If you write an article and I make a copy of five pages, that might violate your copyright.
- ☐ It covers PARAPHRASES, so long as they're close enough: If I translate your article into a foreign language, or make a movie based on your book, that will probably violate your copyright.
- ☐ It covers MANUAL copies as well as mechanical copies: It doesn't matter whether you make an electronic copy of an electronic document, scan in a print document, or hand-enter a document into the computer. All of this is copying.
- ☐ It covers PERSONAL copying as well as BUSINESS copying.

Lesson6

What are some things that aren't "copying" for copyright purposes:

- ☐ Copying the FACTS from someone else's work isn't considered copying. If a physicist discovers a law of nature, or a historian uncovers some facts about the past, everyone will be free to copy this information. And this is true even if they've invested years of effort into their discoveries - facts are in the public domain. But copying the *words* someone uses to express the facts, and often the *selection* and *arrangement* of the facts, still isn't allowed.
- ☐ Copying an IDEA from someone else's work isn't considered copying for copyright purposes (though in some situations it might violate rights under the *patent* laws). Thus, even if I'm the first person to think about writing a courtroom drama set in a virtual cybercourt, everyone is free to copy this idea.

Lesson 7

Does a copyright owner can create implied license that let others copy?

>Yes

Lesson8

Enumerate some fair use doctrine questions

- >Is your use noncommercial?
- >Is your use for purposes of criticism, comment, parody, news reporting, teaching, scholarship, or research?
- >Is the original work mostly fact (as opposed to mostly fiction or opinion)?
- >Has the original work been published (as opposed to sent out only to one or a few people)?
- >Are you copying only a small part of the original work?

Lesson9

If you're copying UNPUBLISHED work - work that the copyright owner hasn't displayed to all comers – Is it fair or not fair?

Its not fair

Lesson10

The copies of unpublished works tend to be?

> UNFAIR

Lesson 11

You forward someone's message from one publicly accessible news group to another news group.

>PROBABLY FAIR, because the message was published, and because the person posting it has no commercial interest in selling the message.

Lesson 12

A service provider is liable only if it is a ____?

>Contributory Infringement

Lesson13

What is Privacy?

Privacy is the power to control what other people know about you. Better - it is the power to control the truths about you that other people know. Falsehoods are controlled through the law of defamation; privacy is concerned with your ability to hide the truth.

Lesson14

All four cases raise the problem of *informational privacy* -- the question how much control, if any, does the law give you over the collection, and dissemination, of information about you that you have willingly given over to someone else?

The answer in general is quite simple: Not much. American law in the main gives individuals very little control over what others can do with the information collected about them.

Lesson15

Does all four cases raise legal problems?

NO.

Lesson16

In 1928, what was the issue in the Fourth Amendment?

about reading your mail, or search your house, the police need a warrant. What about to tap your phone? The first time the Supreme Court considered the question (in 1928), the Court said no: Because constitutional protections had originally been understood to protect only against "physical invasions" by the police, the constitution did not protect against wire-tapping: the police could wire-tap without physically invading the property of the suspect, wire-tapping was not protected by the constitution. (The case deciding this was *Olmstead v. United States*).

Lesson17

Who is the person argued in a famous dissenting opinion that in order to preserve the protections of privacy embodied in the Fourth Amendment, the constitution must be viewed - =ECupdated=EE - to account for changing technology?

>Justice Brandeis

Lesson18

The government can't tap my phone without a warrant .What does it mean?

>it means the police must get the permission of a judge - showing that they have probably cause to believe a crime is being committed -- before they can invade my privacy.

Lesson19

What is ECPA mean?

> Electronic Communications Privacy Act. ECPA makes it illegal for an individual or the government to intercept or disclose private electronic communications. To enforce this right, it gives victims the right to sue for damages.

Lesson20

What was the last message they described?

>Sysop-specific exceptions to the protections against the "interception" of electronic communications that the Electronic Communication Privacy Act (ECPA) provides. In this message, we describe some more general exceptions, that in operation, might sweep quite broadly.

Lesson21

What is a hacker?

A computer experts who have used their power to gain access to systems that they were not authorized to access. Most hackers are quite harmless.

Lesson22

What is encryption?

>Encryption is a technique for turning your message into gibberish, readable only by the person intended to read the message -- someone else who has the proper key.

Lesson23

What did the online Service providers had discovered?

>On-line services have discovered that what real world citizens want from cyberspace is a place where they can talk. Chat-rooms and on-line discussions have become the single most important part of on-line systems. And each evening, millions of Americans spend hours talking to people they may never meet, about a world of topics ranging from politics to personal relations.

Lesson24

What is the critical question with both pseudonymity and anonymity?

>Traceability.

5 . 8 EXERCISES EBOOK

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

In general, security can be considered a means to prevent unauthorized access, use, alteration, and theft or physical damage to property while privacy is a human value consisting of four elements he calls rights. We put these rights into two categories. The first category includes three rights that an individual can use to fence off personal information seekers; the second category contains those rights an individual can use to control the amount and value of personal information given out.

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

Anonymity is the absence of identity. Consider these several types:

- *Pseudo identity*: An individual is identified by a certain pseudonym, code, or number (compare with a writer's pen name). This is referred to as pseudo anonymity. It is used frequently in the "Witness Protection" program.
- *Untraceable identity*: One is not known by any name including pseudo names.
- *Anonymity with a pseudo address to receive and send correspondence with others*: This technique is popular with people using anonymous remailers, user groups, and news groups

3. Discuss the importance of anonymity on the Internet.

- *Email*: With advances in software and hardware, anonymity with emailing has become assured through establishment of anonymous servers on the Internet. (Anonymous remailers, as discussed in Section 4.5.1.1, are software programs on Internet servers that assure a user of anonymity by allocation of an anonymous identity or pseudo address.)

- *Postings*: Another Internet channel to assure anonymity is through postings on user groups like bulletin boards and in chat rooms. Sensitive and sometimes highly personal or classified information has been posted to user groups, news groups, and chat rooms. Anonymity of postings is also assured through the use of data transmission protocols such as Simple Mail Transfer Protocol (SMTP) and Network News Transfer Protocol (NNTP), which accept messages to servers with arbitrary field information

4. Is total anonymity possible? Is it useful?

No, because there is always a code that serves as your own identity.

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

Employees typically must relinquish some of their privacy while at the workplace, but how much they must do so can be a contentious issue. Employers might choose to monitor employees activities using surveillance cameras, or may wish to record employees activities while using company owned computers or telephones

6. Is personal privacy dead? Discuss.

Yes because of rapid advances in technology, especially computer technology, it has become increasingly difficult to protect personal identity, as discussed in Section 6.2.5 and 11.3.5.

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

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

Because identity theft can happen anywhere to anyone. In line at the store, online at home or when you're buying your morning coffee. If your identity is stolen, you can spend hundreds of hours cleaning up your credit and struggling to get back your good name. That's because stolen identities are used up to 30 times, with most victims only discovering the theft after they've been turned down for a loan or contacted by a collection agency. You may already be a victim, many times over, and not even know it.

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

Because there are various technologies than can hack your own identity, etc.

10. Suggest steps necessary to protect personal identity.

Enroll or purchase some protection plan product because it is the most comprehensive approach available to minimize, manage and recover from becoming an identity theft victim.

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

Government have the power or have the access in personal privacy of other people.

12. Anonymity is a doubly edged sword. Discuss.

You can safely go online and surf the web, and remain unknown to people you may come into contact with. This, many people are finding out, is also a problem. It has come into light that the internet can be a very nasty place when no one knows who is behind the keyboard.

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

YES. I think that's enough to prevent identity theft.

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

the specter of identity theft has focused consumers' concern about the misuse of their personally identifying information. There is good reason for this concern. Identity theft can result in temporary and sometimes permanent financial loss when wages are garnished, tax refunds are withheld, or liens are placed on victims' property as a result of someone else's criminal use of their identity.

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

Modern day information mining is as good as gold because it is the principle of sorting through large amounts of data and picking out relevant information.

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

>By giving them any information about you.

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

They've created a law about privacy protection for customer information.

1.)Describe Lawrence Lessig's method

Lessig's method is known for using a style of computer presentations typified by rapid display of short phrases or pictures.

2.)www.creativecommons.org

What is the purpose or services that offered in this website?

Creative Commons defines the spectrum of possibilities between full copyright — all rights reserved — and the public domain — no rights reserved. Our licenses help you keep your copyright while inviting certain uses of your work . Creative Commons provides free tools that let authors, scientists, artists, and educators easily mark their creative work with the freedoms they want it to carry.

3.)

Who is Bruce Scheier?

Bruce Scheier is an American cryptographer, computer security specialist, and writer. He is the author of several books on computer security and cryptography, and is the founder and chief technology officer of BT Counterpane, formerly Counterpane Internet Security, Inc.

4.)Crypto-Gram Newsletter

What is the debate'topic that sums up post-9/11 politics?

it's security versus privacy. Which is more important? How much privacy are you willing to give up for security? Can we even afford privacy in this age of insecurity? Security versus privacy: It's the battle of the century, or at least its first decade.

5.)What is the reason why Ohio University fired their director and manager of Internet?

Because they exposed the personal information of 137,000 alumni.

6.) What AES ?

In cryptography, the Advanced Encryption Standard (AES), also known as Rijndael, is a block cipher adopted as an encryption standard by the U.S. government. It has been analyzed extensively and is now used worldwide, as was the case with its predecessor,[3] the Data Encryption Standard (DES). AES was announced by National Institute of Standards and Technology (NIST) as U.S. FIPS PUB 197 (FIPS 197) on November 26, 2001 after a 5-year standardization process (see Advanced Encryption Standard process for more details). It became effective as a standard May 26, 2002. As of 2006, AES is one of the most popular algorithms used in symmetric key cryptography. It is available by choice in many different encryption packages.

7.) What is PGP?

Pretty Good Privacy is a computer program that provides cryptographic privacy and authentication. PGP is often used for signing, encrypting and decrypting e-mails to increase reliability for e-mail communications. It was originally created by Philip Zimmermann in 1991. PGP and other similar products follow the OpenPGP standard (RFC 4880) for encrypting and decrypting data.

8.) Who is Phil Zimmermann?

He was one of the first to make asymmetric, or public key, encryption software readily available to the general public. He released the source code to PGP, and shortly thereafter, it became available overseas via the Internet, though Zimmermann has said he had no part in its distribution outside the US. After a report from RSA Data Security, Inc., who were in a licensing dispute with regard to use of the RSA algorithm in PGP, the Customs Service started a criminal investigation of Zimmermann, for allegedly violating the Arms Export Control Act. The US Government has long regarded cryptographic software as a munition, and thus subject to arms trafficking export controls. At that time, the boundary between permitted ("low strength") cryptography and impermissible ("high strength") cryptography placed PGP well on the too-strong-to-export side (this boundary has since been relaxed). The investigation lasted three years, but was finally dropped without filing charges.

__CASE STUDY__

INTELLECTUAL PROPERTY RIGHTS AND COMPUTER TECHNOLOGY

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

In the United States, unlike the other intellectual properties we have described so far, trade secrets have no federal protection. All trade secret laws are state laws. But trade secret owners are further protected by express or implied contract laws and laws of unfair competition which are backed by federal statutes.

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

Because these laws give inventors or discoverers living within U.S. borders and territories the exclusive

rights to make, use, or sell their invention or discovery for a specific period of time as long as there was full disclosure of the invention or discovery at the time the patent application was filed. Because of the disclosure requirement that every patent applicant must meet, the patent is more of a contract between the inventor or discoverer and the government.

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

Because the first requirement is that the invention or discovery for which the patent is sought is new and useful, or is a new and useful improvement of any of the following: process, manufacture (covering all products that are not machines), and machine (covering all mechanisms and mechanical products and composition of matter, which includes all factory-manufactured life-forms).

4. Is it possible to trademark software?

Yes. While it's essential to get patent and copyright protection, it is also important to look for trademark protection as well.

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

Many of the non-Western cultural underpinnings are likely to change as these cultures devour

the new imported Western technology. Already a number of countries in Southeast Asia have been forced to abide by the intellectual property laws dictated by the West. In addition to the cultural politics of intellectual property issues, there is also a perception controversy. Many people believe the protection of the manifestation of one's ideas by copyrights, patents, trademarks, and trade secrets laws automatically constitutes a monopoly of the benefits that come with the ideas.

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

Because most people do not recognize it or they ignore it and almost are not aware with the current copyright law.

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

Because there are some items that courts look for in an infringement suit:

- Whether the infringer has knowledge or visual contact with the work.
- Whether the individual claiming to be the owner has a valid copyright.
- Whether the work under dispute is a major revision with substantially new contents of the original or just a variation.

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

I would suggest that there must be a strict policy when it comes copyright laws and they can also present to the public about the bad effects of copyright violations , etc.

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

Its not that difficult , you just have to follow and comply with the law.

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

I think these would be very difficult to decide because if there will be free software, every maker of that software that includes the programmer, developer, designer will not agree with that because their efforts will be useless and ineffectual.

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

Fair use is a doctrine in United States copyright law that allows limited use of copyrighted material without requiring permission from the rights holders, such as use for scholarship or review. It provides for the legal, non-licensed citation or incorporation of copyrighted material in another author's work under a four-factor balancing test.

12. Most copyright violations are found in developing, usually, poor countries. Why? Because rich countries are stricter than poor countries when it comes to copyright violations.

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

Yes. Because some people will be much more interested to pirate the software because its popular and it will make them profitable.

14. What do you think is the cause of the rising cost of software?

IT spending in the United States is nearly doubling every year and application development is already a costly process.

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

Yes.

