

ETHICS READER

BY:

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ITETHIC

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BOOK REVIEWS

Business Ethics (Sixth Edition)

FERELL|| FRAEDRICH|| FERELL

Chapter 1

(The Importance of Business Ethics)

This chapter provides an overview of the field of business ethics. Business ethics comprises principles and standards that guide behavior in the business world. Whether a specific action is right or wrong, ethical or unethical, it is often determined by investors, employees, customers, and the community,

Also this chapter focuses on the importance of studying business ethics. We study business ethics because it is important for so many reasons. Many important ethical issues arise often in the business context, although they remain complex moral dilemmas in one's own personal life. In studying business ethics, you will learn more about ethical-decision-making process and ways to promote ethical behavior within the organization.

The evolution/development of business was also tackled in this chapter. It was first started (1) before the 1960's that business ethics were discussed from a religious manner, (2) in the 1960's that the appearance of many business issues and the arise of communism, (3) in the 1970's the business ethics began to develop as in independent field of study, (4) in the 1980's centers of business ethics provided seminars, conferences, and establishing ethics committees by some companies, (5) and in the 1990's which is the institutionalization of business ethics.

Finally this chapter also tackled the benefits of business ethics. That in an organization or a corporation, building an ethical reputation attracts more employees, customers, investors, that will increase efficiency of the company's/organization's daily operations, greater employee commitment, and increase investors willingness.

Chapter 2

(Emerging Business Ethics Issues)

This chapter provides us the learning on managing the emerging issues regarding business ethics. Ethical issues are categorized in five (5), namely, honesty and fairness which refers to integrity and being just, conflict of interest which exists when an individual is given a chance to choose whether to advance his own interest rather than some other group, fraud which is persistent communication that deceives facts in order to create a false impression of an individual, discrimination which is racial and sexual prejudices although personal it creates ethical issues, and technology which is the advancement of the technology itself and the demand of customers for privacy from their company in meeting the business needs.

In a company, ethical issues are common dilemmas. It should be discussed openly by the company and ask for guidance and the opinion/s of others. The person who recognizes that issue then must enter into the discussion and gives his/her ethical decision.

This chapter also discussed about the stakeholders and its two types. Stakeholders are the people who in their claim have some aspect in the company's product, markets, or operations. It's two types are called **Primary Stakeholders** which are those who continued association with the company which are the employees, investors, customers, and the like, and the **Secondary Stakeholders** which do not engage in transactions with a company and not essential for its operation which are the media people and special-interest groups.

Chapter 3

(Ethics as a Dimension of Social Responsibility)

Chapter 3 discusses about ethics as a social responsibility. It also differentiates business ethics from social responsibility because the two terms are often interchanged. Business ethics are principles that guide behavior in the company while social responsibility refers to the company's obligation to maximize its positive impact in the society as well as minimizing its negative impact.

Laws are also discussed in this chapter. Laws are established by the government to set standards for responsible behavior of business firms. Laws such as civil and criminal laws are created because the society which the firms are working for believes that business must comply with society's standards. Such laws regulate competition, protect customers and the environment, promote safety and equity in the workplaces, and provide incentives for preventing misconduct.

Philanthropy is an act of donating money, goods, or time to support a charitable cause. It provides four benefits to society: improving the quality of life, reducing government involvement, developing staff leadership skills, and building staff morale.

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January 22, 2008

Business Ethics (Second Edition)

William H. Shaw

HH 5387 S47 1996

Chapter 4

(Corporations)

“All settled economic life requires trust and confidence”

-It is important that corporations examine their own implicit and explicit codes of conduct and the moral standards that are being propagated to their employees because ethical behavior in the business world is often assumed to come at the expense of economic deficiency.

This chapter talks about corporations. What we know as the modern business corporation has evolved over several centuries and incorporation is no longer the privileged it once was. Corporations are legal entities, with legal rights and responsibilities. Business corporations are the limited-liability companies that their owners and stockholders are only liable for corporate debts up to the extent of their investments. Corporations and the people who make them up must have high moral standards and monitor their own behavior because these are limits to what the law can do to ensure that business behavior is socially and morally acceptable.

Moral Responsibility was also discussed in this chapter. That there are at least three senses of moral responsibility. The first sense is moral responsibility refers to holding people morally accountable for their actions, the second sense is moral responsibility refers to our

accountability not for a particular action but for the welfare of others, the third sense is moral responsibility refers to the capacity for making our own moral rational decisions. If corporations make rational and moral decisions, then they can be held morally guilty or creditable for their actions.

To end the chapter, to improve the organizational climate so individuals can reasonably be expected to act ethically, in addition to adopting a corporate ethical code, corporations set up a high-ranking ethics committee and include ethics training in their management development programs.

Chapter 8

(Moral Choices Facing Employees)

“Bribery involves an obvious conflict of interest”

- A bribe is a reimbursement for the performance of an act that is consistent with the work contract or the nature of the work one has been hired to perform. Bribery can occur in somewhat more subtle forms. It is an illegal action but some companies have history of paying off officials for business favors which is an unethical.

This chapter focuses on the moral and ethical choices by the employees. Employees have various of obligations of duties to their employers. Conflicts of interest arise when employees have personal interest in a transaction large enough that it does, or might reasonably expected to lead them against their employer or the company. In addition to their obligations, they have same basic moral obligations that all human beings have including the obligation not to injure others and to be truthful and fair.

There are also some technical terms defined in this chapter. Terms like whistle blowing which refers to an employee informing the public about illegal and immoral behavior of an employer or the organization.

Chapter 3

(Justice and Economic Distribution)

“Justice is one important aspect of morality”

- Justice is an old concept with a rich history. A concept that is essential to any discussion of how society should be recognized. Justice is often used to mean fairness. Justice frequently concerns the fair treatment of members or groups of people to the fair compensation of prior injuries. Justice is frequently held to require that our treatment of people reflect their fundamental moral equality. The talk of justice generally involves related notions of rights, fairness, and equality that is part of the aspect of morality. If you are treated unjustly often suggests that your moral rights have been violated.

This chapter talks about justice and the different economic distribution. Economic distribution might be based on pure equality, need, effort, or social contribution. Each principle is reasonable in some circumstances but not with others. In some situations, the principles pull us in different directions.

There are also approaches about justice that are discussed in this chapter. These are the Utilitarianism and the Libertarian approach. In the utilitarian approach, holds that maximization of happiness ultimately determines what is just and unjust. The concept of justice identifies certain important social utilities and that injustice involves the violation of rights of some individual. On the other hand, the libertarian approach identifies justice with liberty which is living according to your own choices, and free from interference of others. Also they reject utilitarianism's concern for total social well-being because the libertarians believe that as long as you are not doing something that meddle anyone's liberty, then no person, group, or government should disturb you in living the life you choose and not even if its doing so would maximize social happiness.

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January 29, 2008

Business and Society

Ethics and Stockholder Management (Fourth Edition)

Chapter 4

(Business Ethics Fundamentals)

“to make as much money as possible while conforming to the basic rules of society, both those embodied in the law and *those embodied in ethical custom*”

- this was quoted by Milton Friedman, our modern-day Adam Smith alluded to importance of ethics when he stated the purpose of business. These qualities are perfectly consistent within and indeed are essential prerequisites to, the free enterprise system as we know today. One can go all the way back to Adam Smith and the foundation of doctrine of the free enterprise system and not find references to immoral or unethical practices as being elements that are needed for such system to work.

This chapter discusses that business ethics has become a serious problem for the business community over the past several decades. Polls indicate that the public does not have a high regard for the ethics of managers. Business ethics concerns the rightness or wrongness of managerial behavior, and these are not easy judgments to make. Multiple standards compete to determine which standards business behavior should be compared with. The usual approach to business ethics was introduced as an initial way in which managers might think about ethical judgment.

The three (3) models were also given focused on this chapter namely immoral management, moral management, and amoral management. In order or attempting to understand the basic concepts of business ethics it is useful to think in terms of key ethical models that might describe different types of management ethics. Those models provide some useful base points for discussion and comparison. The media have focused so much on immoral or unethical business behavior that it is easy to forget or not to think about the possibility of other ethical styles or types.

Also the six (6) elements of moral judgment were presented namely moral imagination, moral identification and ordering, moral evaluation, tolerance of moral disagreement and ambiguity, integration of managerial and moral competence, and a sense of moral obligation.

Finally to end this reaction, manager's ethics are affected by sources of values and external to the organization and sources from within the organization. The latter category includes respect for the authority structure, loyalty, conformity, and a concern for the financial performance and results.

Chapter 5

(Personal and Organizational Ethics)

“Starting at the top, management has to set example for all the others to follow”

- A former chairman of Bethlehem Steel Corporation stated it well. Top management, through its capacity to set a personal example and to shape policy, is in the ideal position to provide a highly visible role model. The authority and ability to shape, both formal and implied, forms one of the vital aspects of the job of any leader in organization.

The subject of business ethics maybe addressed at several different levels: personal, organizational, industry, societal, and international. This chapter focuses on the personal and organizational levels.

A number of different ethical principles serve as guides to personal decision making. Major philosophical principles include utilitarianism, rights, and justice. The Golden Rule was singled out as a particularly powerful ethical principle among various group studied. Virtue ethics was identified as an increasingly popular concept. A general method for reconciling ethical conflicts was introduced. The six practical tests were proposed to assist the individual in making ethical decisions. These are the test of common sense, one's best self, making something public, ventilation, purified idea, and gag tests.

At the organizational level, factors were discussed that affect the organization's moral climate. It was argued that the behavior of one's superiors and peers and industry ethical practices were the most important influences on a firm's ethical climate. Society's moral climate and personal needs were considered less important. Best practice for improving the firm's ethical climate including providing leadership from the management, ethics programs and ethics officers, setting realistic objectives, infusing the decision-making process with ethical considerations, employing codes of conduct, disciplining violators, creating whistle-blowing mechanisms or hotlines, training managers in business ethics, and using ethics audit.

Chapter 6

(Ethical Issues in the Global Arena)

Ethical dilemmas pose difficulties, in general, for businesses, and those arising in connection with doing business in foreign lands are among the most complex. A cursory examination of major issues that have arisen in global business ethics over the past two decades shows that they rank right up there with the most well-known news stories. The infant

formula controversy, the Bhopal tragedy, the Lockheed payments to high-ranking Japanese government officials, and the continuing concern about sweatshops and the exploits of MNCs in the Third World countries have provided an opportunity for business critics to assail corporate ethics in the international sphere. These problems arise for multiple reasons, but differing cultures, value systems, forms of government, socioeconomic systems, and underhanded and ill-motivated business exploits have all been contributing factors.

The balancing of home and host country standards, global codes of conduct, the integration of ethical conditions into corporate strategy, the option of suspending activities, the use of ethical impact statements, and the adherence of international rights and moral guidelines offer some hope that conditions can be better managed. Current trends point to a growth in business activity in the transitional economy, and therefore these issues will become more rather than less important in the future. Indeed, it could easily be argued that business' greatest ethical challenges in the future will be at the global level.

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February 5, 2008

Business Ethics Business Behaviour

Ken Smith and Phil Johnson

HF 5387 B86 1996

Chapter 2

(Corporate Strategy – the importance of an ethical perspective)

“All organizations have strategies in some shape or form – whether these are developed in a rational and open way.”

-corporate strategy is essentially concerned with how the scopes of an organization's activities change and develop over time. Strategic change therefore is long-term direction of an organization and is likely to have major implications to how the resources of the organization are deployed and therefore affect the detailed operational activities of most parts of organization.

The purpose of this chapter has been to demonstrate that the corporate strategies of organizations are necessarily developed within an ethical context. The detailed nature of this

context will vary depending on the circumstances of the organization – the sociopolitical systems; whether the enterprise is private or public sector and whether it is a national or international operator.

The core areas of concern for most enterprises are the issues of corporate social responsibility (CSR). Organizations need to take a position on CSR which makes sense in relation to the overall corporate or competitive strategy of the organization. This will vary from doing absolute minimum social obligation to that of social responsiveness. It is dangerous to disconnect this CSR stance from the overall strategy of the organization.

A well-constructed CSR policy could and should be a source of competitive advantage or part of the value-for-money provided by a public sector organization. Stakeholders will feel able confidently to deal with the organization. This competitive advantage may be recognized as an asset which is not reproducible by competitors in the short run.

Secondly the idea of corporate social responsibility helps to determine how the firm will try to reach its goals and how it will do business with its stakeholders. Many organizations now issue statements as to their stance on CSR. This is felt to be necessary to set the tone for executive decision making at both a strategic and operational level. It also gives consistency which would not be present if no statement were there. It is felt that the absence of a declared position can result in social responsibility being a series of reflex and uncoordinated actions despite good intentions.

Chapter 4

(Modeling the ethical environment)

The nature of contemporary dynamic environment is characterized by complexity and uncertainty. Socio-cultural expectations and behaviours exhibit similar characteristics. Organizations operate in societal framework and exist by courtesy of that framework. The ethical environment is an important component of this framework. We have sought to present a framework of analysis which could be employed in coming to terms with a complex and uncertain environment and which examines some of the ethical issues which exist impose of both internal and external elements of the organizational environment. In addition to demonstrating the organization/environment relationship, we have sought to demonstrate how the ethical environment might be interpreted with the use of a systemic model. This interpretation needs to be translated into a systems design which, mindful not only of many ethical issues and influences but upon how they will be interpreted and impact on those individuals to whom they apply.

Ethical codes are a central part of ethical system, but in themselves they are insufficient. They must be supported by other systems which strengthen their operation.

Chapter 5

(Ethics in Marketing)

“The marketing mix represents the principal focus of marketing activity.”

-when ethical problems do arise in marketing, they therefore almost invariably the outcome of decisions relating to the management either of the individual elements or the mix- the nature of product or service-, or the organization’s overall marketing mix.

The chapter began by suggesting that marketing is in a uniquely vulnerable position in any discussion of marketing ethics since it is the most obvious and high profile point of interface between an organization and its markets. It should be apparent from the comments that we have made that enormous scope exists for an abuse of this interface and that particularly in highly competitive markets, the temptations-and indeed the corporate pressures-for managers to turn towards decisions and patterns of behaviour that are illegal and/or unethical may be considerable. However, in making this comment we need to emphasize that marketing decisions are not made in a vacuum, but instead are made against that background of a culture within society as a whole and an organizational culture, both of which provides guidelines for what is and what is not acceptable.

Lawrence Theodore Recio

IT-ETHICS

Book Review #5

Business Ethics

A Stockholder and Issues Management Approach

HF 5387 W45 2003

Chapter 1

(Business Ethics, the Changing Environment and Stakeholder Management)

Businesses and governments operate in technological, legal, social, economic, and political environments. Understanding the effects of these environmental forces on industries and organizations is the first step in identifying stakeholders and the issues that different groups must manage in order to survive and compete. This book explores and illustrates how

stakeholders can manage issues and trends in their changing environments in socially responsible and ethical ways.

Business ethics deals with what is right and wrong in organizational decisions, behavior, and policies. Business ethics provides principles and guidelines that assist people in making informed choices to balance economic interests and social responsibilities.

Business ethics operates at several levels: the individual, organizational, association, societal, and international. These levels illustrate the complexity and linkages of ethical decision making in business transactions. This chapter introduces the stakeholders approach to ethical decision making, which identifies constituencies and their claims at these levels interaction in business environments.

Stakeholders include corporations, managers, individuals, groups, societal institutions, and nations. The stakeholder approach provides a means of mapping complicated relationships between the focal and other stakeholders, a means of identifying the strategies of each stakeholder, and a means for assessing the moral responsibility of all the constituencies.

Ethical education and training can be useful for developing a broader awareness of the motivations, values, and consequences of our decisions. Business ethics does not, however, provide superior or universally correct solutions to morally complex dilemmas.

Chapter 2

(Stakeholder and issues Management Approaches)

Organizations and businesses in 20th century increased in complexity and power. Because of the numerous economic and non-economic transactions of corporations with different groups in the environment, a method is required to understand an organization's moral obligations and relationships to constituencies.

The stakeholders approach provides an analytical method for determining how various constituencies affect and are affected by business activities. The stakeholder model also provides a means for assessing the power, legitimacy, and moral responsibility of managers' strategies in terms of how they meet the needs and obligations of various stakeholders.

The moral dimensions of managerial, functional, and area expert roles also have a stakeholder perspective. The stakeholder approach can assist functional area managers in solving difficulties from conflicts over individual rights and corporate objectives. This approach help managers think through the chart morally responsible decisions in their work for the corporation and its stakeholders.

Issues and crisis management frameworks complement the stakeholder analysis. Understanding what the central issues are for a company and how the issues evolved over time

can help explain the changes in stakes and stakeholders. Crisis frameworks help to predict and evaluate an organization's response to emergencies.

Chapter 8

(Business Ethics in the 20th century)

There is a shift to a service-oriented economy and knowledge work resulting in part from the increased use of technologies. The shift increases the potential for satisfying work but also heightens stress. The concept of "a job and career for life" is dead or dying. Professionals are changing careers five to eight times on average during their working lives. Compensation, income, and the social distribution of benefits to the "new economy" are shifting. Decreases in income are occurring at mid- and lower-level professions with the exception of high-skill, high-demand technologies. Quality of work life is not inherent or guaranteed in the uses of technology. The aging workforce, the growing gap in education between groups of workers, and the need to integrate diverse groups of workers are trends that continue to present problems and opportunities. Innovation and competitive advantage come from a diverse workforce; integrating diversity also creates conflict and demand costs.

The stakeholder management view acknowledges the integration of the corporation's economic and competitive imperatives with its moral priorities of serving the public good through, for example, the responsible design, manufacture, and distribution of products and services and the concern for the welfare of its stakeholders. Attention to these moral as well as business concerns is essential to the firm's long-term survival, reputation, and relationship with its buying public. This view recognizes that firms should not destroy the environment while using its natural resources. Nor should firms produce dangerous products that can harm and even kill consumers over time while creating and satisfying temporary needs. Navigating between and organization's and other stakeholders' interest requires creativity. Moral resourcefulness and negotiations skills.

Lawrence Theodore Recio

IT-ETHICS

Book Review #6

Moral Issues in Business

William H. Shaw || Vincent Barry

HF 5387 S475

Chapter 3

(Justice and Economic Distribution)

“That the different principle represents in effect, an agreement to regard the distribution to regard the distribution of natural talents as a common asset and to share its benefits of this distribution whatever it turns out to be.”

- Those who have been favored by nature, whoever that are may gain from their good fortune only on terms that improve the situation if those who have lost out.

Justice is one important aspect of morality. Talk of justice and injustice generally involves appeals to the related notions of fairness, equality, desert, and rights. Economic distributive justice concerns the principles appropriate for assessing society's distribution of social benefits and burdens, particularly wealth, income, status, and power. Economic distribution might be based on pure equality, need, effort, social contribution, or merit. Each of these principles is plausible in some circumstances but not in others. In some situations, the principles pull us in different directions. Dissatisfied with a pluralistic approach, some moral philosophers have sought to develop more general theories of justice.

Utilitarianism holds the maximization of happiness ultimately determines what is just and unjust. Mill contented, more specifically, that the concept of justice identifies certain very important social utilities and that injustice involves the violation of the rights of some specific individual. Utilitarians must examine a number of factual issues in order to determine for themselves which economic system and principles will best promote social well-being or happiness. Many utilitarians favor increased worker participation and a more equal distribution of income.

The libertarian theory identifies justice with liberty, which libertarians understand as living according to our own choices, free from the interference of others. They reject utilitarianism's concern for total social well-being. Libertarians operate with a distinctive concept of liberty, defend free exchange and laissez-faire markets without regard to results, put a priority on freedom over all other values, and see property rights as existing prior to any social arrangements. Critics contest each of these features of libertarianism.

Chapter 4

(The Nature of Capitalism)

Capitalism is an economic system in which the major portion of production and distribution is in private hands, operating under a profit or market system. Socialism is an economic system characterized by public ownership of property and a planned economy.

Capitalism has gone through several stages: mercantile, industrial, financial, and state welfare. Four key features of capitalism are the existence of companies, profit motive, competition, and private property.

One basic defense of capitalism rests on a supposed natural right to property. Utilitarians deny the existence of such rights; other critics doubt that this right entitles one to have a system of property rules and regulations identical to the one that the United States has. Utilitarian defense of capitalism is associated with the classical economic arguments of Adam Smith. Smith believed that human beings are acquisitive and that they have a natural propensity for trading, and he insisted that when people are left free to pursue their own economic interests, they will, without intending it, produce the greatest good for all.

Chapter 5

(Corporations)

What we know as the modern business corporation has evolved over several centuries and incorporation is no longer the special privilege it once was. Corporations are legal entities, with legal rights and responsibilities similar but not identical to those enjoyed by individuals. Business corporations are limited-liability companies- that is, their owners or stockholders are liable for corporate debts only up to the extent of their investments.

The question for corporate moral agency is whether corporations are the kind of entity that can have moral responsibilities. There are at least three senses of moral of moral responsible. If corporations can make rational and moral decisions, then they can be held morally blameworthy for their actions. Philosophers disagree about whether the corporate internal decision (CID) structure makes it reasonable to assign moral responsibility to corporations.

Despite the controversies, the courts and general public find the notion of corporate responsibility useful and intelligible –either in literal sense or as short hand for the obligations of individuals in the corporations. The debate over corporate responsibility is whether it should be constructed narrowly to cover only profit maximization or more broadly to include refraining from socially undesirable behavior and contributing actively and directly to the public good.

Corporations and the people who make them up must have high moral standards and monitor their own behavior because there are limits to what the law can do to ensure that business behavior is socially and morally acceptable.

Contemporary Issues in Business Ethics (4th Edition)

Joseph R. DesJardins || John J. McCall

Chapter 1

(Philosophical Ethics and Business)

“Business is among the most powerful and influential institutions in human history”

-business affect nearly every aspect of contemporary life. Almost half of our working hours are spent in the workplace. What we eat, where we live, if and how we work are all influenced by what happens in business.

From the content of the chapter, we should step back to reflect on what we did on the activity of ethical analysis. In one way, this chapter is an example of kind reasoning that philosophical ethics asks of us, and it provides an answer to the relativist and skeptic who thinks that ethics is all a matter of personal opinion.

Chapter 2

(Utilitarianism and the Free Market)

“Utilitarianism is an ethical theory that roughly speaking directs us to seek the greatest number of good for the greatest number”

-utilitarianism involves two components; an act of what is good and a norm for judging whether an act is wrong. Acts are right if they are means to the ends of maximizing goodness.

The Ethical theory of Utilitarianism advises us to calculate the consequences of our decisions and act in such a way that we maximize the overall welfare. Some versions of utilitarianism also maintain that a free market is the best economic and social arrangement for

attaining this goal. However, significant challenges can be raised against this claim, both from within the utilitarianism tradition and from alternative ethical perspectives.

Chapter 4

(The Corporation as a Social Institution)

“Any adequate understanding of the corporation must view it as an essentially social institution”

-corporations exist only because individuals come together to carry out jointly the business of producing goods and services. The particular form of that joint activity in any society is determined by social norms.

Corporations are social institutions are chartered by society and owe responsibilities to society. Two current theories for helping to understand those responsibilities are stakeholder theory and social contract theory. This chapter has outlined some general views about the locus of corporate responsibility and regulation.

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Book Review

Business Ethics

A Global and Managerial Perspective

David J. Fritzsche

HF 5387 F 75

Chapter 3

Moral Standards

“Integrative Social Contracts Theory as a realistic, comprehensive, and global normative theory of business ethics”

-it allows moral diversity among various cultures while maintaining a certain universal norms. This tolerance of diversity reduces the ethnocentric, western bias that appears in much of the current ethical writing.

Social Contracts Theory combines a universalist and a relativist perspective that recognizes moral diversity among cultures. This is accomplished by its two-tier framework. There is a set of universal hypernorms applying to all cultures and multiplicity of communities. When in conflict, hypernorms dominate community-based norms. Hypernorms comprise a set of rights that may not be violated. Community norms may be consequentialist or nonconsequentialist based, but they always are subordinate to hypernorms.

Chapter 5

Ethics and Decision Making

“A value is a belief upon which man acts by preference”

-a value is a prescriptive belief. Thus ethical values are prescriptive beliefs about what is right and wrong. Values may be based on the rules such as Ten Commandments and are referred to as rule-based beliefs. Alternatively, values may be based on the perceived outcomes or ends and are referred to as teleological belief.

In order to understand better the role of ethics in the business environment, we need to become familiar with the part ethics plays in the decision process. Many factors are thought to affect the ethical dimension of business decisions. Some factors are personal, varying by individual decision maker, and others are organizationally based. Factors may oftentimes interact to yield altered effects.

The discussion is applicable to decisions made in any of the business disciplines. The actual ethical issues faced by decision maker are to some extent defined by the type of management held.

Chapter 6

Making Moral Decisions

“Changing a culture that does not support ethical behavior is another matter”

-a cultural change of any significance can take many years and there is no guarantee the desired change can be effected. To change successfully to a performance-enhancing culture, managers must be effective leaders, an outsider's perspective, and have insider's resources.

Many conditions are necessary for a manager consistently to include ethics in the decision making process. A manager normally has little influence on the culture of an organization unless he or she is part of the top managerial team. However, the manager has a great deal of control over the tools available for evaluating decisions. A culture that supports ethical decision making will encourage managers to obtain the necessary tools to operate successfully within culture.

Lawrence Theodore Recio

Book Review

IT-ETHIC

Ethics in the Workplace

Robert A. Larmer

HF 5387 E878 2002

Chapter 1

The Relevance of Morality to Business

Since business shares a few, if any, of the characteristic features of card games of competitive sports, the assertion that business is like a game and exhibits the ethics of a game is simply that assertion not backed by much in the way of argument. Those who would argue for a special business game ethic would do well to consider the types of arguments medical and legal ethicists have offered in defense of special professional ethics.

Chapter 2

A Brief Introduction to Ethical Theory

"Ethical egoism holds that what is morally correct is determined by whether it is in one's self-interest or not."

-It seems difficult to hold that what is ethically correct is what is in my self-interest, yet at the same time recommend to other individuals that what is ethically correct is what is in their

self-interest. The ethical egoist might be tempted to reply that the rightness or wrongness of an action is relative to whether it serves one's self interest or not. Thus the same action could be right, inasmuch as it serves one's individual's self-interest, and wrong insofar as it does not serve another individual's self-interest.

Even such a limited survey as this should make it evident that feminist ethics, far from being a rigid orthodoxy, instead a ferment of ideas and controversy, many of them echoing and deepening debates in non-feminist ethics. The centrality of the issues and the liveliness will be a fruitful period for feminist ethics and thus for ethics generally.

Chapter 4

Privacy in the Workspace

"Employers, and presumably employees should be entitled to gather information that is relevant to a freely agreed-upon contract."

- This part were limiting information disclosure to what is job relevant seems practical and helpful, it is not without problems. Those who advocate this approach do not wish to include information concerning sexual orientation, marital status, political or religious beliefs as job relevant, yet these may all conceivably affect how an individual interacts with others and hence that individuals job performance.

Based on survey findings, respondents were against the use of genetic testing for underwriting purposes and rejecting applicants because of their genetic makeup. Ironically respondents were also against higher premiums and an increase in taxes to cover the health care cost of individuals with suspect genes. These conflicting opinions indicate little public understanding of difficult issues such as the limits of individual rights in a free market system, economic and social consequences of another. Educating customers on these and other related issues should contribute to a better understanding of the potential benefits and limits of genetic testing. Education and public policy issues regarding genetic testing and how health care can be best managed and financed will continue to be an important challenge into the twenty-first century.

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Business Ethics

Concepts and Cases

Manuel G. Velasquez

Chapter 5

(Ethics and the Environment)

“mankind will not do so until he has suffered greatly and much that he knows relies upon destroyed”.

-mankind will not stop disgracing our planet until we suffer the consequences. For us that as long as there is nothing bad happening, we continue what we do either right or wrong which is bad. We should be distinguishing what is right and wrong and we should not wait to suffer the consequences from what are we doing.

Modern industry has provided us with a material prosperity unequalled in our history. It has also created unparalleled environmental threats to ourselves and to future generations. The very technology that has enabled us to manipulate and control nature has also polluted our environment and rapidly depleted our natural resources. Each year more than 150 million tons of pollutants are pumped into the air we breathe, more than 41 million tons of toxic wastes are produced, and 15 million gallons of pollutants are dumped into the nation's waterways.

Although the nation has made significant progress in controlling certain types of pollution and in conserving energy, significant environmental problems still remain, especially at an international level.

Chapter 6

(The Ethics of Consumer Production and Marketing)

Consumer advocates point out that, in 1992 alone, there were more than 585,000 injuries requiring hospital treatment inflicted by youngsters and adults using toys, nursery equipment, and playground equipment; more than 322,000 people were mangled using home workshop equipment. And over million people need treatment for injuries involving home furnishings.

Many believed that consumers automatically will be protected from injury by the operations of free and competitive markets and that neither governments nor businesspeople have to take special steps to deal with these issues. Free markets promote and allocation, use, and distribution of goods that are, in a certain sense, just, respectful of rights, and effective productive of maximum utility for those who participate in the market. Moreover, in such markets, the consumer is said to be “sovereign”.

Chapter 7

(The Ethics of Job Discrimination)

Although many more women and minorities are entering formerly male-dominated jobs, they still face problems that they would characterize as forms of discrimination.

To discriminate is to distinguish one object from another, a morally neutral and not necessarily wrongful activity. However, in modern usage, the term is not morally neutral: it is usually intended to refer to wrongful act to distinguishing illicitly among people not on the basis of individual merit but on the basis of prejudice or some other invidious or morally reprehensible attitude. This morally charged notion of invidious discrimination, as it applies to employment, is what is at issue in this chapter. In this sense, to discriminate in employment is to make an adverse decision against employees who belong to a certain class because of morally unjustified prejudice toward members of that class.

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IT-ETHIC

Book Review

Current Issues in Business Ethics

HF 5387 C87 1997

Chapter 1

(Business Philosophy)

In a western Christian theological perspective, it is said that business ethics should be inclined with the belief that “God, it is believed, has a purpose for every individual’s life”. However Christians are the ones responsible for the business’ abused attitudes towards nature. These people are also responsible for the humiliation and desacralising of the value of nature. “The implication of this is that business is still a key, God-ordained activity, a calling of high esteem, and should be seen in terms of being a vocation”. This statement means that business is sacred and should be respected because it is something that determines that one is following God’s orders. It is a

vocation because the businessman is doing his job for God meaning everything he does is offered to God. Having this mindset would make a person think that they should follow the 10 commandments because it is also a basis if you are a loyal servant of God. Another aspect is the economy is fundamentally about work, not money. Lastly, humans are made in the image of God. Meaning businesses should avoid dangerous and alienating work because humans are made in God's image. They are the ones responsible for action and decision they make; they may make or break people. Bottom line is that in every business people should have a clear-conscience, clean-living, honest and productive worker which is the true essence of the of a business activity.

From an industrial democracy perspective, there were several changes in company laws including internal control and accountability of the business. During the 15th and 17th century, business was based around the guilds having quality and fair dealing. In the 17th and 18th century these guilds collapsed which allowed monopolistic powers emerged; but it was understood to be for public profit and not for private gain. During the second half of the industrial revolution, there was no relation between shareholders, firm's employees and those who contribute the capital. From an ecosystems perspective, that the nature should be preserved even though this is an age of technology because all of the nature co-exist for each other.

These perspectives pointed towards the meaning and purpose of business as essentially being a God-ordained vocation, a crucial element in democracy, and a key element in the planetary ecosystem.

Chapter 2

(Good Ethics in Business)

"A free country cannot grow and prosper in the absence of good business ethics"

This makes the businessman appreciate the duty as a citizen to provide various solutions and considerations to ethical problems that confront them in their daily businesses. This will affect not only the other people who are under it but it will affect their self-interest as well. They will be enlightened in their conscience thinking that what they are doing is right at the same time earning in a good manner. With this kind of thinking, they themselves would know that they are part of building the nation into its best making their nation prosperous in every way. Conducting themselves ethically makes their business safe in some terms but this will not be the complete solution in your dilemma. This will be the start of the good business you are into. Although we don't take this seriously at times because we thought that this Golden Rule is being used by everyone and it doesn't apply to your business, but it should be the foundation and one of the pillars of your business. This principle can result to positive thinking and ethical actions that is being expressed feely.

Chapter 3: Corporate Governance and Ethics

One should start its self-governance meaning have to govern oneself before one relates to a bigger government. This would be helpful in bringing up a good and moral society in the future. Several self-governed people are not hard to manage compared to having a government wherein people are to have different personalities.

Lawrence Theodore S. Recio

IT-ETHIC

Book Review

Ethics on the Information Age

Chapter 4

(Intellectual Property)

This chapter tackles about copying and using the intellectual property of people.

In regards to open source software like Linux, codes should be shared to others so that it can be improved. You can also sell open source software as long that you make improvements to it and you also have to share what you have change to that software.

If the company wouldn't want their software to copied, they should make the cd copy proof. Some software like the WOW (World of WarCraft) has already made their cd copy proof in a way that the software is 1 is to 1 and you can't fully play the game because it has a limitation which is also a trial version. The software is protected because the only way to play the game is to register and buy the cd key and it will make cd key matching if the cd key is already taken. In my point of view If Microsoft does not take any measures like this then they're allowing their software to be copied.

Chapter 5

(Privacy)

Privacy is the zone of inaccessibility as Edmund Byrne had defined in the book. Privacy contains personal information of an individual. This privacy information should be kept secret for the safety of the person.

In the field of computer, cookie can store private information of the web surfer on the pages he visited and what he had inputted, the username and password. Some programmers make cookie in order to get private and vital information from user to use it for their selfish acts. This is unethical of course.

Spyware programs have same evil purposes like a cookie use for selfish acts. Spyware is worse than a misused cookie because it slows down your computer while it monitors your system and makes annoying pop-up advertisements. To make your computer spyware safe just download a trusted antispyware.

Encryption is one of the ways to prevent your messages to be read by an unauthorized person. But not all the time it would work because someone who knows how to decrypt can read the private message. There are also encryption softwares to help you encrypt messages.

Chapter 6: Computer and Network Security

This chapter talks about security from malicious programs that harms the computer. To be more specific, these are viruses, worms, Trojans and other form of security threats. These security threats are, as everybody knows, bad. Programmers who make these security threats are doing it for fun or want to make chaos. Some anti Virus Company also make virus so that people will buy their products. The sad part is that they even hire virus programmers.

In the hacker part, the term hacker was originally meant for the good purposes like getting to a system to improve it. Nowadays, the term describes them as malicious intruders who sneaks into systems and destroys it. Some steal confidential information and use it for selfish purposes.

Case Studies

Barack Obama Study

1. Who is Barack Obama?

Barack Hussein Obama, Jr. is the junior United States Senator from Illinois and a candidate for the Democratic nomination in the 2008 U.S. presidential election. father and an American mother, he spent most of his early life in Honolulu, Hawaii. From ages 6 to 10, he lived in Jakarta, Indonesia with his mother and Indonesian stepfather. He married Michelle Robinson in 1992 and has two daughters. A graduate of Columbia University and Harvard Law School, Obama worked as a community organizer, university lecturer, and civil rights lawyer before running for public office and serving in the Illinois Senate from 1997 to 2004. After an unsuccessful bid for a seat in the U.S. House of Representatives in 2000, he announced his campaign for U.S. Senate in 2003.

The following year, while still an Illinois state legislator, Obama delivered the keynote address at the 2004 Democratic National Convention. He was elected to the U.S. Senate in November 2004 with 70% of the vote. As a member of the Democratic minority in the 109th Congress, he cosponsored bipartisan legislation for controlling conventional weapons and for promoting greater public accountability in the use of federal funds. He also made official trips to Eastern Europe, the Middle East, and Africa. In the current 110th Congress, he has sponsored legislation on lobbying and electoral fraud, climate change, nuclear terrorism, and care for returned U.S. military personnel.

Since announcing his presidential campaign in February 2007, Obama has emphasized ending the Iraq War, increasing energy independence, and providing universal health care as his top three priorities. He has written two bestselling books: a memoir of his youth titled *Dreams from My Father*, and *The Audacity of Hope*, a personal commentary on U.S. politics.

2. Transcript: A more perfect union

This transcript of Barack Obama's speech is retrieved from <http://www.gantdaily.com/news/68/ARTICLE/15416/2008-03-18.html> on the 10th of April, 2008

March 18th, 2008 Transcript: Obama's Philadelphia Speech - "A More Perfect Union"

Matthew Borghese - AHN News Writer

Philadelphia, PA (AHN) - Remarks by Sen. Barack Obama (D-IL) at the Constitution Center in Philadelphia, Pennsylvania on March 18.

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

"I am the son of a black man from Kenya and a white woman from Kansas. I was raised with the help of a white grandfather who survived a Depression to serve in Patton's Army during World War II and a white grandmother who worked on a bomber assembly line at Fort Leavenworth while he was overseas. I've gone to some of the best schools in America and lived in one of the world's poorest nations. I am married to a black American who carries within her the blood of slaves and 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."

"That has been my experience at Trinity. Like other predominantly black churches across the country, Trinity embodies the black community in its entirety - the doctor and the welfare mom, the model student and the former gang-banger. Like other black churches, Trinity's services are full of raucous laughter and sometimes bawdy humor. They are full of dancing, clapping, screaming and shouting that may seem jarring to the untrained ear. The church contains in full the kindness and cruelty, the fierce intelligence and the shocking ignorance, the struggles and successes, the love and yes, the bitterness and bias that make up the black experience in America. And this helps explain, perhaps, my relationship with Reverend Wright. As imperfect as he may be, he has been like family to me. He strengthened my faith, officiated my wedding, and baptized my children. Not once in my conversations with him have I heard him talk about any ethnic group in derogatory terms, or treat whites with whom he interacted with anything but courtesy and respect. He contains within him the contradictions - the good and the bad - of the community that he has served diligently for so many years."

"I can no more disown him than I can disown the black community. I can no more disown him than I can my white grandmother - a woman who helped raise me, a woman who sacrificed again and again for me, a woman who loves me as much as she loves anything in this world, but a woman who once confessed her fear of black men who passed by her on the street, and who on more than one occasion has uttered racial or ethnic stereotypes that made me cringe. These people are a part of me. And they are a part of America, this country that I love. Some will see this as an attempt to justify or excuse comments that are simply inexcusable. I can assure you it is not. I suppose the politically safe thing would be to move on from this episode and just hope that it fades into the woodwork. We can dismiss Reverend Wright as a crank or a demagogue, just as some have dismissed Geraldine Ferraro, in the aftermath of her recent statements, as harboring some deep-seated racial bias."

"But race is an issue that I believe this nation cannot afford to ignore right now. We would be making the same mistake that Reverend Wright made in his offending sermons about America - to simplify and stereotype and amplify the negative to the point that it distorts reality. The fact is that the comments that have been made and the issues that have surfaced over the last few weeks reflect the complexities of race in this country that we've never really worked through - a part of our union that we have yet to perfect. And if we walk away now, if we simply retreat into our respective corners, we will never be able to come together and solve challenges like health care, or education, or the need to find good jobs for every American. Understanding this reality requires a reminder of how we arrived at this point. As William Faulkner once wrote, 'The past isn't dead and buried. In fact, it isn't even past.' We do not need to recite here the history of racial injustice in this country. But we do need to remind ourselves that so many of the disparities that exist in the African-American community today can be directly traced to inequalities passed on from an earlier generation that suffered under the brutal legacy of slavery and Jim Crow."

"Segregated schools were, and are, inferior schools; we still haven't fixed them, fifty years after Brown v. Board of Education, and the inferior education they provided, then and now, helps explain the pervasive achievement gap between today's black and white students. Legalized discrimination - where blacks were prevented, often through violence, from owning property, or loans were not granted to African-American business owners, or black homeowners

could not access FHA mortgages, or blacks were excluded from unions, or the police force, or fire departments - meant that black families could not amass any meaningful wealth to bequeath to future generations. That history helps explain the wealth and income gap between black and white, and the concentrated pockets of poverty that persists in so many of today's urban and rural communities."

"A lack of economic opportunity among black men, and the shame and frustration that came from not being able to provide for one's family, contributed to the erosion of black families - a problem that welfare policies for many years may have worsened. And the lack of basic services in so many urban black neighborhoods - parks for kids to play in, police walking the beat, regular garbage pick-up and building code enforcement - all helped create a cycle of violence, blight and neglect that continue to haunt us. This is the reality in which Reverend Wright and other African-Americans of his generation grew up. They came of age in the late fifties and early sixties, a time when segregation was still the law of the land and opportunity was systematically constricted. What's remarkable is not how many failed in the face of discrimination, but rather how many men and women overcame the odds; how many were able to make a way out of no way for those like me who would come after them."

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

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

"In fact, a similar anger exists within segments of the white community. Most working- and middle-class white Americans don't feel that they have been particularly privileged by their race. Their experience is the immigrant experience - as far as they're concerned, no one's handed them anything, they've built it from scratch. They've worked hard all their lives, many times only to see their jobs shipped overseas or their pension dumped after a lifetime of labor. They are anxious about their futures, and feel their dreams slipping away; in an era of stagnant wages and global competition, opportunity comes to be seen as a zero sum game, in which your dreams come at my expense. So when they are told to bus their children to a school across town; when they hear that an African American is getting an advantage in landing a good job or a spot in a good college because of an injustice that they themselves never committed; when they're told that their fears about crime in urban neighborhoods are somehow prejudiced, resentment builds over time. Like the anger within the black community, these resentments aren't always expressed in polite company. But they have helped shape the political landscape for at least a generation. Anger over welfare and affirmative action helped forge the Reagan Coalition. Politicians routinely exploited fears of crime for their own electoral ends. Talk show hosts and

conservative commentators built entire careers unmasking bogus claims of racism while dismissing legitimate discussions of racial injustice and inequality as mere political correctness or reverse racism."

"Just as black anger often proved counterproductive, so have these white resentments distracted attention from the real culprits of the middle class squeeze - a corporate culture rife with inside dealing, questionable accounting practices, and short-term greed; a Washington dominated by lobbyists and special interests; economic policies that favor the few over the many. And yet, to wish away the resentments of white Americans, to label them as misguided or even racist, without recognizing they are grounded in legitimate concerns - this too widens the racial divide, and blocks the path to understanding. This is where we are right now. It's a racial stalemate we've been stuck in for years. Contrary to the claims of some of my critics, black and white, I have never been so naive as to believe that we can get beyond our racial divisions in a single election cycle, or with a single candidacy - particularly a candidacy as imperfect as my own."

"But I have asserted a firm conviction - a conviction rooted in my faith in God and my faith in the American people - that working together we can move beyond some of our old racial wounds, and that in fact we have no choice if we are to continue on the path of a more perfect union. For the African-American community, that path means embracing the burdens of our past without becoming victims of our past. It means continuing to insist on a full measure of justice in every aspect of American life. But it also means binding our particular grievances - for better health care, and better schools, and better jobs - to the larger aspirations of all Americans -- the white woman struggling to break the glass ceiling, the white man whose been laid off, the immigrant trying to feed his family. And it means taking full responsibility for own lives - by demanding more from our fathers, and spending more time with our children, and reading to them, and teaching them that while they may face challenges and discrimination in their own lives, they must never succumb to despair or cynicism; they must always believe that they can write their own destiny."

"Ironically, this quintessentially American - and yes, conservative - notion of self-help found frequent expression in Reverend Wright's sermons. But what my former pastor too often failed to understand is that embarking on a program of self-help also requires a belief that society can change. The profound mistake of Reverend Wright's sermons is not that he spoke about racism in our society. It's that he spoke as if our society was static; as if no progress has been made; as if this country - a country that has made it possible for one of his own members to run for the highest office in the land and build a coalition of white and black; Latino and Asian, rich and poor, young and old -- is still irrevocably bound to a tragic past. But what we know -- what we have seen - is that America can change. That is 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."

3. Why can't Barack Obama disown his pastor, Rev. Jeremiah Wright?

Because of 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 the nation; that rightly offend white and black alike. He has already condemned, in unequivocal terms, the statements of Reverend Wright that have caused such controversy. For some, nagging questions remain.

4. How did Singapore come to existence? Do you agree with Malaysia?

Monday, 9 August 1965 was not intended to serve as anything but a normal start of yet another week. People had gone to work expecting nothing unusual to happen, and children were at school studying just as they had done a week before. Still this was to change quite abruptly at 10 am, when the island's first Prime Minister, Lee Kuan Yew, proclaimed the news of an independent Singapore. The result of the negotiations between Singapore's government and Malaysia certainly was not expected, probably it was not even intended. Yet, from virtual threshold, the island nation should impressively enough rise to achieve one of the world's highest living standards. Sir Thomas Stamford Raffles, who founded Singapore in 1819, could not possibly have imagined that his new-founded colony was to grow to the prominence of an independent nation. Or could he have? Looking at Singapore prior to 1819, and indeed the entire region, one can not help wondering why the location was not taken better use of at an earlier time. Through this paper I will try to answer these questions, and explore why and how things turned out as they did.

It has often been said that the continually increasing progress of Singapore, and consequently also its already remarkable prosperity, historically can be traced directly back to Raffles. Therefore a history of Singapore must include a close focus on the thinking of this fascinating individual, but before commencing on a journey of the immediate preface to the colonial age; it should be remembered there were people inhabiting the island even before the arrival of this distinguished Englishman. First I will therefore take a look at the first inhabitants of Singapore, this before considering the impact of the first European arrivals in the area. These are all important factors leading up to the founding of colony that currently enjoys the liberty of being an independent city-state.

The information in the 4th number of this paper is retrieved from <http://www.janhoo.com/skole/university/singapore.html> on the 10th of April, 2008

Lawrence Theodore S. Recio

IT-ETHIC

ITC e-Choupal Case Study Guide Questions

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

e-Choupals, the information centers linked to the Internet, represent an approach to seamlessly connect subsistence farmers with large firms, current agricultural research, and global markets. The network of these, each operated by local farmer in each community called the sanchalak, allow for a virtual integration of the supply chain and significant efficiencies in the traditional system. The farmers benefit by realizing better prices for their crops, better yield through better practices, and a sense of dignity and confidence in being with the rest of the world.

2. Discuss the paradox of Indian Agriculture?

Agriculture is economically, nutritionally, and socially vital to India. It contributes 23% of the Gross Domestic Product, feeds a billion people, and employs 66% of workforce. A fuller understanding of the sector requires a review of the paradoxes that beset it.

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

Because 40% of the increased output was attributable to the introduction of new crops like soya and sunflower. Therefore soya represents an important innovation in the Indian oilseed complex that is resulting in better utilization of scarce resources and greater cropping intensity.

4. Describe the marketing process 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. The farmers traditionally keep in a small amount for their personal consumption and get the produce processed in a small-scale job-shop crushing-pant called a ghani.

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

Because at first sight, 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. The real sources of inefficiency are the price and quality distortions caused by the agent's stranglehold on the market and ITC's distance from the farmer.

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

The advantages were Horizontal spread, Vertical presence, Old and family-owned, and Risk Management. ITC devised the strategy to systematically deploy IT to change the game in each area.

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 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"?

Cooperatives have tried to provide agricultural inputs, rural banks have tried to provide credit, and mandis have tried to create a better marketing channel. these efforts cannot compete against the trader's bundled offer. Functioning as available procurement alternative therefore requires one to eventually address the gamut of need, not just marketing.

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

Yes because from the conception of the model, an IT-centric solution was recognized as fundamental to optimizing effectiveness, scalability, and costs. IT is 20% of all the effort of the business model, but it is deemed at the most crucial 20%.

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

Because it would compromise the trust the sanchalak commands. The fact that the sanchalak works on commission could undermine his credibility.

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

The samyojaks realized that by introducing ITC to the sanchalaks, they were setting into the motion an initiative that would reduce their commissions.

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

The new ITC value chain consists with pricing, inbound logistics, inspection grading, weighing payment, and hub logistics. Compared to the former value chain, the steps are lessen and the new value chain is more productive and more efficient storage management, payment processing and cash management, and in handling mandi paperwork for the grain procured at the hub.

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

It profitable provides and inaccessible village with a window to the world.

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 I think it is feasible.

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

Yes, think that something similar to an e-Choupal can be implemented in the country.

Lawrence Theodore S. Recio

IT-ETHIC

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 costs only about \$30. It is provided and serviced for free to impoverished handicapped citizens compared to the prosthetic foot in the United States the costs \$8000

2. What is the business of Jaipur Foot?

Jaipur Foot is a predominantly hand-made artificial foot and lower limb prosthetics. It has revolutionized life for tens of thousands of amputees around the world.

3. Who are the main beneficiaries of Jaipur Foot?
The main beneficiaries of the Jaipur foot are the countries located in Asia and Africa.
4. Why is Afghanistan one of the markets of Jaipur Foot?
Because Afghanistan maybe included in countries with some history of warfare and civil unrest, amputation is largely due to trauma and landmine accidents. Also in the said country, there are approximately 10million landmines and at least 300 amputees.
5. How does Jaipur Foot's product pricing compare with the West?
The Jaipur Foot' pricing is cheaper compared to the pricing in the West.
6. What is the Gait Cycle?
Gait Cycle is the manner in which we walk.
7. How was the first Jaipur Foot artificial limb developed?
It was invented by Pare for individuals amputated above the knee and it was constructed of iron and was the first artificial leg known to employ articulated joints.
8. What are the design considerations in the Jaipur Foot Design Process?
The limbs must bear weight, provide a means for locomotion, and maintain equilibrium. Also they consider the process of standing upright and to move about two limbs.
9. What are the constraints in the development for Jaipur Foot?
Poverty, Closed Economy, Work Lifestyle, and Limited Trained Manpower, are some of the constraints in the development for Jaipur Foot.
10. How can you compare the raw materials for Jaipur Foot vs. other products?
Each material is locally sourced and does not require special procurement agreements. Most are virtual commodities. Furthermore, most of the materials can be sourced locally if necessary when the Jaipur Foot is manufactured in other developing countries.
11. Explain a typical fitting day for a Jaipur Foot? How does it compare with the West?

The society's operating process attends to the psychological needs of its patients. The society provides on-site meals and overnight accommodations to patients or no support group for the patients and to develop a sense of community within the facility.

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

BMVSS means "Bhagwan Mahaveer Viklang Sahayata Samiti, a nongovernmental, nonreligious, and nonprofit organization where the Jaipur Foot is fabricated and fitted. It was established in March 1975 by Mr. D. R. Mehta. After 7 years of the development of the Jaipur Foot, hardly 50 limbs were fitted. After a year of the formation of the society, 59 limbs were fitted. No the number of limbs fitted every year approaches 16,000.

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

Ossur is more competitive because the cost structure of Jaipur differs significantly from that of Ossur.

14. Is the Jaipur Foot model scalable? Explain.

Yes because the Society's current method of expanding the reach of Jaipur Foot to remote areas of India and beyond is the camp system. Also it facilitates the establishment of new permanent locations to fabricate and fit the Jaipur Foot.

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

The significance is that to reduce the cost of manufacturing of Jaipur Foot. Also the technology transferred in making the Jaipur foot will help produce a more durable and comfortable artificial foot in large numbers.

Lawrence Theodore S. Recio

IT-ETHIC

Voxiva Case Study

1. What is the innovation of Voxiva?

Voxiva's technology turns a village pay phone into a communications device on par with that of a 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. By leveraging the world's 2.5 billion phones, as well as the internet, Voxiva's solutions have a much wider reach than Internet-only solutions.

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

- Real-time collection of critical information from a network of people, in this case, health workers with new cases of disease 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?

He summarized his findings in 3 general points; A. Most projects were deployed on a pilot basis and were fundamentally not scalable, B. Projects were overwhelmingly focused on connectivity and devices-building out networks or putting computers in schools-rather than on applications that addressed critical information challenges, C. There was too much focus on the internet and computers as a solution, particularly given the challenges of electricity, hardware and maintenance costs, training and literacy.

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

Meyer observed that people were ignoring the fact that there are a lot more telephones in the world-2,5 billion at last count-and deduced that telephones are much more accessible, practical tool for most people in the world.

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

Voxiva was founded to deliver practical technology solutions to important problems in the developing world. Voxiva sought to extend the reach of software applications to people and communities without access to the Internet and to connect them in a systematic and meaningful way to promote health and development. Although Voxiva's solutions create significant social value, the company balances its social vision with its clear mandate to create strong returns for investors.

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 decisions-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; It promotes transparency and accountability by making information available at multiple levels simultaneously; It is cost-effective relative to the current system and other IT

rollouts because it leverages the existing telecommunications infrastructure and has an open structure to seamlessly link to legacy systems.

7. How can Voxiva help eradicate diseases?

Voxiva's efforts have been directed primarily at delivering health care solutions, because of the flexibility of the technology platform, the company has begun to deploy solutions in additional vertical markets. The system was first deployed for the Miraflores municipality in Lima and has since been expanded to four additional municipalities. Like all its applications, Voxiva hosts the solution and charges on a per-citizen, per-month basis.

8. How can Voxiva be used for bioterrorism preparedness?

Voxiva continues to win business related to bioterrorism preparedness and homeland defense, it has discovered even greater opportunity for its technology in providing patent monitoring systems for leading disease management companies and home health agencies in the U.S. and U.K. markets.

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

Foster two-way information flows; leverage existing infrastructure; avoid stovepipes; software is not a system; technology alone will fail.

10. What are some of Voxiva's challenges?

Allowing organizations to collect data from and communicate with dispersed populations in a timely and systematic way by leveraging existing infrastructure; Ensure that its capacity to win new business does not outpace its ability to deliver quality services; Focus on key opportunities and avoiding distraction; 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; Manage a diverse team and foster continuing innovation.

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

Three years after Voxiva's founding, Voxiva is operating on five continents. Meer still relentlessly challenges his employees to create innovative applications that deliver on two bottom lines: social and financial.

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

Yes it can be implemented in the Philippines. Target diseases would be Tuberculosis and Kidney Diseases.

ICICI Bank Case Study

1. What is ICICI Bank's innovation?

The ICICI experience provides 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?

The pilot project was initiated because, despite having 150,000 rural banking outlets, a 1981 RBI survey found that 36% of the rural pool still utilized informal sources of credit.

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

This was because the small average size of transactions and distance of the branches from the village. 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?

Most of the problems with MFIs are due to the fact their primary focus has been on access to credit. With such small loans the key to sustainability becomes scale. If an MFI could achieve a large volume of loans, then the aggregate interest payments would suffice to cover operating costs.

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

The two innovative BOP models of the ICICI are the 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 having trouble increasing profitability because there were many issues in the poor society that prevented it to become profitable. Then the executive of Bank of Madura started using Grameen Bank because it was a success in Bangladesh.

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

It is a hierarchal based system wherein the project manager is on top. Followed by the Coordinator, and lastly, by the promoter. The project managers are those in charge of the bank. The coordinators are SGH people that coordinate and serve as a bridge between the other two tiers. And lastly the promoters are those who are doing field work.

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 saved; Learn to borrow responsibly.

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

NABARD checklist include the following, is the groups 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% literacy?; have they used their savings for internal lending purposes?; have the members kept a high level of attendance?;

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

The report favors the view that microlending has significant positive impact on income levels and income-generating activities.

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

In implementing the smart-card payment system, it has the possibility to eliminate the costs associated with cash handling. Smart cards effectively harness the technology advances of the new economy and apply it to the old economy. It would work however many problems exist with smart cards such as high cost and lack of technological infrastructure for widespread adoption.

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.

ICICI efforts at growing the microfinance model and of partnership with MFIs and NGOs in the field have been successful. As part of the bank-led model, ICICI has increased the number of SHGs from around 1500 to more than 8000 within two years since their purchase of the Bank of Madura. Yes the quote can be applied to the Philippines.