

AN ETHICS READER

By:
Gian Carlo Tan

For
ITETHICS

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Book Reviews

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Book Review: 1

ETHICS

Discovering Right & Wrong

By: Louis P. Pojman

This is the review of the first three chapters of the book, the first question the book inclines is what ethics is. Many philosophers distinguish morality, moral philosophy and ethics but Louis Pojman the author identified ethics as a domain of both morality and moral philosophy since the two has the same feature in common, they are both concern with values, virtues and principles, and practices. Just to better to understand morality sometimes be called positive and descriptive, while moral philosophy is to justify moral principles and theories.

The author also uses stories and scenarios to explain ethics, like the story from new York when a young woman was brutally stab when her neighbours didn't do anything until one seventy year old woman called the police and some of the neighbour confess an our later after the incident, a scenario that is risky and dangerous that test ones morality. Law and morality is a two different thing explained by Pojman the Law is impractical when compared to moral because sometimes one that "did not committed a crime but morally wrong". There are different law in every country but being moral is able to respect people.

Morality differs from law and etiquette by going deeper into the essence of social existence, if differs from a religion by seeking reasons, rather than authority, to justify its principles to guide human action and produce good character. "What is good in east of the river may be bad west of the same river", each has limitation that each can't have a law against the other.

Pojman describe Nature of war as is to nature of weather it is already known, leaders like Hitler of the Nazis didn't intend the war just to make a destruction "to get what we want but not in mind to do chaos" sometimes their intention are moral but their doing is wrong. Pojman also describe a person that believes what they do is bad but they do it is immoral but a person that believes that what they do is not bad cant be immoral to them for what they do for example is torturing for the fun of it, it is morally wrong, I think they have a big problem between themselves. Morality is about control, but why would we need morality? Why? "Because without it existence would be an unbearable hell in which life is solitary, poor, brutish and short".

Pojman also told hobbe's story *leviathan* and the novel that illustrate it *Lord of the flies* by William Golding's that believes human being always act out of perceived self-interest, to attain goals such us having shelter, food, security, power, wealth and other scarce resources we equally have the ability to harm and desire to satisfy our goal. And the main words I learned is "need no external devil to bring about evil, but that we have found the devil and in the words of Pogo, "he is us".

The five purpose of morality in human existence:

- 1) To keep society from falling apart.
- 2) To ameliorate human suffering.
- 3) To promote human flourishing.
- 4) To resolve conflicts and interest in just the orderly ways.
- 5) To assign praise and blame, reward and punishment, and guilt.

Who to judge who's right or wrong, the author answered this question in his conclusion to chapter three and this is also the best words to end the three chapters, his reply: "we are rational being on Earth and we are to judge on the basis of the best reasoning we can being forth, in the dialogue with one another, and with sympathy and understanding".

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Book Review: 2

Business Ethics

Norman E. Bowie and Ronald F. Duska

Chapter 1:

In this chapter it will compare how business affects the economy of the country and that whenever something happens in the business can make a big difference in the country, In this chapter it is explained that we should not always think of the outcome to our selves and to our company but consider what will happen to the country, business build profits in the economy so does giving life to the people by giving jobs and business to each other, every business should have a balance to itself and to its country, business should take care of their relationships with its customers and staff because whenever there is something is motivated about the people with their job it can have a big affect in the business, business should not practice bribery, stealing, deceive acts and other bad morals, being honest and good with the business can create a better benefits than cheat, and that will also develop the country and environment around the business.

Chapter 2:

In this chapter it discuss about being loyal, trustworthy and having commitment can flourish a business, as long as those are in the business people around it will feel better in working and will make a good outcome to the country a good environment on the business, trust have different elements predictability,

dependability and faith this are elements which create a wonderful environment in the business, there is a good result if a business has trust on its own especially through its people because it can gain much more outcome and can handle problems much easier, if business is confident in itself it will also be trusted other business, there will always be positive result when you are positive in your business.

Chapter 3:

The chapter is about the corporate social responsibility of the businesses in the corporate world., they do feeding programs, medical missions, they give scholarships and some of them send some of their employees to different colleges for them to teach some students which they are targeting for future employment. Every one can create their own type of business, which can be competitors for some existing business. They can have their own raw materials and different resources which are different from the suppliers of your competitors but you can have the same output. Competition exists in every society. It even exists everywhere. To overcome the competitors you should create a better quality of products and services in this can help the society to gain more economy and a better living.

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Book Review: 3

Name of the Book: Hard Like Water, Ethics in Business

By: Vincent Di Norcia

Chapter 1: Owning Values

In this chapter it's about the relationship about the modern business partnership, such as financial business values and high-risk financing. It also tells us about what are the ethical values involved in owning a business. Being responsible to measure the risk in the business, one example of a case in this chapter is about bankruptcies, without able to identify risk and good management there will be a high chance that the business will fall, in this chapter it also tells the important of investment and how it will improve the company's profitability. In business it is always important to have a good management to gain better outcome and even lower the chance of the risks.

Chapter 2: Managing Values

In this chapter it identifies the ethical value around the business. There is one and only one social responsibility of business to increase its profits to make as much money as possible while conforming to the basic rules of the society, those embodied in law and in ethical custom. Manager should have a self-governance that is really important to have a successful company. Self governance is not only applicable to a company but also in the community itself because having

this, one may be able to have discipline, right moral values and responsibility towards the other. Management is not an easy task. Management is a learning process wherein you can combine techniques to be able to come up with solutions to solve a company's problem.

Chapter 3: Organizing Values

In this chapter it tells about the right decision of a company should make, loyalty of the people in the company is very important because they are what the company is build up and it's the people that the company relies on to stand, Cultural values bind people together in business. Partnership is usually setup with trust in each other. The chapter also tells importance of the code of ethics and its three types. Code of ethics is the rules and procedures of professional conduct. Its three types are Value statements, which state the company's core values, Compliance codes which typically state the company's duty to obey the law, comply with regulations and follow its own internal procedures, and Performance codes which ensures that companies walk their talk and that ethics fill the organization. This code is beneficial to make the company to manage the people better to gain workers loyalty and having right decision.

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Book Review: 4

Managing Business Ethics: Straight Talk about How to Do It Right

By: Linda K. Trevino and Katherine A. Nelson

Chapter 1: Introduction Straight talk about Managing Business Ethics: Where we're going and why

The first chapter teaches us the purpose of ethics and what could it do to our lives, can it be allied to anyone? Can ethics be taught? Lester Throw, former Dean of the Massachusetts institutes of technology's Sloan School of Management said that ethics must be learned before 10 years old and the family is responsible for the child to learn ethics. It considered being best to teach a person. Past 10 years old because they can understand it and make it easier to apply it to their life.

The book wants to find the mystery of ethics because not everyone wants to study ethics and not everyone wants to do it everyday. For most people, the word ETHICS means something esoteric, impractical and far removed from reality, it because its too positive to where they are in situations concerning right and wrong where values are in conflict. This book wants to show us that ethics is always a guidance to help us think of a better solution for everything thus it may sometimes be difficult in some situation but it will always result in a good way because it will always be good resulting to good.

Chapter 2: Why be ethical?

This chapter states that human behavior are motivated by self interest that humans are purely rational economic actors with the basis of cost/benefit analyses. People cannot be controlled they will always find their action in their own decision so people will always act on their own feelings from what they have learned and from what they have experience, people can commit murder and other crimes results because they lack in ethics, people will likely forget ethics because of some interest in them that wants to forget it and just do what they want, but if a person has an ethical values applied to him in many times. He might be thinking twice of his act and Will likely choose the right thing to do.

Chapter 3: Common Ethical Problems

this chapter helps us solve common ethical problems, there are often common ethical problems occurring in business, it often includes your career and the people that will be affected in it, there are times that we feel like our decision will be lead us faster to what we are aiming for but there will always be consequences, but if we add ethics to our discoing it will always bring good things or positive solution that will benefit all even if it can help a little to our selves as long us there.

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Book Review: 5
Business Ethics: A Management Approach

By: Jose P. Leveriza

Chapter 1

“because there are many norms of human behaviour, business ethics provides the manager a framework establish the proper relationships of his people and to his decisions.”

The author states that having a good relationship with your co-workers can develop a wide space of understanding each other that can help in case of working with each other, to have a good relationship with your co-workers you should analyze and understand each of their identity, because every individual has a different personality that each one is unique and getting to know those personality you can even identify where he is good at and what skills you can use from him, by identifying them you would able know how to act to that individual and how to treat him/her well that can streanghten your trust with him/her, because having a good relationship can make a good outcome while working, it can give motivation, self-esteem, inspiration and trust, having good relationship with your co-workers can help you communicate better in your and especially in group works, business ethics provides the moral attitude towards co-workers and moral business that the organization will achieve.

Chapter 2

“business ethics is the maintenance of the highest ethical standards by each individual in his business or profession”

Business ethics can help attain the goals of an organizations in business, it can affect the good of the individual, the firm, the business community, and the society as a whole, free enterprise is important to business ethics to prosper, and if you gain and have a business ethics in the organization it can help achieve the goals of the business, every business should have their ethics to determine their rights and have it protected. Since business cannot always do what is right, it settles for what is possible under the circumstance.

Chapter 3

“Business is not only the most dynamic element major force in society. Business ethics is the measurement of the behaviour of individual involved in the business endeavors”

Business ethics helps shape the society It is needed for the survival of it, some people has no interest in business ethics because of the thought of the outcome will be new and different from what they do. Because some companies do their business unethically and they profit from they fear that ethics will decrease their profit. Business ethics helps the attitude of the people when it comes to understanding, each individual has the its capacity to do a good outcome and business ethics helps them improve their behaviour to produce it, it acknowledge them to do what is better for them and will be even better for the society, business ethics develop a business to produce good outcome to the society

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Book Review: 6

“The right thing”

By: Jeffrey L. Selgin

Chapter 1

There are a lot of employees that wonders about heir company’s mishap doing business, a lot of them would keep the information because they want to play safe for the sake of their job, information of bad flaws in the company can spread in 10,000 or so employees’ very fast they urge to report it but it would commit to career suicide, but for those whistle blowers in any cooperate environment they take risk of being ostracized and not afraid of being force out of the company, whistle blowing takes a person of an extraordinary conviction to come forward when there are few many incentives to do so.

Not everyone would have success to information, and usually the information about bad acts company is got from a level of rank employees, this maybe the cause of low motivation in employees. And it is true if a company’s stock is rising, few people want to rock the boat, even when they know of the short cuts in business made by the company. “So when a company is doing well everybody says hands-off” said Nell minnow.

Chapter 2

Stock could silence employees because it reflects that they are having a good career with the company but still the companies have to work a good relationship

with the employees, they have to choose options on how to best motivate their employees, if not investor that contain billion of money of the company will put it else where.

In ethics it is thought that counts, so in doing business it is needed to be very knowledgeable about a persons judgment and how you can make good relations to them, gift for an example a common practice for social nicety, this often happens when company wants to disapprove and so they send gifts to reconsider.

Chapter 3

Regulating religion life in office, religious behavior at work can be very tricky, some company will create bible studies on lunch time some would be careful on their employee because it is possible the employees will accused them for harassment, like when their religion may affect the order of the management, and some of those can even abuse it they will act only on their own and won't listen to any that is related to religion.

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Book Review: 7
Business Ethics
Third Edition
By: gregoria S. Miranda

Chapter 1

“There is nothing wrong with profits – as long as they are fair legitimate and not exacted at the expense of the blood and tears of customers – for profits have theory important role and faction in a nation’s economy.”

Profits help people improve their living, having profits show the progress of the business it fairly earned can show how the business is becoming better, when the business earns profits it will also grow and while the business is growing the service of the business is improving and making a better service for the society day by day. Profits area also an important needs of the people because the needs of the people to survive can also come from the profit they earn, they have to gain profit to earn what they loss on making their business. The people with business will not make a living without it the economy itself is dependent upon profit, “limit profit to an indescribably and ridiculously low percentage and you limit growth; kill it and you kill growth. Therefore they are positive to the country it is the one that leads the economic growth of the country.

Chapter 2

“It may appear trite to say that competition is the lifeblood of a free enterprise economy. Although generally constructive, there are occasions when unbridle price competition within an industry is detrimental to employees, to stockholders and to general consuming public, but it is also perhaps the greatest single motivation factor that has enabled progressive nations to raise their people living standards to the heights.”

Competition can affect the economy in good and bad ways, whenever they compete for new ideas the standards of their service and product may increase hat way the society will advance but it will also increase its price. Competition may also causes a long rivalry to many business, this may also cause them to think unethical actions to win against competitors, the business will do unnecessary action just to overcome their competitors, sometimes hey can make unwilling employee to do a bad action just for the competition and comes the day their service or product will affect the people, and when the company does this unethical action they will be push out of the market. But as long as the business

will take ethical and fair competition with each other it can make the lives of the people more develop and peaceful.

Chapter 3

“Business has a mission as well a responsibility to society. It must contribute to the nation’s economic growth and development. As such; its missions and responsibility falls within the realm of what today is known as development economics.”

Business is an important factor that makes the economy of the country grows, it improves a lot of service, technology, lifestyle overall it improves the way of living, business needs to fallow the rule that it should help people, its responsibility is not to forget the people, and they should always aim for the benefit of all, they should also be aware of problems like poverty and population explosion, business should always maintain good service and fair deliverable.

The economy is dependable in business it will not prosper and grow without business, the business will act as a tool for the country to increase standards and make high technology in it. The business will always produce even better service and growths to the country they take, and they have good responsibility and mission for the development of the country.

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Book Review: 8

Business Ethics & Business behavior

By: Ken Smith and Phil Johnson

Chapter 1

“A right is an individual’s entitlement to something, it can be that an individual is entitling to behave, or act in a certain way, or in addition, to have others behave certain ways toward him or her.”

A person should not be treated poorly in his/her job. Every person has their rights as a person and as a co-worker, their duty should be respected, an employee should not be treated instrumentally, they are people and should always be treated ethically and fairly as a human to a human even if their position or job is lower than you they still have the rights as a person to be treated fairly, and also for their duty as its their job responsibility.

Chapter 2

“Responsibility for most activities of strategic nature was not in the hands management and ethical judgment was probably only articulated in meeting the demands put on the enterprise by the state and reflecting the values of the government.”

The managerial art of the business didn’t make the production but the market itself did. The market is the people who created the market, the market aim to

serve and provide what they want to produce and market. They are free to choose what goods and service they should produce, and the state will act a great or less part in the process depending on the social and political complexion of the society at large the market is chosen by the people who needs it and will make the state support it.

Chapter 4

“There is an argument that if organization operates in highly struttred manner than individuals will come to rely heavily on the rules and procedures which supports the organizational form where the organization is driven by ethical rules and procedure there is *ipso facto*, a constraint placed upon individual initiative and discretion, there might be temptation, to behave that anything not covered in the rules is acceptable.”

When an individual is an organization that is well manage enough they would believe that anything that the organization put to its rules is well studied and are the only one that should be the considered, they will think that anything that is not included there is acceptable by the organization, this issue could seriously harm the organization and the public if it is to acted upon immediately, people should rely too much on codes even the managers because the they should also question themselves what is right and could help the organization.

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Book Review: 9

Business Ethics

By: William H. Shaw

Chapter 1: The Nature of Morality

In this chapter you can learn the characteristic of morality and what is its contribution to the people, but first ethics should be identified. Robert Solomon identifies ethics, ethics came from the word *ethos* which means character or custom. The etymology of ethics suggests its basic concerns: (1) individual character including the definition of being a “good person”; and (2) social rules which govern our conduct which we call morality.

People should have self-governance with themselves to form a good moral to their surroundings, when people show good moral to others they too will feel that it is better to reply with good moral, self-governance can help people make have good morality and a positive view of solution, it makes them analyze what is right and what is wrong, it teaches them to have governance of what they do, a person should understand the consequences so they can make a better solution to anything.

Morality concerns a person’s well-being, if you did something that harms human being then it is immoral and according to Shaw, the act of a person will reflect their true self, when they decide something it is from what they believe is right so if they done wrong they have no morality in life or they lack the knowledge of it.

Chapter 2: Normative Theories of Ethics

Some believe that ethics is personal and it is fallacy, we all have our “brute factuality”

wherein what is true for me may not be true for you, and what I believe is true wont be unless I convince you that it is true. Ethic is universal in nature but there will always be someone to oppose the good because there will always be difference among people and there will be times when someone will do bad things that they think is good but bad for others, people have their own beliefs and dreams for them to achive they just need not to be selfish to their act, people are all equall in nature what you should do will have some effect to others so every act you should consider the consequences.

Chapter 3: Justice and Economic Distribution

Justice is about equality, treating others fair that’s why people make laws in order to protect and limit people’s rights, justice does not make people good but they make people to have better relationships, because justice always has punishment to those who does unjustice to others, every individual has to be kind to others if they want others to be kind to them.

CASE STUDIES

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CASE STUDY:

ANNAPURNA SALT

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

“Organizations with no participation or representation of any government. That serves as a protector between people, especially those who are poor and in needs.” The role of the NGO’s is to be a channel between people who ‘have’ and those who ‘doesn’t have’. They bridge the gap so that the poor and needy can receive what they need.

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?

Yes, I agree even poor people wants good brands, because they don't want to be always feel low level in the society they sometimes want to experience those feeling to belong in the good classy looks, they also want to show other people that they have ambitions.

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

K represents the element potassium and 15 represent 15ppm of iodine. The salt can make contain the acidic element of the iodine to be safer for humans.

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

Products like as salt will be difficult for consumer to determine if it's high quality. Consumers want products that can be easily predicted and trusted.

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

"Annapurna needs to give reasons for the market to expand and that has happened. The number of re-launches is not too frequent in this market. The life of a product is usually 18 months. Because the name has remained the same throughout, each launch has ad going back with the strongest, most relevant perspective."

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

It's making a good quality salt that people can trust in many ways that won't lose its iodine so easily especially in cooking.

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

After launching the advertisement for Annapurna, they have educated the people with iodine and gain trust of the consumers. It gives more chance that their salt will be known and be remembered as a good salt.

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

They came up of a new innovation on how they can distribute their salt, using rail transport which gives a lower cost and advantage in their competitors. Now the salt they distribute can increase.

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

The goals of Project Shakti are to increase their reach to the rural market, increase the awareness, attitudes regarding usage of the various product categories and Catalyze rural affluence and hence drive growth of the market.

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

Equip with payment gateway and delivery system, e-commerce that will attract many customers and making it easier for them to order then it is connected to their delivery system which it will be delivered in time.

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?

yes, I believe it wont be a disadvantage in any case because men can do what women can do and much better if they are really trained or motivated, because men are most likely fit and can easily be devoted to their work than women.

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

There are many systems that are compatible with the i-Shakti, the first proposal I would recommend is a system that uses internet access that they can use for

making a good business with their customers and that can attract those who are far away from their area.

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

Maybe yes, if they were to be my competition I would search for what they lack and disadvantage and use it to be better, but I would extend my business by pulling it out and make something that can make salt in good news.

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

Yes they should keep K15 technology as proprietary because it's their idea and they should improve it, they know it much better than anyone else they should find more ways to use it.

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?

Yes, I think it will succeed because there is a lot people that are jobless here, and it will help a lot in the poverty are.

Case Study:
CEMEX

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

They shifted from selling complete products to selling complete solutions, they formed a new strategy that can increase profit with efficient operations, and they continue improving their customer service and maintain making good quality product.

2. How does an information system contribute to CEMEX competitive advantage?

The company gained significant competitive cost advantage over their competitors. They have improved their system with high technology such as their delivery network that is innovated that can monitor their truck in real time enabling them to assure the delivery will be on time.

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

Social capital means contributing help to those in lower level, to save those who are in needs and create a better society.

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

The low-income families save differently from the middle and upper-income families. They don't have bank accounts the low-income families save their money with the community, families, and their friends and form tanda or "pools" where they store their money and collect it in times of emergencies.

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

Women are very good in saving and budgeting, all women have entrepreneurial instinct in nature so Mexican's choose women to be responsible for all the savings.

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

They discovered that the houses in Guadalajara only use clay and limestone for construction.

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

The Socios get together and form a group, restricted to three people. So it can be to enforce payment discipline and create good relationships so they can trust each other in case of emergencies.

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

Because for me it can build better relationship with the customers and create a good quality that their customer can be satisfied, especially in their case they need solution that can help social capital as well as improving their relationship with their customer.

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

Because they can help the low-income families and if the community doesn't have economic capital they can replace it with social capital.

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

a) Its promoter – they recruit and encourage more socios to help.

b) Its *socios* & partners – they are loyal helpers of the system.

c) Its suppliers – because of the demand on cement they are very valuable.

d) Its distributors - they can provide better deal with the resources for the system.

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

The system believes in the future of the next generation, a better future and a better society so they encourage each generation to participate in the program to give them motivation for the future.

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

The suppliers and distributors already have a good relationship with the system and whatever the price they have agreed on it will be the same prices through 70-week payment cycle.

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

When they freeze the price more socios will be interested because of the same price through the whole 70 weeks and then the distributors can find more customers and will benefit more.

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

It's because they have commitment in low income group they can assure the a stable chance of success, they can have a very good commitment with each other and try help one another to finish the job.

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

They will always be concern about the community and pay regular payment full-heartedly.

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

They improve the people handle business by trust, commitment, hard work, and devotion on the good goal.

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

The struggles in payments and motivating the socios and try to retain and have them return for additional rooms, the socios cannot afford weekly payments for raw materials.

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

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 Philippines and Mexico are same at having big problems and increasing poverty, the country are having difficulty in offering loans to people who belong and below the poverty line

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

Systems:

Customer Relation Management System

Supply Chain Management System

Human resource Management System

Accounting System

Mobile transaction

Fleet Management System

Integrated Website

Decision Support System

Sales System

Requisition and retailing system

Document Management System.

Enterprise Management System

Transaction Processing System

Inventory System

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Case Study:

Hindustan Lever Limited and the Soap Market

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

Because of the increasing number of diarrheal disease especially in India. They come up with the innovation of soap.

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

Hands are the part that can easily carry germs because of what it touches and can spread a lot of germs that it carries through the body if not clean and its may also affect the food that we eat when our hands gets contact with it.

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

MNC has the experience and it is the most capable of analyzing the consumer behaviors, which it can easily adopt and change.

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

They believe that it's a win-win both need each other, but I think HLL products have much more benefits with it because of the danger of the diarrheal disease the number of consumers of HLL products rapidly increases, and I think HLL product would still sell even if the diarrheal disease decreases.

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

They believe that health is the most important and the best objective is to prevent this diseases." I think you have a winner right there" said Jain about the hygiene.

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

This will serve as a means to campaign to further strengthen its point. After this promotion the people that are concern about their hygiene increases.

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

"Kerala has the highest access to safe water, highest knowledge of prevention of diarrhea because of high female literacy and local health practices such as use of jeera water and high use of fluids during diarrhea."

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?

Just keep educating people on cleaning their self that their health is their first priority to able to move on and be careful of diseases because it is very hard to heal illness nowadays especially because of the cost of the medicines.

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

It change its mission, and yes I agree because if they focus with just the hand soap first hey could manage the chance of improvement to the product well, and because hands are the fastest to receive germs it should be concentrated more.

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

To make a more affordable price for the mass, I agree with the approach because the mass is the one that catch disease easily and when it is affordable for the mass they can sell much more.

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

It has to be low-cost. It has to be a scalable and sustainable program.

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

Yes, there are a lot of schools here in the Philippines that are needed to be educated on health, because the environment is also very easy to get disease.

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

Exposure 1: which is Information, Exposure 2: Large-scale propagation and Exposure 3: Reinforcement and Preparation for sustainability.

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?

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

A viewing black box and a black light that symbolize germs, yes its effective, and yes there are still many alternatives to explain germs

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

The Swasthya Cheetna program helped HLL gained more sales, yes it grew by 30% on Lifebuoy along many states.

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

They can be able to be more aware what the function is and be consisting enough with their wealth. We cannot say that if they are wealthy they there are safe.

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

Yes, they both are and will even improve if they practice more properly.

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

Yes, because it has been implemented in many nations now.

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

I think PPP was slowed down because of the attention of the people to it.

Gian Carlo

10565442

Case Study:

ICICI Bank

1. What is ICICI Bank's innovation?

They focus banking on poor people in India.

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

They link self groups with bank

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

Because of small size transaction and the village is too far from the branches.

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

Because of small loan they focus on the access in credits.

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

Direct access, bank-led model and the indirect channels partnership model

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

Bank of madura is also like Grameen Bank that gives the poor people in India

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

It consist of the work divided to the project manager, coordinator and promoters which has their own task and they divide their work to the commercial bank, regional bank and the rural bank

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

Learn to save, learn to lend what you have saved and learn to borrow responsibly

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

"It has the group size between 15 and 20 members, all members considered very poor, was there a fixed amount of savings collected each month, Is there more than 20percent literacy, have they used their savings for internal lending purpose, have the members kept a high level of attendance."

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

"Micro lending has an impact on improving the communication skills and confidence in households; it also has an impact in income-level and income-generate activities.

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

Yes it will work, because they need to secure their money and using card they don't need to put money into their pocket. And most crimes can occur in poverty areas so they need to secure their money better.

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

Yes, I think it will work because people here in this country need to save money and not spend too much, so people can learn where to spend it wisely.

Gian Carlo

10565442

Case Study:

ITC e-Choupal

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

It connects the farmers with large firm to the net so they can market better globally and access more benefits in agriculture.

2. Discuss the paradox of Indian Agriculture?

In India agriculture contributes 23% of the gross domestic product, the food, the shelter and other people needs.

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

Because there are oil in the Soya that oilseed complex sells.

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

There are three commercial channels for the products, the 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?

It is the delivery point but an additional expense for the farmers.

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

Their competitors can create better strategies, the ITC then create uses the ideas and make a better solution for them.

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

They re-engineered it because they believe the current system is still very useful and only needs new ideas to add to the system.

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

They added new activities for the farmers and make a better connection between the farmers and lowered the farmer cost.

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

Yes, because they can be the first to do it and will earn more clients without competition and increase their relationship with the clients as they grow.

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

Because it would compromise the trust the sanchalak commands and they should not show the farmers to give up because they are part of the group that controls e-Choupal.

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

Because it would help to the project and there if the commission were to reduce they believe it will retain because of there will be improvement in the revenue of the e-Choupal.

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

They have competitive cost advantage through new strategies and they can provide much better business with the farmers.

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

They provide better lifestyle, innovated ways of marketing agricultures, help making different agriculture better and provide better future for the people.

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

Wave 6 enables IT service in the rural people in India.

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

Yes, because there is a lot of agricultural business here in the Philippines, it can improve their way of agriculture and it will help to the economy of the country

Gian Carlo

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Case Study:

Voxiva

1. What is the innovation of Voxiva?

It is a system where there is payphone in the rural area that are connected to the internet, so whenever they report the health status of the area it will immediately send to the internet so they can response to the problems immediately.

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

Real-time collection of critical information from a distributed network of people, in this case, health workers

With new cases of disease to report. Then Rapid analysis of data to drive decision-making and

Allocation of resources. And last is 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. There was too much focus on the Internet and computer as a

Solution in challenges of electricity, hardware and maintenance, costs,

Training and literacy. Projects are focused on connectivity and devices like putting out new networks

Or giving the school new computers rather than the critical information flow challenges.

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

Meyer knows that many people uses pay phone and it is the most accessible and easy to use communication device.

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

The design is to monitor the areas and make an accessible communication device that can report directly to the internet so they could analyze the problems better.

6. What are Alerta Pilot's benefits?

They can report emergency cases faster; all the supervisors can receive the report immediately through the net.

7. How can Voxiva help eradicate diseases?

They can report the current status immediately and can send full detail reports not just too only one supervisor or clinics but to all that is connected through the internet.

8. How can Voxiva be used for bioterrorism preparedness?

They can send an immediate status of the diseases and the clinics can already make cure before it gets worst or even attack.

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

- Information systems should not Just collect data, but also provide feedback.
- Deploying PCs and clinic-level software does not produce an integrated. National system.
- Change management and capacity building are key.

10. What are some of Voxiva's challenges?

- Continue on innovating and focus on the opportunities.
- Deal with the challenges and long sales cycles of selling services to Governments and international development agencies.
- Develop recurring revenue business models that generate revenue from local Economies.

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

The meyer believes that its better to solve a problem if it is done together by many and immediate communication between the problems can prevent problems much better.

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

Yes, it will be very useful here in the Philippines specially when there are a lot of poverty areas here, and diseases here are increasing, but with the system it can prevent the disease and help the clinics to take care of the areas much better.

Gian Carlo Tan

10565442

Case Study;

Jaipur Foot

1. What is the innovation of Jaipur Foot?

It is sell prosthetic feet for the handicaps

2. What is the business of Jaipur Foot?

It manufactures hand maid artificial foot and lower limb prosthesis for the handicaps with a an affordable price.

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

Majority are third world countries and those countries that are affected by war

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

Because there are many landmines in Afghanistan like . It's a place there is a high chance that people can loose a leg.

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

Jaipur Fooths is compare to western prosthetic feet is much cheaper.

6. What is the Gait Cycle?

"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?

The first artificial leg was invented by Pare in 1561, and it was made from iron.

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

The ability of a normal feet can do.

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

Poverty, closed economy, working lifestyle, and limited trained manpower.

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

There are materials that come from local and some parts that are imported from other countries.

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

When the patient receives his/her custom prosthesis, the Jaipur Foot will help them practice it and take care of them until they can handle it by themselves.

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

BMVSS is a nongovernmental and nonprofit organization. Their main focus is to help those who need prosthesis.

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

Both products are competitive because they both have the same goal, to provide the handicap and even if they have different strategy they still equal with each other in the case of getting customers attention and trust.

14. Is the Jaipur Foot model scalable? Explain.

Yes. It is scalable because they have a good strategy for marketing and they have been known to many customers that they have always been supporting.

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

Because of the cooperation between Jaipur Foot's and ISRO they have reduce the manufacturing cost of the prosthetic feet.