AN
ETHICS
READER

BY

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FOR

ITETHIC

Table of contents

Book Review

The book I read was titled as "A PRIMER ON BUSINESS ETHICS: WHAT'S RIGHT AND WRONG IN BUSINESS? 2ⁿᵈ edition." This book consists of two parts, the basic assumptions of business ethics and cases on business ethics. There are 6 chapters in part 1 and 34 chapters in part 2. For this paper, my focus will only be chapters 2, 3, and 4 of part one.

Chapter 2 deals with the ethical doctrines. In here, there are many Philosophers who contributed as to what Ethics really means. It consists of Platonic idealism, Aristotelian realism, Stoic ethics, Epicurean ethics, Kantian ethics, the psychologism of Adam Smith, John Stuart Mill's utilitarianism, and the ethical positivism of Durkheim.

For Plato, the world we live today is only a copy of the true world. The true world he's talking about here is the ideal world… a perfect world… he reasoned out that people tend to be good and act accordingly to good ethical values is because that will be his gate pass to the real world.

I partly agree to what Plato is trying to impart on us. That we do good things because we wanted to enter the real world. but there are issues remain untackled here. What if a person truly is good by nature? That he is good not because he has a goal (to enter the true world) but he is good because it comes out just natural.

People all over the world have sets of ethical values. One may say it is unethical to eat meat while others enjoy cannibalism. Both are ethical if you ask those who agrees with a particular idea. Then which of the two will enter the real world? Those who think it is ethical to eat meat or those who think it is ethical not to eat meat? who is really the ethical one?

Plato does not consider the diversity of different cultures of different people. Also, I'm neither an idealist myself. An idealist person, as the way I perceived it, is someone who always gets pissed off because there are things that didn't turned out the way it should be. An idealist person detaches himself to this world and is always dreaming of the "real world".

The next philosopher would be Aristotle. For him, ethics is the art of living well. "the good is that which everyone desires. Nobody acts in order to do evil." What Aristotle meant by this is that, if people tries to do evil things, it is good because that person thinks it to be as one. For Aristotle, all people think of what is good and does it.

I agree to Aristotle rather than to Plato. but surely, I did not exactly agree at all his points. If a person tries to steal, it is good if he thinks of it as such. "the end justify the means." Maybe he steals because he has a sick daughter and they are only poor, they need money to buy medicine. At times like this, people live accordingly to reason. The end reason would justify weather his act is ethical or not. But for Aristotle, it is more like saying all people are ethical because whatever they do, they do it because they think it is good.

I can't actually agree to Aristotle that because a person thinks it is good, it is good. That's just not what the human nature is. People are given conscience to know what's right from wrong. By saying that every act of man is good is also like saying that we dispose our ability to seek/use the help of conscience. Then we are no less than mere animals who do not know how to think from right and wrong. We are now only using our instinct. And that is not right. We are able to judge actions because of conscience.

The next one would be the Stoic ethics. The leading philosophers at that time were Seneca, Epictetus, and Marcus Aurelius. For them, ethics is living a happy life and for people to be happy they must have a sense of reason that could be connected to what they say a virtuous life. People should know how to distinguish based from reason. What is considered bad and good. If it ibe good things, then it will be considered as a virtue. And by following those virtues, you will be able to live a happy life.

Until now, we still have these what they call virtues and we still live under the conformity of reason. But the meaning of ethics here is still one sided. To have a happy life one must live under virtues. What if for example, as what our teacher said regarding "self righteousness". This is an example of a virtue for some. For them it would be right to think of themselves as the Supreme Being and they are always right. But as for me, a catholic, I don't think that's right. There are different ways on how people perceive things.

The next one is Epicurean ethics by Epicurus. In this, it explains that people do things that are pleasing to them. For Epicurus, pleasures are the joys in life. "When we say that pleasure is the supreme good of life, we don't mean sensual pleasures, as those who do not know us or do not accept or misinterpret our doctrines, claim. By pleasure we mean not having pain in the body or disturbance in the soul."

To practice Epicurean ethics, one must detach from the worldly things and to live a self-sufficing life. I agree that to be happy, you must not desire much because it would only lead you to crave for more. I like the idea that to find pleasure or happiness in life, you don't have to expect to expect much.

The next one is the Kantian ethics by Kant. For Kant, we say something is ethical based from our feelings and sentiments. Kant said something about "the moral law in me". Which means that "act in such a way that you can will that your actions become a universal law."

Among all other philosophers, Kantian ethics is what I prefer best. I agree to what Kant said regarding ethics being the universal law. An example would be again, stealing. We say stealing is unethical because we don't want this action.
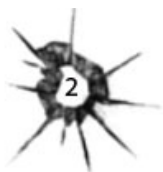
It is like what our professor said: "the law is codified ethics." Stealing is unethical because we don't want this action to be inside our universal law.

In the end, I realized that Kantian ethics is still based in what the society thinks. An example would be the pirates. For their society, it is ethical to steal and there is nothing wrong with that… for them. But our world has millions of people and each of them doesn't think the same as others. Now that's a problem.

The next of it is from Adam Smith and his idea of sympathy. For Adam Smith, sympathy is needed for moral judgement. Since for him, to judge is just a two-way approach, to approve or to disapprove. But along the way of judging, there is the presence of sympathy. Based from my understanding, to be able to make ethical actions, you need to have the sympathy of the society. If people agree on your action, then your action is ethical.

I disagree to Adam Smith's idea of ethics. It is like, for him, life is a play roled by you and everyone will be your judges. If you act well, then you will get they're sympathy. I disagree because people have the ability to think for himself and to decide weather his actions are right or wrong.

The second from the last philosopher is John Stuart Mill and his idea of utilitarianism. For him, the end of ethics is the greatest happiness for the largest possible number of people. Based from that, I can link the term sacrifice. The "I'd rather kill the thief and face the consequences than letting him hurt my family." "Ethical contents changes over time, though it is hoped that man, by majority, have the good sense never to consider as ethical actions which in no way have any appearance of being ethical." Ethics is determined based from the statistics of the number of votes of people. If majority tells it to be ethical then it is ethical.

The last one is the ethical positivism of Durkheim. For him, ethics are like moral law that is just like the commandments. And these commandments are made up neither by God nor an individual person, but by a society. We all agree to what is ethical and not because we are also part of the society who made such actions as law.

The next chapter is all about economics and ethics. It is defined here that there could be two types of economy: a commercial one and a market one. In a commercial economy, everyone gets what others receive. There is an argument here with regards to ethics weather which of the two types of economy is more ethical. The commercial economy and its equality or the market economy and its justice?

From my own point of view, I'd rather choose market economy than being part of a commercial one. As human beings, I want to be different from others. I want to feel the payback of the hardships in working someday. I don't want to be among others who receives equally distributed goods, I feel more motivated to work that way.

In this book, it tells that even the bible is a form of market economy. In the story of Zacchaeus, "the rich Jew who was converted by Jesus called his name. as the result of his conversion, Zacchaeus decided to give half of his riches to the poor and promised to pay four fold all those the had cheated. " it is assumed that

Zacchaeus kept the other half of his riches for himself. And there is no mentioning afterwards that he had stopped doing business.

And the last chapter I've read is about the meaning of business ethics. In this chapter, it focused mainly in the country considered as the first world economic power: the United States.

There is a statement here that goes like this: "if in general, the economic world has worked well, it is due primarily to the fact that positive ethical behavior is practiced by at least a sufficient number of persons." If I would relate it to the Philippine setting, could it be that Filipinos are less ethical other than the Americans or the Japanese? I still agree in that statement wherein if people work hard in a positive ethical manner, it could affect the economy at large.

I've also read about relationships between attitude and facts. A businessman tends to act in such an attitude because of these facts. Therefore, it is hard to determine weather a specific business has truly a moral character or they're just doing it for their own advantage.

An example of an attitude is to give a feeding program for a particular depressed area, not knowing, they're just doing it for their promotional sales advertisements.

But truly, ethics really is not a basis to determine if a business will succeed. There are businesses that are unethical in nature but still, are very successful. Like the mafia and yakuza.

Submitted by: Erika M. Lorenzo
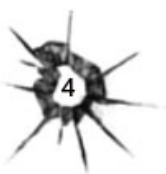
Chapter 6: **United Way: A CEO Batters a Giant Nonprofit**

In this chapter the author presented a case study about a non-profit institution in United States, the *United Way*. It is the most excellent charitable organization in United States. Basically its strategy is to have a fund raising competition among other profit and non-profit organizations wherein, they have to donate amounts through payroll deductions. It is a big success in the United States and as a matter of fact, they have been supporting almost 90% of other small charity institutions statewide. Much of the success of the United Way movement in becoming the largest and most respected charity in the Untied States was due to the twenty-two years of William Aramony's leadership of the said organization. His efficiency of work can be proven by the sudden increase of contributions of different organizations from $787 million in 1970s up to $3 billion in 1990s. He had known to be as someone who can attract influential people in the society to be part of the organization by giving their share as support for the fund-raising charity.

The conflict part starts here: the *Washington Post* began exploring William Aramony's personal possessions and raising questions regarding his high salary and travel habits. It has been discovered that Mr. Aramony's leisure life was charged at the organization's expense. There have been claims that Mr. Aramony, during his tenure, bought a limousine worth of $92,000, made personal trips, gifts, luxuries, and many other issues. As a policy of the organization, the money raised by the organization should only be given to their beneficiaries and not to be used as a personal belonging. As a consequence, Mr. Aramony has been convicted for 7 years to jail of defrauding the United Way. The aftermath of the story is still ongoing as of today. Elaine Chao replaced William Aramony as the president of the United Way. Unlike Aramony, her salary was cut to half. She has no limousine, no 1ˢᵗ class flight to anywhere, and no influential people to turn to.

If you'd ask me, William Aramony has been a great leader when it comes to what he can give the organization. Needless to say, with no influential people to support this institution, the funds raised during Elaine Chao's time gradually decreased. But, public image is a big factor for a non-profit organization. Non profit organizations are very vulnerable to public image problems because they depend solely on voluntary support of individuals. Scandals are very destructive to a non profit organization because it might end up loosing supports from different organizations. This scenario happened in the United Way. In my opinion, there had been an underground motive created by William Aramony and the other organizations who decided to help the United Way. I think, since Mr. Aramony has been set to jail, this secret "deal" has been canceled and now there's no reason for them to help the fund raising charity, United Way.

Before talking more about Elaine Chao, let's discuss first minor/sub instances wherein I found ethically disturbing. An example was the statement **"If participation is 100%, it means someone has been coerced."** This statement is talking about the

involvement of every employee of an organization to let his salary be deducted to become part of contribution in the charity. As mentioned earlier, the strategy of United Way is to have a fund raise competition among other profit and non-profit organizations. Psychologically speaking, they might feel inferior to others if their organization has been left out giving only small share of donations to the United Way. I said that based from experience. I recall when I was in high school, our homeroom adviser would normally held charity contributions per group. And being a naïve as we were back then, we would not want our group to be the "weakest link" we would see to it that if we don't win, at least we're not the lowest. That same principle also applies to these organizations who compete as to be the top contributor of United Way. I think being coerced by your employer to contribute money based from the deduction of your salary is not that bad. (on this situation only) Your money donated would go to the charity anyway. Just think of it this way, at least in a way you have helped many lives. Thou I'm not that firm that my answer is correct, there are times when you have to oppose what is given if you think it's not right. Maybe this might only be applicable for white collar jobs, for those employees who don't mind if 2-3% of their salary be deducted and be given to the charity. And let's not forget, we are talking about United States here, a 1st world country.

Back to Elaine Chao, I pitied her for having such mischief in life. Entering into a situation wherein you become liable of everything that's all messed up is like letting yourself enter a den of lion. A suicide for short. Well, things are like that, so you just have to deal with it. My advice for her would be simple. First, she has to regain the public's trust so that different organizations would again contribute to their charity. Next, learn from the mistakes of the previous president, William Aramony. Paper money that came from bad deals is worth burning. Don't be so hasty, it only takes seconds to ruin the public's trust and will take you a long time to regain it.

Chapter 7: **Tobacco: Long Callousness to public health**

As early as this start of the paragraph, I would like to assert that I have a solid position in this topic. I am against smoking, so forgive me if you find this issue one sided. Cigarettes have been one of the world's most favorite products made available known to man. Its target markets were people from 1st to 3rd world countries. It doesn't pick ages either. It could be for as young as 10 years of age and above. God knows if there are children younger than 10 yrs. old that's using that. Chapter 7 deals with issues regarding cigarettes as a threat to public health. There have been claims and clinically approved alleges that Cigarettes can cause cancer in one's body. Critics grew in numbers with each year as the number of victims also increases. Proposals of bans have been widely imposed all over the countries around the world. Yet cigarette factories are remained unseized.

"Perhaps because of its profitability, the morality of the business has long been suspect." True enough, because of many people advocating this product, anti cigarette groups have lesser grip onto this topic. Imagine millions of people smoking all over the world. Some of these are prominent people that have the power and authority to prolong the issue regarding smoking whether the production should be stopped or not. There is a statement here that in November 1998, a lawsuit was filed stating that cigarette makers are to give money as for treating diseases related to smoking. I think this idea is

all wrong. For me, in a business point of view, the cigarette makers will profit 100% and then giving out 10% of it for medical assistance which initially is also their fault. That's a good strategy to gain money but ethically incorrect. Cigarette makers would give money so that people would think they're of any help for those victims of cigarette's side effects. This lawsuit benefits more on the side of the cigarette makers rather than those victims of it. This lawsuit could serve as evidence that their company has really a "concern" for the society. Another related issue regarding making a good public image is that when cigarette companies are sponsoring different events such as sports events. It's ironical to think how they manage to be a sponsor in sports events when they knew their products are bad for the health and to be able to play a sport, you must be in a top physical healthy condition. I could say that cigarette companies must have been very profitable. To think that they could buy and turn situations like that at their own will.

Philip Morris, a dominant player in this industry, is surely a stubborn one. When they knew that anti cigarette groups in the United Stated are becoming quite pushy, they decided to make their products be exported in other countries as well. And because of that, there is now an epidemic illness widely burst all over the continents. Their primary excuse might be, it's not like they forced the people to buy their products, people buy cigarettes out of their own will. But as far as I know, they put a substance inside those sticks that would make people to want for more. It's a good thing that everywhere in the world there are people who protests with the use of cigarettes.

There are controversies regarding the advertisements of cigarette brands. It has come up to the point that they did something that disrespects the eye of the religious people. It is when they made a calendar where Mama Mary and other females are kneeling over a pack cigarette. Soon, protests are passed on courts and approved. Until now, cigarettes are forbidden to be commercially advertised in any billboards, radios, and TV ads. Also, based from my research, a pack of cigarette should include the sentence "WARNING: cigarette smoking is dangerous to your health" that is 70% bigger than before. It should be made visible for everyone to notice.

Most of us know that there is a dangerous content inside every stick of cigarette called Nicotine with a mix of Ammonia. With these two tagged together, it creates a destructive content called, cigarette. Nicotine is something that could cause addiction while Ammonia on the other hand gives the pleasure of providing a better flavor. As a result, these sticks of cigarette have the potential to kill lives of people. While it destroys the body of the one using it, it doubles the effect to those people surrounding it. These people are called the 2nd hand smokers. When studies have proven that it really puts more danger on 2nd hand smokers, campaigns rampantly were active again. And when there are complaints, there is also Philip Morris, the most aggressive player in attacking these critics. Through the use of money, they will over and over again try to turn tables on their advantage.

Is it ethical to promote a product seen by many as unsafe and even deadly? Personally I'd say it's unethical to even make such product. It's just like drugs. It should be banned unless there is a medical prescription. Many have suffered from its effects and I don't wish to have more people undergo that suffering, especially the youth. It's a good thing that they banned commercial advertisements of vices like cigarettes. We all know that media is the number 1 source of information. If this cigarette smoking can't be stopped, by all means, at least, could they lessen the dangerous contents inside it?

Chapter 13: **Nestle's Infant Formula: Pushing an unsafe product in third-world countries**

In this chapter, Nestle has been accused of being the cause why many premature babies dies in a third-world country. The first thing that came up in my mind before reading this was why only those in third world countries are affected? It has come to critics' attention that powdered infant formula made by Nestle was contributing to the high infant mortality in developing countries such as countries in Africa. I don't really think that Nestle meant to do such harmful things for infants.

"A large number of consumers in developing countries live in poverty, have poor sanitation, receive inadequate health care, and are illiterate." By this statement, we can assume that Nestle isn't all to blame by the high mortality rates of infants in these third world countries. The economy itself is to blame. Probably because they live in poverty, there isn't any clean water available. They also cannot afford to sterilize the baby bottles because it would only waste their money in buying gas. Maybe there are minimal health care centers in their place, and if they have one, it might be not for free. And lastly, they are illiterate. The way I see it, they would only follow instructions at the back of the packaging through the drawings. I believe the government should do something about it. They have to take part on this matter. These high rates of mortality of infants are only one of the effects that proved they are not taking care of their residents.

Infant formula such as milk food could be greatly effective especially if done with correct procedures. There is a short story here that a can of this infant formula could last only for 3 days but this mother, out of poverty, diluted the formula and fed two infants for 14 days with just 1 can. It is obvious that I criticize the misuse of mothers who uses infant formula. It's just that things like these didn't happen on places like the United States or other 1st world country. Maybe it's really the wrong practice of the consumers that led to the deaths of many infants.

But Nestle has some blames also. It was discovered that there were bacteria traced at the Nestle factory. The bacteria were found to be a variant of salmonella that causes gastroenteritis. Nestle did sterilize it as soon as they discovered it out. Another mistake of Nestle is that they dressed sales people like doctors or nurses so that the residents from the 3rd world country would have to believe them, and because they are sales people, all they know is how to market their product and minimal did they teach the proper and improper usage of it. For sales people, their goal is to market and let the consumers buy their products, whereas if it's a real doctor or nurse, they could educate the buyers on what to do and not to do. These sales people, because of their flowery words, persuaded the mothers who normally used the native way of breast feeding. They really should have educated them so that things didn't turn out this way.

Submitted by: Erika M. Lorenzo

BUSINESS ETHICS: A Guide for Managers
HF 5387

Chapter 1: **Why Create an Ethical Working Environment?**

In this chapter there are different situations that the reader must reflect on. Examples are naming the given standards on your first job. Standards are there to set the expectations, rules, or guidelines of your boss. Setting standards in business settings will help the managers clarify new employees on their expected behavior inside the workplace. This is also helpful in avoiding misunderstandings, anticipating problems, and to help simplify procedures.

These standards are more commonly known as the corporate culture. Corporate cultures are like values and norms that every member must follow. This is the way of doing things right. **"Firms are different in the way that they operate"**

Every organization have different standards or corporate culture, as an employee, you have to learn how to adapt on these cultures. Job description, staff handbooks, policy manuals, and appraisal forms are all instruments for providing guidelines and for setting company standards.

Ethical dilemmas arise whenever an action doesn't conform to the norm or the corporate culture. Ethical dilemmas are tough problems to solve. Some might be tempted to go against the rule of conduct for they find it more beneficial to himself if he does so.

Chapter 2: **Why Do People Make Unethical Decisions?**

It is stated in this chapter that "**We are taught to be good**". From the moment we entered preschool, good moral conduct are always the topic. We are aware that human in nature are good beings. Standards are just there to guide us, but it is really up to us to follow. Human beings are given the ability to choose what's right and wrong that's why there are people who don't follow these standards.

People make unethical decisions because we are human. As a human being, we are unique in different aspects from one another. We have different complexities and our needs also vary. Some of us might be potential heroes and others might be potential villains.

The book also mentioned about Abraham Maslow's Hierarchy of needs. The pyramid shaped diagram tells about the motivation of individuals in an individual's point of view. In business, it is used to measure the employee's motivation towards work. This pyramid diagram is a useful way to visualize one's need. At bottom of it, we need the basic needs for survival, if an employee doesn't actually contain these basic needs, he can commit himself in stealing in the company.

Chapter 4: **How Can You Create an Ethical Working Environment?**

      As a manager, you should take responsibility in working in an ethical workplace. The book offers eight steps to create an ethical working environment. These are:

Step 1: make the decision to commit to ethics.
Step 2: recognize that you are a role model by definition, by your actions, and by your values.
Step 3: assume the responsibility for instilling ethical behavior.
Step 4: determine what you consider to be ethical practice.
Step 5: articulate your values.
Step 6: train your staff.
Step 7: encourage open communication
Step 8: be consistent.

      The first step in the process requires that the manager makes a decision based on ethics. And that manager should believe that by doing what is ethically right will make the business successful. The second step is that the managers should realize that they are the role model for their employees. If they want they're employees to be make ethical decisions, they themselves must do it first. Once a manager realized he's the role model for that organization, he now has to take responsibility in setting the ethical standards. The fourth step is to determine what is ethical and what is not. In considering one, you must not think only for the benefit of yourself. You have to think for the betterment of the society. The fifth step is to articulate those values. In some organizations, it may be in a form of mission statements, vision statements, codes of conducts, and many more. In step six, as a manager, you need to train your staffs. The simplest way to this is by holding a seminar regarding business ethics and ethical standards in the workplace. The second to the last step is to foster communication among the employees. Employees have to feel they are open to bring up the topic regarding ethical policies. As said, the best way of learning is through asking. And the last step is to be consistent. As manager, you can be consistent by recognizing your responsibility, articulating your views of what is right and wrong, and just simply following the previous 7 steps again.

Submitted by: Erika M. Lorenzo

BUSINESS ETHICS: A global and managerial perspective
HF 5387F75

Chapter 1: **Ethical Problems in Business**

In this chapter, it presented a preface on the study of business ethics. This chapter discussed the prevailing types of ethical issues a firm may experience. A table was provided to visually represent the most occurring ethical issues in any firm. This can be classified into 5 general categories of ethical problems: bribery, coercion, deception, theft, and unfair discrimination.

Bribery has been defined as the offering, giving, receiving, or soliciting of something of value for the purpose of influencing the action of an official in the discharge of his or her public or legal duties. **"Bribery is the practice by which a person who can take decision or action on behalf of others by virtue of his authority or position is influenced by paying or offering monetary benefits for influencing him to take an action or decision which he would not have done otherwise. Eg. Offering money to the police officer to record a wrong verification report."** This example is very similar to the condition here in the Philippines. Oftentimes, this act of being unethical is very rampant nowadays.

The next problem is coercion. Coercion is the practice of compelling a person to behave in an involuntary way (whether through action or inaction) by use of threats, intimidation or some other form of pressure or force. Coercion may typically involve the actual infliction of physical or psychological harm in order to enhance the credibility of a threat. The threat of further harm may then lead to the cooperation or obedience of the person being coerced. The term is often associated with circumstances which involve the unethical use of threats or harm to achieve some objective. Coercion may also serve as a form of justification for a conclusion in a logical fallacy or non-logical argument. (wikipedia.com)

Coercion in business is something a person in authority forces you to do something that will benefit him and may or may not put you in grave danger. An epic example of being coerced in Philippine setting is when your partner wishes to sell illegal drugs and firearms but you, on the other hand, doesn't want to it be involve in that kind of underground business. This partner of yours might threaten you by saying he knows your secrets and puts your greatest weakness to his advantage.

Theft is also a part of ethical problems in business. **"Theft occurs in insider trading when one uses privileged information as one's own. It also occurs in when products are counterfeited, or one engages in price gouging. Theft occurs when a firm's proprietary information is used to further another firm's ends."** Theft happens when taking something that is not yours. It is like stealing. In business, the most common form of theft is the insider
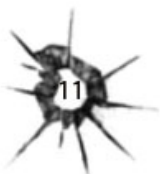
trading wherein an employee inside the firms sells important information to other stakeholders such as competitors.

Deception is the act of convincing another to believe information that is not true. It manipulates people and firms by misleading them. **"Deception ranges from the small innocuous lie, which may cause little or no harm, to significant schemes to deceive, which may cause major economic or physical harm, including death."** An example of deception in business is through scamming. Normally, this scamming thing usually has the goal to receive financial gain by victimizing or misleading the third person you're in deal with.

The last is the unfair discrimination. Unfair discrimination is defined as **"unfair treatment or denial of normal privileges to persons because of their race, age, sex, nationality, or religion… a failure to treat all persons equally when no reasonable distinction can be found between those favored and those not favored."** Unfair discrimination normally happens at a workplace wherein employees don't have a background on having a good moral character. People don't get hired through their outer shell or physical appearance it is their ability that matters.

Chapter 2: **The Importance of Ethics in Business**

Applying ethics in business makes good sense. A business that behaves ethically also encourages other business associates to behave ethically as well. **"If a company (or a manager) exercises particular care in meeting all responsibilities to employees, customers and suppliers it usually is awarded with a high degree of loyalty, honesty, quality and productivity."** Employees who are treated ethically will more likely behave ethically themselves in dealing with customers and business associates. A company that refuses to discriminate against older or handicapped employees often discovers that they are fiercely loyal, hard working and productive. Ethical behavior supports the market system. Through engaging in an ethical business, your customers will put their trust in your firm and it will add to your customer satisfaction rating.

Chapter 6: **Making Moral Decision**

As stated at the earlier chapters, for a manager to consider ethics consistently in decision making, the organization's culture must support ethical behavior as well. Ethics must be carved at the center of their heart and not just a subject that they have to learn through reading and taking exams. Ethics supports moral decisions engaged by the managers. **"A cultural change of any significance can take many years and there is no guarantee the desired change can be affected."** For a company to change into an ethical and moral decision making company, they must engrave ethics in their core and accept changes as it is. Managers play vital roles at this stage, they should be effective leaders so that other employees would follow them.

Submitted by: Erika M. Lorenzo

Managing Business Ethics: Straight talk about how to do it right (2nd edition)
HF 5387T73

Chapter 3: **Common Ethical Problems**

In this chapter, it highlighted some of the most common ethical problems an individual can encounter during her stay in a particular job and career. In this chapter, it has divided the common ethical problems into different categories including human resources issues, conflicts of interest, customer confidence issues, and the use of corporate resources.

Discrimination is an ethical issue because it's at the core of fairness in the workplace. **"Our government has attempted to ensure that fairness and justice; the word "trust" is on every piece of currency, and the pledge of allegiance declares "with liberty and justice for all."** People should learn how to value diversity and learn to appreciate differences from the different colors, religions, accents, races, and many more. Valuing diversity means treating people equally while appreciating differences.

Conflict of interest occurs when your judgment or objectivity is compromised. An example of ethical problem under Conflicts of interest is bribery. These bribes can be interpreted to include gifts and entertainment. Another one is confidentiality under customer confidence issues. Customer confidence issues include a range of topics including confidentiality. Confidentiality is an ethical issue because they revolve around fairness, honesty, and respect for other people. And the last one is the using of corporate resources. This is an ethical issue because it involves being unfair and dishonesty.

Chapter 4: **Deciding What's Right: A Prescriptive Approach**

"We know, however, that people don't always make the best decision." In chapter two, deciding what's right through a prescriptive approach, is an approach that includes decision making tools for a person to derive his answers or moral choices. According to this book, there are eight steps to sound ethical decision making in business. The 1st one is to gather facts. Fact gathering is often easier said than done. We don't have to jump into solutions or decisions without knowing what the facts are.

The 2nd step is defining the ethical issues. We have to determine what are those things that can be considered as ethical issues in nature. It's a good thing that almost all colleges offered a subject called ethics. This course could help us distinguish what are ethical issues and what are not. The third step is to identify the affected parties. **"Being able to see the situation through others' eyes is a key moral reasoning skill."** You have to think beyond the facts in order to identify all affected parties. The 4th step is to identify the consequences. By

identifying what consequences of your actions are, you may able to determine who in the affected parties will get harm. The 5th step is to identify the obligations. This step varies depending on the actors involved. If for example you are an accountant to a particular firm. Your obligations involves being honest at all times. The 6th step is to consider your character and integrity. This step can be especially valuable when decision needs to be made quickly. The 7th step is to think creatively about potential actions. Before making any decision, be sure that you have not forced yourself to that that actions. You have to think about what your actions would be so that you'll have no regrets in the end. And the last one is checking your guts. Empathy is an important emotion that can signal awareness that someone might be harmed. You always have to consult your guts and your rational thinking.

Chapter 8: **Ethical Problems of Organization**

In this chapter, it presented itself a numerous number of ethical business cases within the framework concerning the organization. Many of the cases here speak about business disasters. In these cases, many of them started as small unmanaged issues that later on evolved into something major that involves ethical issues.

Inside an organization there are different types of people catered. These people are called stakeholders. This book categorized these stakeholders into 4 parts. The customers, shareholders, employees, and the community.

From these different categories of stakeholders lie many different real life experience cases including the Johnson & Johnson. A great lesson here is that the point of examining these cases is for managers to learn from the mistakes of the others. He should not commit into something that has already happened before.

Submitted by: Erika M. Lorenzo

Ethics in Business: A Guide for Managers
HF5387M26

Chapter 2: **Forces that Shape Ethical Behavior**

"According to those who study the history and philosophy of ethics, infants would not survive without a nurturer (and begin to learn what that nurturer) who teaches them about right and wrong behavior. In human society, a series of nurturers and teachers influence the ethical views of each individual."

In view of the fact that nurturers and role models provide us of the standards we use to make ethical decisions, it is advisable to consider which individuals or institutions have influenced you. Personally, as an individual, my primary nurturers would be my parents, particularly my mother. She taught me how to behave in manners acceptable by all. I learned the basic norms in life like people should never lie and do anything that could harm other individuals. She taught me to be kind and treat less fortunate people compassionately. She taught me many things that helped me a lot to adapt to our changing society and environment. From time to time, even until now, whenever our schedule permits us to, we'd talk about certain things that most of the times are requires the knowledge of someone who already has been through a lot of experiences.

As a conclusion, values are developed in childhood and youth but is consistently and constantly tested based on the decisions we made everyday. Ethical decisions require us to have the basic fundamentals that is, to have values that will determine what is right from wrong.

Chapter 6: **Solving Ethical Problems**

"Ethical problems can be solved just like any others. When a problem you should solve or a decision you should make presents itself, approach it in an organized, systematic way. Simply overlooking the ethical implications of an issue is one of the major causes of ethical failures."

There are ten steps in solving ethical problems. Step 1 is to define the problem. Oftentimes, the obvious problem is only a symptom of the actual one. The 2nd step is to determine if it is an ethical problem or a straight forward business decision. If issues like personal rights, fairness and equality, honesty, and morality surface, it's an ethical problem and should be treated accordingly. The third step is to identify those elements of the problem that are of ethical concerns. An example case here would be, Are drug tests ok if they are voluntary? If the drug test result in signs of drug abuse, but the employee is always productive and never a hazard, should you fire him or her? The fourth step is to determine is the problem is a case of differing opinions, a conflicting of interest, or a question of rights and fairness. The fifth step is to know if a problem

is a personal problem, a company problem, an industrial problem, or a cultural problem. Step 6 is to know who are the affected. Step 7 is to find out who and what are needed for special help. Step 8 is to establish all the possible alternative solutions to the problem. Step 9 is to know if the proposed solutions are legal, moral, culturally acceptable, and in keeping with good business practice. Also step 9 wants you to determine if the solutions you choose will support the image you and the organization wish to have with employees, customers, competitors, and the general public. The last step is to know if the solution that will be implemented is at the reasonable cost with a minimum disruption and with a high degree of probable success.

Chapter 7: **Review and Suggestions for the Future**

In this chapter, it presented the five rules for ethical behavior. The 1st rule is to consider the needs of others not just your own. Remember that you have to give to get, and that life is better when you live it as a win-win process. Rule number two is to never forget just who you and your organization are. You are part of the community and a thread in the fabric of society. Don't do those things that common sense will tell you will cause it to unravel. The third rule is to obey rules, law, and cultural standards, or get them changed. Remember, however, that you can be unethical without breaking the law. Use common sense and assess the potential damage of an unethical act or the violation of moral standards in advance. Violations are not worth it in the long run. The fourth rule is to test your thinking frequently. Ask yourself, "is this the right thing to do?" and the last rule is not to lose your objectivity. This is a simple statement but a tough order. What is right, what I fair, what is in your best interest may be different things. Be sure you put your biases aside and look at all aspects of the issue.
"When schemes are laid in advance, it's surprising how often circumstances fit in with them." Decision making is easy especially if you plan your methods ahead in advance. You have to plan for your life as an individual and also as a part of a bigger community. Never leave decision making to chance. Always remember all those values taught to you and how you manage to distinguish what's ethically right from wrong.

Submitted by: Erika M. Lorenzo

Ethical Dimensions of Leadership
HF5387K35

Chapter 2: **Leadership Theory and Research: Modal Orientations and emerging trends**

Modal orientations are made to address 3 issues related to the ways of viewing leadership. The first issue talks about leader role behavior. This issue is best described to be as a concern for the understanding of the word leadership. The next issue is the contingencies of leadership effectiveness. This issue talks about how to deal with the task of identifying those unforeseen event through analyzing better the situation. The last issue is the leader-follower influence process. The last issue focuses on understanding the nature of leadership effectiveness inside an organization.

Leader Role Behavior has been determined through a series of experiments of different groups either formal or informal in both laboratory/office and in field setting. And as a conclusion, both leaders in informal and formal group **"is perceived to be acting as a leader when he or she engages in activities that promote group maintenance and/or ensure task performance and goal achievement."** This conclusion is true based on my own experience. When for example a person, including me, has been appointed to become the leader of a particular project, I can feel the burden passed on me and I feel responsible on whatever outcome that project would be.

The next issue is identifying the conditions in leadership effectiveness. Again, an experiment has been conducted to determine this issue. **"Fiedler (1967) initiated the notion that a particular leader attribute was contingent on the situational context for its effectiveness."** In this issue, it focuses on the situation a particular person has gotten into. This issue means that if there are circumstances involved, people especially the leaders would react based on how he rates that situation. If he thinks the situation is serious enough, then he'd react accordingly on it.

The last issue involved the leader-follower influence process. In this issue, it answers the questions on how and why leaders become effective in influencing their subordinates.

Chapter 3: **Ethical Dimensions in Leadership Motivation**

"Altruism is defined as an attributed dispositional intent to help others, a willingness to sacrifice one's welfare for the sake of another, as behavior intended to benefit others without expectation of an external reward." An example of an altruistic behavior is in the story in the wherein the Good Samaritan helped his supposed-to-be enemy by religion. That good Samaritan guy portrayed as a perfect example of how to act altruistic. He never

was self-centered in thinking that if he helped that half-dead man, he might get involved. Nowadays people always mind their own businesses. It's rare to see people altruistic in nature. As the famous saying goes "nothing is free in this world."

It is necessary to behave in an altruistic manner as a leader because you will serve as a role model for your followers. It will motivate your subordinates to do the same thing as well.

Chapter 4: **Ethical Dimensions of Leadership Influence Processes**

In this chapter, it says something about influencing people under you as their leader. Rewards and sanctions plays a big role in this concept. In the reward strategy, if an employee has done a great job or if the leader likes the performance of a particular employee, then he will give a reward depending on how much that employee has achieved. He can either promoted, give salary increase, and many more benefits. And by doing that, he will be motivated to work more so that he will be rewarded again.

The next one is giving sanctions if an employee has done something wrong. If for example a particular employee just sleeps during office hours, he will be sanctioned and give punishments such as being demoted, salary deduction, and many more. People will also be motivated to do work again since they don't want to receive the same punishment twice.

Submitted by: Erika M. Lorenzo

How Honesty Pays *(Among all the books I have read, this is the best! I recommend it to others as well.)*
HF5387W37

Chapter 1: **Value Honesty: Know the Power of Integrity in the Workplace**

As always discussed in our ethics class**,** integrity means an act of consistency with what they say. Integrity can be in the form of honesty, decency, fair play, and many more. Everyday in our life, there are many challenges offered, it is up to us if we'll give in and lose the honor of having integrity.

Integrity, according to the book, is like the golden gate bridge, wherein there is always an application of paint because the salt air always persists on persistent attacks. Just like integrity, a person also needs constant protection too just like the paint to the bridge. In a workplace, there might be lots of bribes that will rattle your mind. Whether to give in to temptation or not.

"Integrity begins by a thoughtful inspection of ourselves from within, from looking at what we honor and from looking at how we act." Integrity lies within your character. It is our own decision if we fail to have integrity as a person. It is a matter of how you value honesty and how well your conscience work for you.

Chapter 2: **Develop Inner Strength: Cultivate the Right Dominating Desires**

"The ability to see and feel anything beyond the material and observable realm is widespread." Nowadays, most people don't value anything anymore except the monetary value of money. Like for instance, in a certain family, this is the scenario: The mother is the breadwinner of the family. She makes lots of money out of her own company, the father only thinks of himself and goes to Casino everyday, and as for their children, they rarely receive love from both of their parents. Sure my mom always gives me a lot of money, Php 600.00 a day is a big deal. But still, there's something missing, it's when you needed them not to act as financers, but as a mother and father in a family. Beyond making money for a living, they are unconcerned of anything else.

According to the book, a human life is like a home wherein there are two aspects. The one that is on the outside self, and the other one that is in the inside self. From outside of your home, a person can see right through the physical appearance of that home, its door, garage, garden, and different parts of your house. But once you're inside that house, you can feel something far more important than what you see visibly. As a visitor, you can feel the hospitality ambience of the family. Just like ourselves, don't think that you know a person just by looking at his/her physical appearance. The hell anybody cares if you're too fat and too ugly. What's more important is what you are in the inside.

"The secret of a successful living is twofold. It involves having a well-developed outer life and a strong and vibrant inner life." I believe that what you are in the inside reflects on what you are on the outside. So don't ever

think that you're ugly just because you're stout or too thin, remember that I find a girl or guy pretty especially if he or she has a very good personality.

Chapter 3: Respect Deep-Seated Feeling: Listen to Your Inner Voice

Conscience, according from my high school days, is a gift from God that would guide us in determining what's right and wrong. It is what others also call as the voice of God. This inner voice connects to our inner self that has the power over our judgement on doing the right and wrong things. Sometimes, we tend to pretend we hear nothing and then before we knew it, we are misguided by our wrong moves/doings.

In this chapter, there are different forces cited that reasoned out to be the causes of deafening us to our inner voice. These are the following forces: (note that in this book, these forces are treated as "enemies".)

- Self-avoidance: This enemy tells us that we have lots of work to do and we don't have the luxury of spending time trying to listen to our conscience.

- Forced- goals: This type of enemy tells us that most of us are so into our due dates that we try to reach them whatever it takes, even at the cost of disobeying your conscience.

- Faulty self-perception: If you want someone to like you, or you want to belong in a group with something in common that you don't possess, you tend to change your character just as to please them and like you.

- Gossipy delights- This enemy as the term described it involves having a lot of gossips instead of learning the facts. This attribute can best be acquired by girls.

- Guaranteed rewards: If there are two options available, the other one involves taking the easy way out. Most of us would prefer that choice.

- Insensitivity: this enemy deafens us on what we ought to see and feel because we are blinded by our own self-interest.

- Fragile ego: we are afraid of the truth that's why we act crazy and thinks that everything is still okay where in fact, it is not.

- Self-Deception: this enemy tends us to make excuses in times when we don't want to accept responsibilities for our actions.

- Other people's expectations: we tend to agree on other people's way of doing things (especially if these people have prominent names) even though we know it's not correct because we want also become like them.

Submitted by: Erika M. Lorenzo
Hard Like Water: Ethics in Business
HF5387D43

Chapter 1: **Owning Values**

"A corporation represents far more than its current stock price; it embodies obligations to employees, customers, suppliers, and communities."

Chapter one includes the stakeholders map, which is used to identify the organization's stakeholders and managers good relationship communication. In this chapter, it involves answering the questions what are the ethical values involved in business and how should be the risks and problems be handled without going through any ethical issues.

Chapter one is divided into two parts, part one talks about cases involving major ownership decisions, and part two tells some cases about franchises who shows that in managing business, you also have to take into consideration those outside your organization. This is also the part where it suggests that an organization use stakeholders map.

By learning that an organization needs to consider their stakeholders is a big factor an organization to succeed. An organization is never a detached institution not minding those people around it. It should really learn how to consider all those external yet related classes of people involved in an organization, that is, the stakeholders.

Chapter 2: **Managing Values**

"Ethical concerns are part of the routine practices of management. They are characterized by concerns about relationships and responsibility… they frequently involve factors that make right and wrong less than patently clear."

In chapter two, it identifies some of the ethical values in a workplace. There are cases here involving mismanaged organization especially when involved with ethical values such as honesty.

As a solution, the book suggests the use of ethical problem-solving approach when the management involves problems especially when it engages on social values cases.

Chapter3: **Organizing Values**

"Organizations are complex, ambiguous, and paradoxical. The real challenge is to learn how to deal with this complexity."

Chapter three involves solutions on how to deal with making moral decisions inside an organization. It is easier for small organizations to build a moral context in their firm because it only consists of only small numbers of members. But in a large corporation, it is hard to inject moral values because there might be thousands of members in it. It is hard to manage an organization with large amount of complexities.

One solution to the complexity problem according to this book is by having a corporate culture. This might have their own codified values and responsibility, especially applicable when engaged in decision making.

Submitted by: Erika M. Lorenzo

How Good People Make Tough Choices
HF5387K52

Chapter 1: **Overview: The Ethics of Right versus Wrong**

"**The really tough choices, then, don't center upon right versus wrong. They involve right versus right.**" In this chapter it discusses the wrongness and rightness of a certain topic or situation. In this book it stresses the viewpoint that tough choices are based on what is right against what is right. Usually there are four paradigms in this dilemma, these are the following: Truth versus loyalty, Individual versus community, Short-term versus long-term, and justice versus mercy.

In truth versus loyalty, let's say for example the issue of whistle blowing of the engineers. If they knew something about a bad effect of a certain product or system, and they also knew that when they let it out to the public, they're colleagues will be in danger. They have to decide on what to do. Both things are right, to tell the public its bad effect and to protect their colleagues.

The next paradigm would be Individual versus community. This is when a person tries to respect an individual's right by not telling the public the person's private life to others. But the public needs to know and crosses the line of privacy.

The third paradigm would be the short term versus long term. Given an example from the book, a father is having trouble choosing what to prioritize more. He can either have quality time for his growing up children and he can focus on his career for his long term foundation.

The last paradigm is justice versus mercy. This is when someone did something wrong to the public but you are torn in both decisions whether to condemn him or spare him because you show him mercy.

Chapter 2: **Right versus Wrong: Why Ethics Matters**

"**A bit of reflection about long term consequences, individual motives, or moral rules makes it clear that neither of these cases involved a genuine ethical dilemma that pitted right against right. Instead, they exhibited a moral temptations that set right versus wrong…The world after all is full of wrong doings.**"

Chapter two discusses how to be wrong. And it turned out that there are three ways to be wrong. Violation of law, departure from truth, and deviation from moral rectitude are the three ways for a person to be wrong.

If something is created in accordance to the norm of humanity, then this can only be the right option. If a person violates the norm he will turn out to be wrong. Law of course includes the codified ethics. It is also wrong when you do something that is not in line with what we think is true. It is also wrong if you

backed out of your duty. Like for example you saw mischief and you did not report it to the authority, you are somehow held liable and guilt will run over you because you know you did something wrong.

Chapter 4: **Core Values**

"What they choose to accomplish may be wonderful or terrible: just as diligent firemen contribute to society's well-being, so diligent con men detract from it."

There are different values from different aspects. There are political values, economic values, culinary values, and many more. Code of ethics determines what is valuable to a particular group of people. Example for the Catholics, the ten commandments. There is also the boy scout law for the group of boy scouts. For the U.S. army, they have the The west point honor code. There is also the rotary four way test, Mcdonnell-Douglas code of ethics, The Minnesota Principles, and many more.

Every society has its own values. Different cultures value different things that other cultures might think weird. We just need to respect each other's diversities and differences.

Submitted by: Erika M. Lorenzo

Ethics on the Job
HF5387P45

Chapter 1: **Ethics and Ethical Decision Making**

"To act ethically, is at the very least, to strive to act in ways that do not hurt other people, that respect their dignity, individuality, and unique moral value, and that treat others as equally important to oneself."
There is a question raised in this book, "why should I act ethically?" In my opinion, being ethical is a part of the way of living of human beings. We are all good in the first place. It is only the situation that could change us. None of us are bad in nature.
There are seven reasons justifying that we should act ethically. The first one is that "such a lifestyle, when discovered by others, usually leads them to lose trust in the person." It means that when a person becomes unethical, for example he accepted bribes, his integrity will be lost and most of the people will not trust him anymore.
The next one is "those who discover such behavior sometimes seek to retaliate against offenders." The third one is "living in such ways sometimes leads people unethically at the wrong time. We all rely on our habits and inclinations when there is too little time to deliberate." The fourth reason is "living in such ways may make us feel guilty if we have been brought up in families and societies that established in us a sense of conscience." The fifth one is "acting ethically only at selected times leads us to lose trust in ourselves." The sixth one is "acting unethically, when we choose, leads us to occasional violations of many values that are important to us." And the last one is "the intermittently unethical lifestyle may violate our religious beliefs."

Chapter 2: **Ethical Principles**

"Ethical decision making relies on ethical principles for two main reasons. First, they express our most deeply held convictions. Second, ethical principles play an important role in the effort to arrive at a decision about what is best in a given case."
There are different types of ethical rules to follow some of which are the following: the principle of honesty, the do not harm principle, the principle of fidelity, the principle of autonomy, the principle of confidentiality, and the principle of lawfulness.
In the principle of honesty, it states that you should never tell a lie or deceive others. It is also stated in one of the Ten Commandments (you shall not lie.) even though this is the scenario, there are still, most of us, tell lies. Some might argue that it is only a white lie. White lies, by the way, are a type of lying wherein you are protecting someone for a good cause that's why you lie.

The do not harm principle states that to be ethical, you should never harm others in any way. But in such a case where you accidentally harmed others without intentionally doing it, you are pardoned and you are not at fault. In the principle of fidelity, it states that to be ethical, you should fulfill your commitments and obligations. As one of my commitment, I always feed my dog. Otherwise he will die out of hunger and I will be unethical. In the principle of autonomy, you have to act in accordance to law if you are a person in authority. In the principle of confidentiality, you have to secure all those information given to you by the other party. As a simple example, girls love to gossip on things more than boys. I have engaged myself on lots of girl talks and as I recall, majority of the topics are based from private information passed to one person to another. The last principle is the principle of lawfulness, this principle stated that we should abide by the law.

Chapter 3: **The RESOLVEDD Strategy of Making Ethical Decisions**

"The RESOLVEDD strategy is a process for thinking through a personal ethical problem in order to arrive at the best decision you can."

There are 9 steps in this strategy these are the following:
- R-**Review** the history, background, and details of the case.
- E-State the main **Ethical problem** or issue.
- S-List the main possible **Solutions.**
- O-State the important and probably **outcomes** or consequences.
- L-Describe the **likely impact** of each main solution on people's lives.
- V-Explain the **values** upheld.
- E-**Evaluate** each main solutions and outcomes.
- D-**Decide** which solution is the best.
- D-**Defend** the decision against objections.

This strategy is best for analyzing and coming up with a solution for every ethical problem you are concerned with.

Submitted by: Erika M. Lorenzo

An Introduction to Business Ethics 2nd edition
HF5387D377

Chapter 1: **Why Study Ethics?**

Just after reading the title of this chapter, an answer already came up on my mind. Probably because I've been hearing and reading the answers from quite some time now. And that is, we study ethics so that there is a basis on everything we do. If we take a look at it in a business context, people are very diversified and have different perspective and philosophy. Ethics unifies the idea of what's right and wrong. We need to study ethics so that we can have a good relationship with other people and we have a basis on what to do when it comes to ethical decision making.

"Today", business managers have many reasons to be concerned with the ethical standards of their organizations. Perhaps the most straightforward reason is that the law requires it.

According to this chapter, the code of ethics must include the following standards: honest and ethical conduct, full, fair, accurate, timely, and understandable disclosure in the periodic reports required to be filed by the issuer, and compliance with applicable governmental rules and regulations.

Chapter 2: **Ethical Theory and Business**

Chapter 2 describes the different ethical concepts in ethics. Almost all of them have been discussed in class and in some other book reviews. It includes the relativism, utilitarianism, egoism, duty and rule based deontology, virtue ethics, and many more.

"Once such principles are clearly described, the philosopher's role is to draw out their implications and offer justifications of them. Then the principles can be brought back to bear on practical decision making. Understood this way, ethical theories are not as abstract and nebulous as they might at first appear."

Chapter 6: **Employee Responsibilities**

This chapter includes the responsibilities as to third parties. The honesty, whistle blowing, and insider trading. **"the focus of this chapter so far has been on the responsibilities that employees have to the firm. But this does not exhaust the range of employee responsibilities. Beyond the normal responsibilities that all people have and the responsibilities that we have as employees, employees can also have responsibilities to third parties outside of the workplace."**

Honesty means telling the truth at all times. It also means not telling a lie and deceiving others. It is an employees responsibility to the third parties because no one will trust a person who is a liar. It will also affect the company a large if the employees are not abiding by the rule of being ethical.

Whistle blowing is the process wherein you squeal an internal information to the public if you think that this information will lead to the disadvantage of the majority. There are five grounds to cover up first before an employee can whistle blow.

Insider trading can always be referred to as the buying of information from a company regarding stocks and something that can be advantageous to the other company.

Submitted by: Erika M. Lorenzo

Chapter 3: **Corporate Social Responsibility**

"**Corporate Social Responsibility (CSR) is a concept whereby organizations consider the interests of society by taking responsibility for the impact of their activities on customers, suppliers, employees, shareholders, communities and the environment in all aspects of their operations. This obligation is seen to extend beyond the statutory obligation to comply with legislation and sees organizations voluntarily taking further steps to improve the quality of life for employees and their families as well as for the local community and society at large.**"

During our case study analysis in Ethics class, we often encountered the term Corporate Social Responsibility. This is a good practice for businesses across nations. Not only that they profit, they could also contribute to the betterment of those people living at the bottom of the pyramid. Probably the most risk in this type of business is that when a company engages itself in financing the less fortunate people. As we know, these people have irregular earnings per day. Some might actually not have money at all. What are the chances that these people will not run away from their debts?

Nevertheless, if I will to build a company, there is a high chance that I will make it with the poor people of the Philippines in mind. I always dreamed of helping the poor and the needy here in the Philippines. Every time there are fund raising activity in high school and even here in CSB, I'd love to really help out. I can't really imagine them eating foods scrap from garbages. One time, out of boredom, I watched a documentary film regarding raid of piracy, and I can't help but feel sorry for those people whose way of living was destroyed by the police. Yeah sure what they're doing is illegal. But I do understand them. We are talking of the Philippines here. A third world country. How do you expect for people to be able to buy CDs and DVDs worth Php 500.00? If only they'd cost lesser than what they are today. If I were to build a business, my target market will be the classes D and E of the Philippines. I want them to experience leisure in life at a low cost.

Chapter 7: **Marketing Ethics: Product Safety and Pricing**

"**Despite the fact that marketing is one of the core disciplines of business, marketing ethics as a field of study has only recently become a focus within business ethics. While product safety and advertising, admittedly two central parts of marketing, have received a good deal of attention, areas such as pricing, market research, sales, target marketing, and social marketing have received much less.**"

It is important to take note that your products are safe for the use of the consumers otherwise it should be taken back and never let the consumers use it. ISO or International Organization for Standardization is one of those organizations that make sure that the products in the market are safe to use. As an example, a recent news surprised most of the people especially those who have children. When the news said that there is a large lead content to Mattel products such as toys. I wonder if it's real. Unlike ordinary girls who'd dress up their dolls when they're young, I, on the other hand, was like a monster for biting all my Barbie doll's hands and feet imagining that I'm the antagonist and they are the helpless civilians. Well, my point is that, nothing happened to me. No lead content effect of any matter. Another example was the chocolates manufactured from China who was said to have worms in it. Yuck!

Manufacturers of these products that harmed the public should do something about it so that they could revive the public's trust on them once more. And they should also try and focus on testing their products if it's safe to the public or not.

Chapter 10: **Diversity and Discrimination**

"An increasingly diverse workplace does present business with many challenges. Some, such as attracting and retaining skilled workers, are managerial. Others, such as insuring that workers of diverse backgrounds and expectations are treated fairly, are ethical."

Employers should give equal right opportunity to all employees and they should not have senseless preferences. But of course there are exemptions like when your business is cargo trucking, you really don't suppose to hire females to carry big cargo boxes. But as of today, there are jobs that before was done only by a single sex and now can do by both such as driving. I have rode an FX one time wherein the driver is a female. Nurses are also now open for both males and females.

Discrimination will only lead to bigger problems in the human resource side of the business. If you, as an employer, gives preference to some of your employees, chances are there will be jealousy and competition inside the workplace and the atmosphere will be uneasy.

Submitted by: Erika M. Lorenzo

Managing Business Ethics: Straight Talk about How to Do it Right
HF5387T73

Chapter 2: **Why Be Ethical? (Why Bother? Who Cares?)**

"No matter what our role, we must bother about ethics because we're people first. We live in a world community—we're all inextricably connected to each other and to the environment and our future depends upon our caring enough."
Everyone cares about ethics as long as you have a rational thinking. You will think to be ethical. According to the book, those who care about ethics are those who have self interest. There are given situations proving that point. An example would be the media. Media focus on ethics and corporate reputation. Remembered what happened to GMA7 and ABSCBN when they almost cursed each other to death. They made a commotion regarding the statistics given to GMA7. ABSCBN said that GMA7 brought their votes etc. They end up in court hearing just to clean their names in the public.
Managers and business leaders also cares about ethics. They should be because if not, ethical problems will arise and they will not be able to handle it. Also, leaders should act in good faith at all times so that their subordinates will think highly of them and give them the respect that they needed. And lastly, employees also care about ethics. "People who know that they are working for something larger with a more noble purpose can be expected to be loyal and dependable, and, at a minimum, more inspired."

Chapter 3: **Common Ethical Problems**

"The bad news about business ethics is: your career can be irrevocably damaged if you mishandle an ethical dilemma. But there's also good news: many ethical dilemmas in business are quite predictable. You can be fairly certain that during the course of your year, you'll run into myriad ethical dilemmas such as an unreasonable customer, or the appropriate use of corporate resources, or discrimination of one sort or another. Since ethical dilemmas are somewhat predictable, you have a better chance of dealing appropriately with ethical problems if you think about what's likely to happen before it occurs."
The following are some of the prominent ethical problems in the workplace: discrimination, harassment-sexual and otherwise, over bribes or kickbacks, subtle "bribes", confidentiality, product safety, and many more. Every ethical problem has a corresponding price to pay. These professional costs can be possible penalties for disobeying and disregarding the code of ethics.

Chapter 4: **Deciding what's Right: A Prescriptive Approach**

"Many ethical choices are clear-cut enough for us to be able to decide what to do rather quickly because they pit "right" against "wrong." Is deciding whether to embezzle corporate funds a tough ethical dilemma? Not really, because embezzling is stealing and it's wrong, period."

There are eight steps to making sound ethical decision making in business. The first one is to gather facts. You should never jump into conclusions when you are making a decision. You have to know what's real and by doing that, you have to gather facts. The next one is to define the ethical issue. In defining if it is an ethical issue, you should already have an idea how things are considered to be ethical in nature. The third one is to identify the affected parties. It consists of knowing who are involved in this situation. The fourth step is to identify the consequences. You should know that for every action you made, there is a corresponding effect or consequence of it. Choose wisely. The fifth step is to identify the obligations. In this step you should be able by now to know what's your obligation in your chosen path. The sixth step is to consider your character and integrity. This steps gives you a self check regarding yourself. The last two steps are thinking creatively about potential actions and checking your guts if you can do it.

Case Study

- **Price performance**

  An argument against BOP said that sellers should lower their prices of their selling commodities which in effect, will raise the BOP's savings.

- **Innovation, hybrid**

  Instead of making the poor as consumers, the argument said that they should be the producers so that these BOP people will have their own primary source of income.

- **Scale of operations**

  The argument proposed that the vendors should cut the quality to cut the cost. (Cost-quality trade-off)

- **Sustainable development**

  An argument raised against microfinancing goes like this: *"Microcredit often yields non-economic benefits for its clients, such as increasing self esteem and social cohesion, and empowering women."*

- **Identifying functionality**

  Create steady employment where BOP people will have a stable workplace and a permanent source of income.

- **Process innovation**

  According to the argument: "We should emphasize the failure of government and attempt to correct it. Giving a 'voice' to the poor is a central aspect of the development process."

- **Deskilling of work**

  BOP people should be in a job where he knows what he's doing otherwise the employer should give him a training program.

- **Education of customer**

  "Certainly the best way for private firms to help eradicate poverty is to invest in upgrading the skills and productivity of the poor, and to help create more employment opportunities for them."

- **Design for infrastructure**

  The argument said that innovations in the propositions should not be based in hyperbole. They should eradicate poverty and also alleviate deprivation with basis.

- **Interfaces**

  This is not applicable since the argument doesn't propose any system such as Microfinancing and the like.

- **Distribution, accessing the customers**

  Private sectors, Governments, and MNCs should focus on distributing the work for the BOP where, ideally, everyone lands a job.

- **BOP challenges**

  There really isn't much challenge since the argument does not propose a complicated system to the poor. Probably the biggest challenge here is to make Private sectors, Governments, and MNCs help the BOP people without expecting anything much in return.

ANNAPURNA SALT STORY: PUBLIC HEALTH AND PRIVATE ENTERPRISE STUDY

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

- Non-Governmental Organizations (NGOs) are traditionally called on to solve problems pertaining to the poor and public health crisis such as IDD. Yes I agree with this position because as seen in this case, NGOs really did contribute to the solution of the widely spread illness called Iodine Deficiency Disorder (IDD) NGOs also serves as bridge for the so that the private sectors and governments get connected with the people at the bottom of the pyramid.

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

- Yeap, I agree with this statement. Poverty is not a hindrance for a people not to become choosy. And yes it is applicable here in the Philippines. That's why many people patronize imitation products such as perfumes, bags, shoes, and many more. Because these imitation products have brands that are well known worldwide.

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

- K15 technology is like macroencapsulation where both of them protect the iodine substance to be coated in a salt particle but their difference is that the content of the iodine is no easily coated off in K15 technology. It only falls apart when digested in a human stomach or on places where the PH level is very acidic.

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

- It has to determine the best potential in branding, it also need to determine how to develop the undeveloped food staples market, they also need to assure that customers receive high-quality, hygienic food product that consumers can trust, and lastly is how to differentiate their products with other salt manufacturing competitors.

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

- According to Vishal Dhawan: *"Annapurna needs to give reasons for the market to expand and that has happened. The number of re-launches is not too frequent in this market. The life of a product is usually 18 months. Because the name has remained the same throughout, each launch has had us going back with the strongest, most relevant perspective. We have gained market share each time. Who knows what benefits may be ahead with salt?"*

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

- He and his team learned from an article that 70% of Iodine can be lost during Indian cooking, and that just gave them an idea on how they could differentiate their salt to the other manufacturers of Salt. Dr. Amitava Pramanik and his team focused on researching a technology that could counter the said limitations of iodized salts.

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

- The message of their infomercial advertisement retains in the memory of the viewers for a long time that they even receive awards from Uniliver for its effective delivery of retainable message.

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

- To cut down excessive cost and expenses in transportation using trucks, HLL used a salt supply chain wherein salt is transferred in huge amount using carriages in one shipment.

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

- Basically, project Shakti is like Avon in the Philippine counterpart wherein ladies would normally do door-to-door direct selling and educating customers about the essence of what their selling. According to Sharar Dhall they have 4 goals. 1st is to increase their target market including the people living in rural areas, next is to educate the customers so that they will have an awareness on the product, third is to be able to change the attitudes of consumers regarding the usage of various products, and lastly is to drive growth to market.

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

- It would be realtime in processing and just like point of sale system, after placing an order, it will directly be stored to a database for processing an order request.

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

- Yeap I will allow men to become Shakti dealers especially if they have the talent in persuading customers. I don't see any reason why men cannot become part of this project as well.

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

- "i-Shakti is an information technology based initiative aimed at providing solutions to rural information needs." As an IM student I'd suggest that they first get down to basics and educate themselves first on how to effectively make use of the computers that will be given to them.

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

- It depends on my resources. If I am within a company as large as HLL's with Uniliver as my mother company, then I would compete with them in the same market.

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

- Yes. That's their own work and if other people want to know how to create one, they have to pay HLL.

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

- I don't think so. First of all, majority of the adults are not always at home. It's either they're at work or they are out looking for one. Shakti dealers will also have a hard time budging in someone's door because crime is very rampant in the Philippines and nobody wants to trust any stranger anymore. I, for one, won't entertain any female dealer in my door step. I might think it's just a scam.

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

The company's strategy emphasized improving profitability through efficient operations. The company also shifted from selling products to selling complete solutions. By this, CEMEX has established a very strong brand managed to translate it into extraordinary profits from a commodity-driven business.

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

The company has invested considerably in information technology over the years to boost productively and manage its operations more efficiently. CEMEX takes pride in its operations and was recently the winner of the CIO-100 from the IDG's CIO magazine. The company has gained a significant competitive cost advantage over its competitors by setting up an excellent distribution infrastructure and centralized, computerized delivery network in which every moment of every truck is monitored in real time, enabling on-time delivery of cement and ready-mix to customers. The operation in Guadalajara boasts a 97.63% on-time delivery of cement.

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

Social capital describes the pattern and intensity of networks among people and the shared values which arise from those networks. While definitions of social capital vary, the main aspects are citizenship, neighborliness, trust and shared values, community involvement, volunteering, social networks and civic participation. (http://www.statistics.gov.uk/socialcapital/) CEMEX build social capital by supporting low-income housing in Mexico.

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

Low-income families in Mexico follow a different savings method from that of middle- and upper-income families. Because low-income families don't receive regular paychecks and don't receive any government subsidies or grants, they don't have access to banks and credit. Within a community, neighbors, families, and friends get together and form tandas or pools. The members of the tanda pool in money as and when they receive paychecks and if they have any money left to save.

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

Women are the key drivers of savings in families. In Mexican society, women are very entrepreneurial in nature, and they very actively participate in the tanda system. Women are responsible for any savings in the family. Research conducted by the Patrimonio Hoy team revealed that 70% of those women who were saving were saving money in the tanda system to construct homes for their families.

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

They realized that financing was the most important and most difficult challenge to overcome for low-income customers. Unless the poor obtain access to credit, it would be difficult to sell the idea of constructing a complete house in the near future. Also, most families employed local semiskilled or unskilled masons who built rooms without planning. The lack of technical expertise resulted in a lot of raw material waste.

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

Socios are the actual customers who enroll in Patrimonio Hoy. The Socios get together and form a group, restricted to three people. The reason for such a small group size is that it is easier to enforce payment discipline in a smaller group, and the group tends to form stronger relationships to help each other out during emergency.

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

By having it as a complete solution provider at low cost, it will attract the majority of the people in demographics in Mexico, that is, the low-income market. Customers will also prefer their products more than other competitors.

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

In Patrimonio Hoy's approach, the prices of the raw materials are frozen throughout the payment period regardless of whatever happens to the economy.

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

a) Promoters do it for a social cause to build social capital and to earn money by making a living out of it.
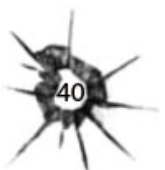
b) Patrimonio Hoy helps the poor build homes that might have been a distant dream otherwise. By offering such value-added services, Patrimonio Hoy has been successful in earning the trust of the socios.

c) Distributors operated on 15% average margin from the sale of building materials. Patrimonio Hoy has effectively created a pull for cement, and CEMEX on the supply side pushes it, enabling the push-pull strategy for cement sales.

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

The word Patrimonio is a Spanish word that means "an inheritance or legacy" The Mexican people believe in leaving something behind for the next generation that's why Patrimonio Hoy program tries to convey the message by motivating the public to "save today".

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

To ensure that the materials, including cement, are reasonably priced, Patrimonio Hoy conducts a market study that publishes prices of competitors and calculates an average price for each calendar month. The socios who sign up in a particular month enjoy the same prices through the 70-week payment cycle.

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

In any business, it is preferable to conduct a transaction if the price is stable and doesn't change over time.

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

The huge rate of success can be attributed to three important factors: group commitment, social capital, and the penalty fee structure.

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

When a group of 3 socios walks into a cell and completes an application, the only commitment they are expected to make is the regular payment of 360 pesos per week per group on time. If for any reason one of the team members doesn't turn in his or her payment portion on time, the group as a whole will pay a late fee of an additional 50% per late socio.
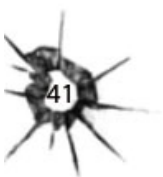
16. How has Patrimonio Hoy changed the consumer behavior in Mexico?

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

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

There are two challenges in Patrimonio Hoy program. First, the customer retention is a huge problem because of after a room is done, the probability of customers returning to build another is not 100%. Lastly, the socios cannot afford weekly payments for raw materials and mason fee for construction at the same time.

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

According to the general manager of Construmex, the quality of service provided in the US as well as Mexico is critical for generating trust and acceptance. Because of this, Construmex carefully selects distributors for its program. These distributors are typically known to the beneficiaries and hence help in building trust with the clientele. They are happy to work with Construmex because this means more business for them.

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

Both Philippines and Mexico have majority of the residents being at the bottom of the pyramid. And Filipinos, Like Mexicans, also send money to home.

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

1. e-commerce
2. payment gateway
3. shopping cart
4. mobile retail
5. manufacturing system
6. fleet management system
7. customer service system
8. human resource system
9. requisition and procurement system
10. inventory system

EXERCISES on pages 122-123

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

   - *"In general, security can be considered a means to prevent unauthorized access, use, alteration, and theft or physical damage to property. Security involves these three elements: 1. Confidentiality: to prevent unauthorized disclosure of information to third parties. This is important in a number of areas including the disclosure of personal information such as medical, financial, academic, and criminal records. 2. Integrity: to prevent unauthorized modification of files and maintain the status quo. It includes system, information, and personnel integrity. The alteration of information may be caused by a desire for personal gain or a need for revenge. 3. Availability: to prevent unauthorized withholding of information from those who need it when they need it."*
   - *"According to Jerry Durlak [6], privacy is a human value consisting of four elements he calls rights. We put these rights into two categories. The first category includes three rights that an individual can use to fence off personal information seekers; the second category contains those rights an individual can use to control the amount and value of personal information given out."*
   - As of now, there are many private matters to keep secrets from. Some things are better left untouched confidentially. To keep private information from spreading, we need security and privacy.

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

   - *"Anonymity is the absence of identity. Consider these several types: • Pseudo identity: An individual is identified by a certain pseudonym, code, or number (compare with a writer's pen name). This is referred to as pseudo anonymity. It is used frequently in the "Witness Protection" program. • Untraceable identity: One is not known by any name including pseudo names. • Anonymity with a pseudo address to receive and send correspondence with others: This technique is popular with people using anonymous remailers, user groups, and news groups [1]."*

3. **Discuss the importance of anonymity on the Internet.**

   - "The nature of the Internet, with its lack of political, cultural, religious, and judicial boundaries, has created a fertile ground for all faceless people to come out in the open."

4. **Is total anonymity possible? Is it useful?**

- It is possible to have total anonymity but I really don't think it would only cause good. It can also do harm if for example you mislead other people by telling them your name is someone real but not yours.

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

- Security- by having passwords.
- Privacy- by having a program like YM that other user will not know what you are typing except the ones you are talking to.

6. **Is personal privacy dead? Discuss.**

- Well, yeah in some cases wherein the government knows your every move. From wire tapping, up to locating your whereabouts through the use of GPS.

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

- There are many threats to individual privacy, some of the very obvious are when you use a telephone to make phone calls. If you're a suspicious guy, your phone calls are probably wire tapped from the government. Also, if you're already in the working class, you probably get your SSS number abused most of the time.

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

- Because nowadays there are many technologies invented to reveal ones identity to others.

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

- There are many ways to steal a person's identity through the use of new technologies available. Also, personal information are not very secured as of this time.

10. **Suggest steps necessary to protect personal identity.**

- Never give your personal information to strangers.
- If possible, make your passwords for different application hard to decipher.
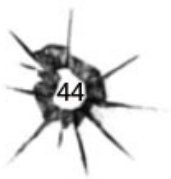
11. **Governments are partners in the demise of personal privacy. Discuss**

- Governments contribute for personal privacy to be revealed by the public. As we know, governments are the ones who secretly sneak in to our private life, destroying our personal privacy.

12. **Anonymity is a doubly edged sword. Discuss.**

- It's good if you want to hide your self identity to others and create an alias. It's bad when you harm others because of that action. Like for example you pretended to be someone else and everyone believes you are that person.

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

- It's already good.

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

- A person misguides others by telling them he is this person where in fact he's not.

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

- Yes. That's why many people, especially in the US scams other people just to get their personal identity. Because in there, they can use the person's credit cards and other assets as if it's his.

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

- They give their personal information in exchange of services they need.

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

- *"The Financial Services Modernization Act aimed to restrict financial institutions such as banks and brokerages from sharing customers' personal information with third parties, has allowed these same U.S. financial institutions to merge and form what have been called financial supermarkets. This one Act has opened a door for these companies to merge and consolidate customer data from several sources."*

EXERCISES on pages 154-155

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

   • From what I understood regarding trade secrets, in trade secrets, there aren't really any protection laws available. It will be kept secret until it is known to the public.

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

   • It's very expensive. And if you want to apply for patent, you are only patenting it to only one country. A middle class sole owner of patented software cannot afford to patent its software across the world.

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

   • Because there is a need to have one. In this computer technology age, there are lots of piracy and other illegal copying of source codes and softwares. To prevent this, there should be a patent law.

4. **Is it possible to trademark software?**

   • Yes. Although there are few software companies who uses trademark for their software such as Microsoft.

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

   • There are many different ways to protect the software of an owner. These are: the copyright law, trademark law, and patent law. Any software as long it is originally made by its owner will be protected by one of the laws mentioned above id the owner applies for one.

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

   • When the requirements are not met copyright law cannot be continued.

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

   • Not everyone wants copyrighted materials. For them it's better to have unlicensed materials.

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

Create your materials that cannot be highlighted and copied. (Drag and ctrl+C)

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

- In a business perspective, it could be a source of income if other people want to copy your protected material. In an overall approach, I'd say it has made software protection easier through internet.

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

- In this instance, they want information to be free for everyone's use. It's good for the consumer's side. But it will mean a loss for a business if they are producing softwares that will then be free of charge. This is not charity.

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

- All things when it comes to pricing have its basis. Some might want to cost cut their selling prices so that people can afford to buy their products.

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

- They can't afford to purchase protected materials that are why they violate the law.

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

- Yes. If the price cannot be afforded by majority of people, especially in developing countries, many pirates will emerge and try to pirate those softwares.

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

- It's never-ending maintenance.

- Also, if there are many pirates nowadays, they will also try to focus more on searching for anti-pirate devices producing more costs.

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

- Based from what's happening now, that is the case.

1. What is ICICI Bank's innovation?

ICICI bank's innovation is to convert the poor people into customers and at the same time empowering them.

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

It is established by linking a self help group to the micro financing on banks in rural areas.

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 of the small average size transaction and distance of the branches from the villages"

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

"Most of the problems with MFIs are due to the fact that their primary focus has been on access to credit. With such small loan (and thus meager interest payments) the key to sustainability becomes scale"

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

- *"Direct access, bank0led model*
- *Indirect channels partnership model"*

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

From the start, 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 have saved*
- *Learn to borrow responsibly."*

In order to make the money circulate you must first have to own your own money, and then from that point onwards, it is a matter of give and take.

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

- *"Is the group size between 15 and 20 members?"*

  o It needs to be 15-20in numbers so that they can easily pay any debt they made.

- *"Are all members considered very poor?"*

  o They have to consider the status of every members to somehow make generalization on whether they can pay up or not.

- *"Was there a fixed amount of savings collected each month?"*

  o There should be a fixed amount of savings collected each month so that things will be coordinated and not in a one lump some of money giving.

- *"Is there more than 20% literacy?"*

  o There should be someone in the group who knows how to read/write. He/she will be the one coordinating with the bigger group.

- *"Have they used their savings for internal lending purposes?"*

  o The ICICI bank should know where the money is going.

- *"Have the members kept a high level of attendance?"*

  o All members should be active.

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

"The NABARD research concluded that SHG participation had significant impact on various aspects of confidence, communication, and decision making. One of the most important objectives for the SHG program is to improve the assertiveness of the SHG members, which NABARD measured in a survey published in their series on microfinance."

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

Because of the implementation of microfinance and the emerging other technologies such as smart cards, it is possible now to implement the smart-card payment based system. But I don't know if it'd work. If majority of people in India don't know how to read, they won't be able to these kiosk system properly.

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.

No. if we're talking about the poor people here in the Philippines, this won't be applicable. Poor people here don't invest their money at a bank. They live in an environment wherein what they earn today will be lost today as well.

Submitted by: Erika M. Lorenzo

Case study: Jaipur Foot

1. What is the innovation of Jaipur Foot?

It is to sell prosthetic feet that poor people with handicaps can afford. A foot costs only $30 dollars compare to the $8000 US offers.

2. What is the business of Jaipur Foot?

Jaipur Foot manufactures hand maid artificial foot and lower limb prosthesis at a very low cost.

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

Their primary beneficiaries are the developing countries such as Afghanistan, Bangladesh, Philippines, Indonesia, and many more.

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

Because in Afghanistan, there are landmines buried. Probably Afghanistan is the place where most landmines can be found. It is amounting to almost 10 million landmines. When there are landmines, people can't help to become trapped in it, thus, injuring their legs. That's where Jaipur foot takes place.

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

In the west, Jaipur foot's competitors have priced their product so high that even some of its customers can't afford to maintain their brought product. As said a while ago. Jaipur foot's price averages only at $30.

6. What is the Gait Cycle?

Gait cycle is the process in which a person can walk. *"Gait cycle is the activity that occurs between the heel strike of one limb and the subsequent heel strike of that same limb."*

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

The first artificial leg was invented by Pare in 1561. He made it for those people who have amputated above the knee. His invention was made out of iron.

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

Jaipur foot designs their product to do the ordinary things the fortunate people normally would do. That is, being able to squat, to sit cross-legged, to walk on uneven ground, and to walk barefooted.

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

There are four constraints in developing the product for Jaipur foot. These are the following: poverty, closed economy, working lifestyle, and limited trained manpower.

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

Materials for Jaipur foot can be locally made because India limits the imports of imported products to their country. But nevertheless, even though these products are made locally, the good thing here is that, there will never be scarcity of resources.

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

Jaipur Foot really does treat their patients as if they are extra special. They even made meals for the whole family and admits them to sleep on large mattresses. It is also fast, It only consists of 1 ½ day to finish prosthesis.

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

"BMVSS was established in "March 1975 by Mr. D. R. Mehra. In the first seven years after the development of the Jaipur foot in 1968, hardly 50 limbs were fitted. In the 1ˢᵗ year after the formation of the society, 59 limbs were fitted. Now, the number of limbs fitted every year approaches 16,000. if not for the value system and patient-centric management practices followed by BMVSS, Jaipur foot might have remained on the shelf and in limbo."

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

Well, when it comes to administration, It is preferably right to choose Ossur because as seen on different figures in the paper, Jaipur foot has more expenses and only 14% of the cost goes towards the overhead and administrative costs. While in Ossur, it is expected, being 2ⁿᵈ largest producer of prosthesis in the world, to fully have gone researched on how to make a better strategy among the rest.

14. Is the Jaipur Foot model scalable? Explain.

Yes. Jaipur foot's strategy in expanding is through setting up camps in remote areas of India. It is scalable because with this strategy, they can reach more of their target clients.

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

As said earlier, Jaipur foot has more expenses. And by cooperating with ISRO, they can now use polyurethane. A technology used to ensure the reliability quality of vehicle satellites. By using this, it will reduce the cost of manufacturing by 40% of Jaipur foot. Also, this will make the product of Jaipur foot more durable and comfortable for users.

1.) Who is Barack Obama?

"Barack Hussein Obama, Jr. is the junior United States Senator from Illinois and a leading candidate for the Democratic nomination in the 2008 U.S. presidential election. 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."

http://en.wikipedia.org/wiki/Barack_Obama

2.) Transcript of speech

"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 is very core the ideal of equal citizenship under the law; a Constitution that promised its people liberty, and justice, and a union that could be and should be perfected over time.

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

This was one of the tasks we set forth at the beginning of this campaign - to continue the long march of those who came before us, a march for a more just, more equal, more free, more caring and more prosperous America. I chose to run for the presidency at this moment in history because I believe deeply that we cannot solve the challenges of our time unless we solve them together - unless we perfect our union by understanding that we may have different stories, but we hold common hopes; that we may not look the same and we may not have come from the same place, but we all want to move in the same direction - towards a better future for of children and our grandchildren.

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

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

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

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

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

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

On one end of the spectrum, we've heard the implication that my candidacy is somehow an exercise in affirmative action; that it's based solely on the desire of wide-eyed liberals to purchase racial reconciliation on the cheap. On the other end, we've heard my former pastor, Reverend Jeremiah Wright, use incendiary language to express views that have the potential not only to widen the racial divide, but views that denigrate both the greatness and the goodness of our nation; that rightly offend white and black alike.

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

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

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

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

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

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

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

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

And this helps explain, perhaps, my relationship with Reverend Wright. As imperfect as he may be, he has been like family to me. He strengthened my faith, officiated my wedding, and baptized my children. Not once in my conversations with him have I heard him talk about any ethnic group in derogatory terms, or treat whites with whom he interacted with anything

but courtesy and respect. He contains within him the contradictions - the good and the bad - of the community that he has served diligently for so many years.

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

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

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

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

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

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

Segregated schools were, and are, inferior schools; we still haven't fixed them, fifty years after Brown v. Board of Education, and the inferior

education they provided, then and now, helps explain the pervasive achievement gap between today's black and white students.

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

A lack of economic opportunity among black men, and the shame and frustration that came from not being able to provide for one's family, contributed to the erosion of black families - a problem that welfare policies for many years may have worsened. And the lack of basic services in so many urban black neighborhoods - parks for kids to play in, police walking the beat, regular garbage pick-up and building code enforcement - all helped create a cycle of violence, blight and neglect that continue to haunt us.

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

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

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

In fact, a similar anger exists within segments of the white community. Most working- and middle-class white Americans don't feel that they have been particularly privileged by their race. Their experience is the immigrant experience - as far as they're concerned, no one's handed them anything, they've built it from scratch. They've worked hard all their lives, many times only to see their jobs shipped overseas or their pension dumped after a lifetime of labor. They are anxious about their futures, and feel their dreams slipping away; in an era of stagnant wages and global competition, opportunity comes to be seen as a zero sum game, in which your dreams come at my expense. So when they are told to bus their children to a school across town; when they hear that an African American is getting an advantage in landing a good job or a spot in a good college because of an injustice that they themselves never committed; when they're told that their fears about crime in urban neighborhoods are somehow prejudiced, resentment builds over time.

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

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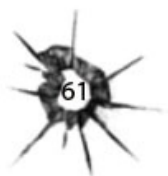
This is where we are right now. It's a racial stalemate we've been stuck in for years. Contrary to the claims of some of my critics, black and white, I have never been so naïve as to believe that we can get beyond our racial divisions in a single election cycle, or with a single candidacy - particularly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

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

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

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

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

In the white community, the path to a more perfect union means acknowledging that what ails the African-American community does not just exist in the minds of black people; that the legacy of discrimination - and current incidents of discrimination, while less overt than in the past - are real and must be addressed. Not just with words, but with deeds - by investing in our schools and our communities; by enforcing our civil rights

laws and ensuring fairness in our criminal justice system; by providing this generation with ladders of opportunity that were unavailable for previous generations. It requires all Americans to realize that your dreams do not have to come at the expense of my dreams; that investing in the health, welfare, and education of black and brown and white children will ultimately help all of America prosper.

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

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

We can do that.

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

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

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

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

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

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

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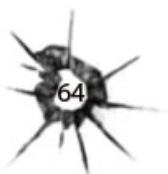
She did this for a year until her mom got better, and she told everyone at the roundtable that the reason she joined our campaign was so that she could help the millions of other children in the country who want and need to help their parents too.

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?

Rev. Jeremiah Wright has been not only his spiritual mentor but also his friend for almost more than 20 years now that's why he can't just deny/reject Rev. Jeremiah Wright. He was hoping that in his campaign regarding racial issues critics regarding their relationship will decrease in numbers.

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

Singapore was once like Mindanao. Singapore was forcedly separated from Malaysia for a very unreasonable justification. That is, it is because majority of people living in Singapore are not Malays. I don't agree with that decision. Leaving Singaporeans all on their own without any natural

resources. And what the heck if they are not Malays in nature, we are all human being. That's what matters. But there's a different story if both Malaysians and Singaporeans decided to separate each other. If there is a mutual feeling that they should be separated, then by all means, they can break apart.

Honestly, I don't want them to be separated. Just like how I don't want Mindanao to be a separate and distinct country from use. I've never been in Mindanao and I still want to experience the feeling that when I get there, as there's something connecting me with the local townspeople… That is, even though we are different in religion, we are still all Filipinos.

Appendix A. **ACM Code of Ethics and Professional Conduct**

- **1.1 Contribute to society and human well-being.**
    S7→ Codes enhance the profession in the eyes of the public.
- **1.2 Avoid harm to others.**
    W4→ Codes are ineffective (have no "teeth") in disciplinary matters.
- **1.3 Be honest and trustworthy.**
    S2→ Codes guide the members of a profession in ethical choices.
- **1.4 Be fair and take action not to discriminate.**
    S1→ Codes inspire the members of a profession to behave ethically.
- **1.5 Honor property rights including copyrights and patent.**
    S2→ Codes guide the members of a profession in ethical choices.
- **1.6 Give proper credit for intellectual property.**
    S1→ Codes inspire the members of a profession to behave ethically.
- **1.7 Respect the privacy of others.**
    S1→ Codes inspire the members of a profession to behave ethically.
- **1.8 Honor confidentiality.**
    S1→ Codes inspire the members of a profession to behave ethically.

Appendix B. **Australian Computer Society Code of Ethics**

1. I will serve the interests of my clients and employers, my employees and students, and the community generally, as matters of no less priority than the interests of myself or my colleagues.
    W2→ Codes are not always helpful when two or more directives conflict.
2. I will work competently and diligently for my clients and employers.
    S6→ Codes inform the public about the nature and roles of the profession.
3. I will be honest in my representations of skills, knowledge, services and products.
    W7→ Codes can be self-serving for the profession.
4. I will strive to enhance the quality of life of those affected by my work.
    W1→ Directives included in many codes tend to be too general and too vague.
5. I will enhance my own professional development, and that of my colleagues, employees and students.
    W7→ Codes can be self-serving for the profession.
6. I will enhance the integrity of the Computing Profession and the respect of its members for each other.
    S2→ Codes guide the members of a profession in ethical choices.

Appendix C. **BCS Code of Conduct**

1. Members shall in their professional practice safeguard public health and safety and have regard to protection of the environment.
    S1→ Codes inspire the members of a profession to behave ethically.
2. Members shall have due regard to the legitimate rights of third parties.
    S1→ Codes inspire the members of a profession to behave ethically.
3. Members shall ensure that within their chosen fields they have knowledge and understanding of relevant legislation, regulations and standards and that they comply with such requirements.
    S3→ Codes educate the members of a profession about their professional obligations.
4. Members shall in their professional practice have regard to basic human rights and shall avoid any actions that adversely affect such rights.
    W4→ Codes are ineffective (have no "teeth") in disciplinary matters.
5. Members shall carry out work with due care and diligence in accordance with the requirements of the employer or client and shall, if their professional judgment is overruled, indicate the likely consequences.
    W6→ Directives in codes are sometimes inconsistent with one another.
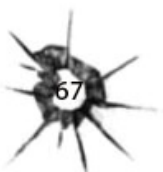
6. Members shall endeavor to complete work undertaken on time and to budget and shall advise their employer or client as soon as practicable if any overrun is foreseen.
> S7→ Codes enhance the profession in the eyes of the public.

7. Members shall not offer or provide, or receive in return, inducement for the introduction of business from a client unless there is full prior disclosure of the facts to the client.
> W7→ Codes can be self-serving for the profession.

Appendix D. **IEEE Code of Ethics**

1. To accept responsibility in making engineering decisions consistent with the safety, health and welfare of the public, and to disclose promptly factors that might endanger the public or the environment;
> S5→ Codes "sensitize" members of a profession to ethical issues and alert them to ethical aspects they otherwise might overlook.

2. To avoid real or perceived conflicts of interest whenever possible, and to disclose them to affected parties when they do exist;
> W2→ Codes are not always helpful when two or more directives conflict.

3. To be honest and realistic in stating claims or estimates based on available data;
> S2→ Codes guide the members of a profession in ethical choices.

4. To reject bribery in all its forms;
> W7→ Codes can be self-serving for the profession.

5. To improve the understanding of technology, its appropriate application, and potential consequences;
> S5→ Codes "sensitize" members of a profession to ethical issues and alert them to ethical aspects they otherwise might overlook.

6. To maintain and improve our technical competence and to undertake technological tasks for others only if qualified by training or experience, or after full disclosure of pertinent limitations;
> S3→ Codes educate the members of a profession about their professional obligations.

Appendix E. **Software Engineering Code of Ethics and Professional Practice**

1.01. Accept full responsibility for their own work.
> S3→ Codes educate the members of a profession about their professional obligations.

1.02. Moderate the interests of the software engineer, the employer, the client and the users with the public good.
> W2→ Codes are not always helpful when two or more directives conflict.

1.03. Approve software only if they have a well-founded belief that it is safe, meets specifications, passes appropriate tests, and does not diminish quality of life, diminish privacy or harm the environment. The ultimate effect of the work should be to the public good.
> S7→ Codes enhance the profession in the eyes of the public.

1.04. Disclose to appropriate persons or authorities any actual or potential danger to the user, the public, or the environment, that they reasonably believe to be associated with software or related documents.
> W3→ Codes are ineffective (have no "teeth") in disciplinary matters.

1.05. Cooperate in efforts to address matters of grave public concern caused by software, its installation, maintenance, support or documentation.
> S7→ Codes enhance the profession in the eyes of the public.

1.06. Be fair and avoid deception in all statements, particularly public ones, concerning software or related documents, methods and tools.
> W7→ Codes can be self-serving for the profession.

Submitted by: Erika M. Lorenzo
Case study: The Andhra Pradesh e-Governance story

In the case, Naidu wanted his state to use digital technologies and the internet as a basis for making his government responsive and citizens-centric. As the situation of India becomes worse everyday, I'd agree to Naidu's sudden change of approach. If they persist on sticking on their old processes, there'll be no progress. There are always two sides of the coin in every situation. First, I'll discuss why they should agree with Naidu's plan and lastly, I'll argue on what I think is wrong with the whole system.

There are many benefits in using e-Governance. First, the sequence of steps is now clearer and easy to access. Next, the entire process of calculation is automated with the market value assessment algorithms built in. Documents are scanned and stored digitally, reducing the opportunities for them to be lost or misplaced. Also, it is now less time consuming. From weeks of processing time in a manual system, now it would take less than an hour to process a request. People would now have less time worrying on their busy schedules because their concern is just a click away. But as there are advantages, there'll also be major disadvantages.

We all know, based from the article, that the citizens in India are unfortunate. They are deprived on having the leisure in life. Most of them are illiterate that they don't even know how to use computers. It is also rare that normal citizens have personal computers at home because as we can see, situations in India (particularly in Andhra Pradesh), are quite alarming. Most of the people are involved in agriculture as a means of their earning. And lastly, their government is full of corruption. They live in a world of scarcity and hoping that their government would help them get through the poverty line, on the contrary, they don't. They even feed themselves on the misfortunes of other local citizens.

A place like this is likely what they call the opposite of paradise. If everything is equal then why are there troubles and hardships in this place of the Earth? I wish those first world countries like United States and other European countries could reach out their hands and do whatever they can to help those people in India. As a remedy, I'd suggest that people in India should be taught on how to use computers and other technologies so that the government can expect participation from the citizens. Also, the government officials should be taught on values and self-governance.

e-Governance system can also be applicable to the Philippines if we want to. The system itself is advantageous to the growth of our economy. People can all become computer literate and local citizens won't have a hard time in processing papers that concerns the government. But I'd say, the problem is still the people itself. People, especially the government officials, should know how to value humanity and equality. They should be taught not to be greedy and that the whole concept of self-government as the best form of government.

Submitted by: Erika M. Lorenzo
Case study: Casas Bahia

Casas Bahia is a retail store chain which primary products are furnitures and home appliances. It was founded in 1957 by Polish immigrant Samuel Klein, who began his career by selling blankets, bed linens, and bath towels door to door in Sao Caetano del Sul. As of 2004, the company employed 20,000 people and was generating R$4.2 billion in profits. By 2006, it had more than 330 stores in eight states besides the Federal District, and serves about 10 million customers in number. Casas Bahia makes the majority of its profit by charging interest on installment plan purchases, making it possible for low income customers to purchase products which they would not be able to pay off in a single payment.

This type of business is both beneficial for the side of the organization and also at the side of the consumers. We know that majority of the people living in Brazil are considered as people at the bottom of the pyramid, they won't be able to afford buying products other than their basic needs. By setting up this type of business in their environment, the less fortunate people living in Brazil were given the chance to experience a little bit of leisure by buying televisions and other electrical supplies at a low cost. I like the idea of providing the customers an installment basis for their purchases. Although it's a big risk for the part of the organization because we all know that these consumers don't have a definite monthly income. They were used to live a life in a hand-to-mouth existence.

Because of this risk, little by little, competitors of Casas Bahia gave up leaving Casas Bahia as almost a monopoly in this field. They said their secret is that they understand what their consumers' needs and wants. I'd say that their secret to success is putting their CSR (corporate social responsibility) at the heart of their business. And because of that, what they're business do is primarily for their customers, the bottom of the pyramid.

I actually got inspired by this story. I think I'd like to start out my own Casas Bahia (Philippine edition). Since majority of the population here in the Philippines are also at the bottom of the pyramid. And also, I don't mind the risk because I'm a risk taker type of person. I am fond of doing something that's exciting. I also like this type of business because it hits two birds in one stone. That is, helping the society and also earning a great amount of profit. I don't see anything unethical with regards to the way this organization obtain profit, on the contrary, I believe what they do is ethical and a good role model for other profited-organizations all over the world to follow.

1. **In lesson 2, what is a copyright law?**

   - *"Copyright law usually gives a copyright owner the exclusive right to control copying of a writing (or recording or picture or electronic transcription)."*

2. **In lesson 3, what do you need to do to get a copyright for something you've written?**

   - You don't have to do anything the moment you have finished writing it becomes your own and copyrighted.

3. **In lesson 4, what are the indications that you have violated the copyright law?**

   - If an thought or any written material is copyrighted/belongs to another
   - If you have made a copy of that copyrighted material
   - If there's no consent from the owner

4. **In lesson 5, what is the meaning of "copying"?**

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

5. **In lesson 6, Can facts for public domain be copied?**

   - Yes, and it doesn't violate any copyright law.

6. **In lesson 7,** *"When a copyright owner acts in such a way that *reasonable people would assume that he's allowing them to make copies*, the law interprets his conduct as creating an "implied license."* **True or False?**

   - TRUE

7. **In lesson 8, what are the questions as determinants for fair use?**

   1. *"Is your use noncommercial?"*
   2. *"Is your use for purposes of criticism, comment, parody, news reporting, teaching, scholarship, or research?"*
   3. *"Is the original work mostly fact (as opposed to mostly fiction or opinion)?*
   4. *Has the original work been published (as opposed to sent out only to one or a few people)?"*
   5. *"Are you copying only a small part of the original work?"*
   6. *"Are you copying only a relatively insignificant part of the original work (as opposed to the most important part)?"*
   7. *"Are you adding a lot new to the work (as opposed to just quoting parts of the original)?"*
   8. *"Does your conduct leave unaffected any profits that the copyright owner can make (as opposed to displacing some potential sales OR potential licenses of reprint rights)?"*

8. **In lesson 9, is it fair for you to copy an unpublished work?**

   - Nope, it's not fair.

9. **In lesson 10, is copying for commercial purposes fair?**

   - Definitely not.

10. **In lesson 11, also give an example of unfair use of copying**

    - Using limewire to download songs.

11. **In lesson 12,** *"a copier may be liable for an infringement even if he neither knew nor had reason to know that he was acting unlawfully."* **True of False?**

    - TRUE.

12. **In lesson 13, what are the two kinds of truths?**

    1. *"truths about you that have revealed to the public, either by giving some information over to someone else, or by being observed in public"*
    2. *"truths about you that you have kept private."*

13. **In lesson 14, In your own words, what is Informational privacy?**

    - It is your right to keep private all your personal information.

14. In lesson 15, is it true that the law gives lesser protection in cases of informational privacy?

- Yes.

15. In lesson 16, why is wire-tapping not covered in the 4ᵗʰ amendment?

- Because they said they police only need search warrant for physical invasion and since wire tapping doesn't include any physical contact, it is not included.

16. In lesson 17, suppose you're a citizen of the United States, do you want your car to have a tracking device owned by the government?

- If this would be the case, then I suppose there's no more privacy. Wherever place I go, I can feel a nauseating feeling that someone's been following me. I hate being followed for whatever reason.

17. In lesson 18, do you want your phone calls to be wire-tapped?

- Definitely not! I can imagine it as if I can't greatly express my freedom of speech if someone's been wire tapping my every conversation.

18. In lesson 19, do you agree that there should be a statutory protection for privacy?

- Yes. So that there will be no interception of my private life.

19. In lesson 20, what are the exceptions to ECPA protection?

- First if you are believed to be causing harm
- Lastly if there is your consent to be intercepted

20. In lesson 21, do you believe that hacking is a crime?

- It is a crime if hacking is done to harm others.

21. In lesson 22, do you believe in encrypting you data/files?

- Yes, it is to prevent your files to be hacked.

22. In lesson 23, do you think anonymity is a helpful tool to protect you identity?

- Yes. It can hide your self to cyber people you are talking to.

23. In lesson 24, in what ways can anonymity be helpful to the government?

- Anonymity is a threat to the government because it protects the user in finding out his true identity, but through the use of AOL, one can trace down who the account owner is.

24. In lesson 25, do you agree that private emails, like personal phone calls, be protected?

- Yes. It should.

Additional questions….

2. What is the EFF (Electronic Frontier Foundation)?

- *"EFF is the leading civil liberties group defending your rights in the digital world."*

3. Who is Lawrence Lessig?

- *"Lawrence Lessig (born June 3, 1961) is an American academic. He is a professor of law at Stanford Law School and founder of its Center for Internet and Society. He is founder and CEO of the Creative Commons and a board member of the Electronic Frontier Foundation and of the Software Freedom Law Center, launched in February 2005. He is best known as a proponent of reduced legal restrictions on copyright, trademark and radio frequency spectrum, particularly in technology applications."*

4. What is Creative Commons?

- *"Creative Commons defines the spectrum of possibilities between full copyright — all rights reserved — and the public domain — no rights reserved. Our licenses help you keep your copyright while inviting certain uses of your work — a "some rights reserved" copyright."*

5. Who is Bruce Schneier?

- *"Bruce Schneier (born 15 January 1963) is an American cryptographer, computer security specialist, and writer. He is the author of several books on computer security and cryptography, and is the founder and chief technology officer of BT Counterpane, formerly Counterpane Internet Security, Inc."*

6. **The latest Crypto-Gram Newsletter (15 February 2008) via Counterpane**

- **What can you say about the Lock-in apple case?**
  - o By locking third party applications on iPhones, I don't think many people will appreciate this product in the Philippine setting.

7. **University Networks and Data Breaches White Paper via Counterpane (pdf)**

- **What can you say about the theft protection issue of Ohio university?**
  - o They should focus more in securing their files regarding personal information to prevent theft from exposing these delicate information.

8. **What is the Advanced Encryption Standard?**

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

9. **What is PGP?**

- *"Pretty Good Privacy is a computer program that provides cryptographic privacy and authentication. PGP is often used for signing, encrypting and decrypting e-mails to increase reliability for e-mail communications. It was originally created by Philip Zimmermann in 1991."*

10. **Who is Phil Zimmerman?**

- *"Philip R. "Phil" Zimmermann Jr. (born February 12, 1954) is the creator of Pretty Good Privacy (PGP), the most widely used email encryption software in the world. He is also known for his work in VoIP encryption protocols, notably ZRTP and Zfone."*

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

   • HLL manufactures soaps that can help fight diarrheal diseases from spreading any further.

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

   • Because according to the research from the world health organization, it shows that hand washing could greatly decrease the percentage of infection of diseases. We work primarily with our hands that's why we need to keep it clean. In case of the people from India, do not use utensils for eating. They have direct contact from their hands to their mouth.

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

   • First of all, they have already knowledge in researching their target market to identify its demography including its social behaviors.
   • They also have a good marketing department compared to other medium sized companies, and this department could advertise their product with a message that will be left remembered by all.
   • They also have established brand names known by all.
   • MNCs are also flexible in a way that they can change their strategy depending on their market by adapting on it.
   • They can distribute products easily.
   • They can also transfer best practices to others.
   • They have good research and development team.
   • They are internationally acclaimed corporations.

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

   • HLL products are not only used as beauty products, they are inculcating in their target market that using soaps everyday are the best way to help fight diarrheal diseases.

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

   - *"If you establish why health is important or why soaps can contribute to reducing germ incidents and perhaps save [consumers] medical bills through long-term associations, I think you have a winner right there."*

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

   - Hygienic behaviors of consumers raised up to 30%.

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

   - *"kerala has the highest access to safe water, highest knowledge of prevention of diarrhea because of high female literacy and local halth practices such as use of jeera water and high use of fluids during diarrhea. The world bank project is an insult to Kerala's knowledge regarding health and hygiene. It is in fact Kerala from where cleanliness and hygiene should be exported to the rest of the world. People of Kerala do not need a World Bank loan for being taught cleanliness."*

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

   - I'll just ignore those critics and move along with the project.

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

   - Instead of targeting athletic males from ages 18-45, they now target the whole family. Yeah I agree with him that Lifebuoy must be reborn again so that people would want to buy their products rather than cheap beauty soaps.

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

    - They priced Lifebuoy affordable to its consumers. Yes I agree, and that is the only easiest solution to penetrate the market.

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

   - *"If it's going to multiple contacts, it has to be low-cost. It has to be a scalable and sustainable program. It has to be interactive because you're trying to get a behavioral change."*

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

   - Yes. Especially if there are free samples of soap available.

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

   - Initiation and information
   - Large-scale propagation
   - Reinforcement and preparing for sustainability

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

   - I think that covers everything.

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

   - Yes it is very effective. I'm also amazed at its commercial on TV wherein they're showing an apparatus that when you put your hands in it, you could see if it is dirty.

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

   - I just hope all those talks sinks into the Indian minds. Because if I were one of them, I'd rather think about on how to fight for existence come tomorrow morning because I know I have no money and I'd rather buy food than buy soaps.

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

   - They should use soaps as prescribed, that is, everyday.

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

- PPP is scalable though I think Swatshya Cheetna program is a little way over scalable. I think it's not that measurable.

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

- Yes.

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

- Nope. They have different strategies in penetrating the market.

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

e-Choupals provides the use of internet to connect different farmers with large firms. It also provides information regarding the current agricultural research, and the global market.

2. Discuss the paradox of Indian Agriculture?

Agriculture contributes 23% of India's GDP, and it employs 66% of their workforce.

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

"40% of the increased output was attributable to the introduction of new crops (soya and sunflower). Soya therefore 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 processes before the introduction of e-Choupal.

"there are three commercial channels for the products: manis, traders, or eventual resale to crushers, and producer-run cooperative societies for crushing in cooperative mills. The farmers traditionally keep a small amount for their personal consumption and get the produce processed in a small-scale job-shop crushing-plant called ghanti."

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

For every process in the mandi operations, there are always sources of inefficiency.

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

"When ITC entered the industry, produce was brought and crushed by small crushers who were also traders. ITC began with buying and exporting DOC in product dynamics. ITC then began renting processing plant time and buying soya from mandis. ITC's procurement has grown rapidly since, and its initiative has seen the introduction of professional practices, transparency, and formal contractual relationships between agents and buyers."

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

When the current ITC system failed, they did not just reconstruct it, they re-engineer it. ITC get all the good things about the failed system and dispose those that made it wrong.

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

"The farmer's universe consists of many activities, ranging from procuring inputs to selling produce. Today the village trader services the spectrum of the farmer's needs. He is a centralized provider of cash, seeds, fertilizers, pesticides, and marketing."

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

There must be a reason for them to install IT-driven solution where most people wouldn't.

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

"ITC insists that at no time should the sanchalaks give up farming, for this would compromise the trust the sanchalak commands. The fact that the sanchalak works on commission could undermine hi credibility."

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

It will give them a good feedback, thus it will help their image look positive. Also, they will earn revenue in helping sanchalaks.

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

The chain is lessened by one. From 6 processes, it is now only 5. There are also no sources of inefficiency indicated.

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

The introduction of e-Choupals in the society made them improve in agriculture, have a better way of living, and have a brighter future.
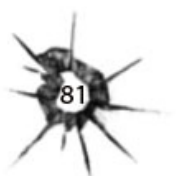
14. Describe Wave 6 of the e-Choupal. Do you think it is feasible?

The first wave tells about acquiring the right crops. The 2nd wave talks about the safeguarding of identity inside the chain. The third talks about traceability. The fourth deals with creating institutions. The fifth talks about marketing strategy and distribution strategy. And the last talks about the other services. Yes it is feasible. It is taken step by step from the identification of crops to the additional services it can offer.

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

Yes. Chain management and procurement system is very popular here in the Philippines.

Submitted by: Erika M. Lorenzo

Case study: Professional Ethics, Codes of Conduct, and Moral Responsibility

1.)   Both the ACM and the IEEE codes contain general statements about what is expected, and in some cases what is required, to be a member in good standing. The IEEE code of ethics contains 10 general directives and the first four instruct the members to: to accept responsibility in making engineering decisions consistent with the safety, health and welfare of the public, and to disclose promptly factors that might endanger the public or the environment; to avoid real or perceived conflicts of interest whenever possible, and to disclose them to affected parties when they do exist; to be honest and realistic in stating claims or estimates based on available data; and to reject bribery in all its forms;

        The ACM code of ethics and professional conduct, on the contrary, is more complex. It contains 24 imperatives, formulated as statements of personal responsibility. Like the IEEE code, the ACM code also lists general moral imperatives.

        Ladd (1995) argues that ethical codes rest on a series of confusions that are both "intellectual and moral." His argument has three main points. First, ethics is basically an "open-ended, reflective, and critical intellectual activity." Second, codes introduce confusions with respect to micro-ethics vs. macro-ethics. Third, giving codes a disciplinary function makes them more like legal than ethical rules. Davis (1995) pointed out that professional codes are often dismissed on grounds that they are too vague, self-serving, inconsistent, unrealistic, and unnecessary. Professional codes also tend to be incomplete.

        Having a code outweigh the prospects of not having one. Professional codes of ethics are often designed to motivate members of an association to behave in certain ways. The four primary functions of codes are to: inspire, guide, educate, and discipline the members. If an organization doesn't have any code, chances are, they will have difficult time determining certain matters regarding decision making. Also, they don't have any grounds on what's right and wrong.

2.)   I don't think it's possible to have a coherent and comprehensive code of conduct for computer professionals because there are always conflicting ideas elsewhere. Also, as mentioned is one of the weaknesses of professional codes, Codes are ineffective (have no "teeth") in disciplinary matters. So by that, it is most likely to happen that many individuals will do whatever they pleases even if it violates the codes of professional ethics because codes cannot harm them in any manner.

3.)   In order to solve this case, I'd use the De George's argument regarding whistle-blowing. First of all I knew that this project could seriously harm the public so as a remedy I have to tell my superiors about it. But since I've tried everything under my grasp to be reappointed elsewhere and the superiors only gave me a

bribe to let me continue this project, I could not do anything but to whistle-blow. If my principle on this project drives me this much to the extent of letting it out to the public's attention, then I don't have to worry on the outcome of this whistle-blowing activity.

4.)	I am willing to blow the whistle in this case. I can't afford to see many people die on accidents because they used this Agropolis' public transportation. And as a developer of its software, I am held liable on the outcome of it. Also, the decision made by the superiors to keep it a secret to the public creates a big impact on my part. It just made me even more willing to tell the public. The logic is this: if they (superiors) don't want to be held liable and secretly unannounced the bugs to the public, if in the end the system broke and many people are casualties of the accident, they'd still not let themselves be held liable. Instead, they'll frame-up me along with my co-developers and let us be the one to face the public's anger.

5.)	I don't see any reason why this act would make whistle-blowers illegal and punishable by law but if there are exemptions such that it only applies to whistle-blowers' acts done in bad faith, then I guess it's fine if they punish them. In other countries, like United Kingdom, they have acts on how to legally protect whistle-blowers. There should be a legal protection on whistle-blowers who acts on good faith. As for the computer professionals, just do what is right and avoid what is wrong then there'll be a perfect relationship with no whistle-blowers.

Case study on Jun Lozada Case Being a Whistle-Blower

Rodolfo "Jun" Lozada Jr. is said to have been blowing the whistle from the case of the ZTE deal. He was the man who testified on the controversial ZTE deal and confirmed what has already been assumed by many as the model of the unceasing corruption not only of this administration but also of the past governments as well.

Personally, I'm on the side of Mr. Jun Lozada. For me he is a man of integrity and has a passion of nationalism. He has done an act of heroism and revealed the stinking acts of our government to us residents of the Philippines. I admire him for standing up and risking his family's life just so that Filipino people can learn the truth behind the ZTE deal. What struck me most is how he managed to oppose all his superiors single-handedly without the help of other individuals. I like him because unlike most of us, we are scared of power and authority that's why we prefer to silent and deaf.

Mr. Jun Lozada sure is a whistle-blower but his actions are, according from what I learned in our ethics class, is unequivocally meaning an obligation that is paramount. Based on the De George rule, before you whistle blow, you have to do 5 things first. That is: to know if it could do serious harm to the public, if you already seek the help of your superiors but to no response, if you already exhausted all your internal avenues, if you did documentation, and lastly if public people will react. Jun Lozada has done all of these and yet, the case hasn't been resolved so now, according to De George's rule, he can blow the whistle.

Although I admire his passion and bravery, there are some things that bother me. It's about how Lozada reacted when Abalos priced the commission to $130m… instead of saying no already, he even bargained it at a price of $65m. I think what he tells the public isn't the absolute truth. There might have been some issues left discovered yet. Maybe, he also wants a share to the commission and when there's a disagreement on price markup, he got mad and revealed to the public the half truth. I don't know, it's just my hunch. Nevertheless, I admire him for being brave.

1. What is the innovation of Voxiva?

To provide web based solutions in developing countries by the usage of telephones. In this phone, there are buttons that will automatically connect the user to health authorities.

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

- *"Real-time collection of critical information from a distributed network of people.*
- *Rapid analysis of data to drive decision-making and allocation of resources.*
- *Communication back to the field to coordinate response."*

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

- *"Most projects were deployed on a pilot basis and were fundamentally not scalable. Making a system work in one village in India is very different from making it work 600,000 villages in India.*
- *Projects were overwhelmingly focused on connectivity and devices*
- *There was too much focus on the internet and computer as a solution, particularly given the challenges of electricity, hardware and maintenance costs, training, and literacy."*

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

People do not realize that the uses of telephones are important and less costly in providing communication.

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

Originally, Voxiva is created to make practical technology solutions of the problems in third world countries without seeking the help of online technology/ the use of internet.

6. What are Alerta Pilot's benefits?

- *"It is intuitive to use and accessible*
- *It allows for quicker, better informed decision making*
- *It fosters better data quality*
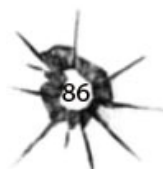
- *It allows for rapid feedback of information to the field*
- *It reduces the paperwork burden*
- *It promotes transparency and accountability*
- *It is cost-effective relative to the current system and other IT rollouts"*

7. How can Voxiva help eradicate diseases?

Voxiva will serve as a disease surveillance system. With the help of Voxiva, many diseases are discovered earlier than usual.

8. How can Voxiva be used for bioterrorism preparedness?

It was used in the US to determine blood shortages caused by anthrax and other bioterrorism. According to the text, 40% of the residents do not use internet. That's why Voxiva was helpful and used only telephones to communicate.

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

- *"Foster two-way information flows.*
- *Leverage existing infrastructure.s*
- *Avoid stovepipes.*
- *Software is not a system.*
- *Technology alone will fail. "*

10. What are some of Voxiva's challenges?

Some of Voxiva's challenges are as follows: to implement a system that could collect data from a widely dispersed population all around the world. to make sure that their quality isn't affected by the new businesses they offers. to focus on opportunities. to deal with financial issues. to develop business models. And to manage team and continuously improve.

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

He believes that India is a market where the product will productively benefit. These people at the BOP will be target market because most of them do not use internet and can easily use phones to contact and communicate to health authorities.

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

Yes it can. Because it's summer, I'm thinking more of skin diseases such as boils and other irritations made by the hot whether.

Long Test

1.)
Ethics is a major branch of philosophy, encompasses right conduct and good life. It is significantly broader than the common conception of analyzing right and wrong. A central aspect of ethics is "the good life", the life worth living or life that is satisfying, which is held by many philosophers to be more important than moral conduct. The major problem is the discovery of the greatest good. The right act can be identified as the one causing the greatest good and the immoral act as the one impeding it.

Ethics and morals are respectively similar to theory and practice. Ethics denotes the theory of right action and the greater good, while morals indicate their practice. "Moral" has a dual meaning. The first indicates a person's comprehension of morality and his capacity to put it into practice. In this meaning, the antonym is "amoral", indicating an inability to distinguish between right and wrong. The second denotes the active practice of those values. In this sense, the antonym is "immoral", referring to actions that violate ethical principles. Ethics is not limited to specific acts and defined moral codes, but encompasses the whole of moral ideals and behaviors, a person's philosophy of life

2.)
A moral system is a system of coherent, systematic, and reasonable principles, rules, ideals, and values which work to form one's overall perspective. A moral system aims at promoting human flourishing. A moral system is impartial in the sense that the moral rules are ideally designed to apply equitably to all participants in the system.

Rules of conduct are the action guiding rules, in the form of either directives or social policies. There are 2 types of rules of conduct, the first one are the rules guiding the actions of individuals such as "do not steal". The last are the rules for establishing social policies such as "software should be protected." The principles of evaluation, on the hand, refer to the evaluative standards used to justify rules of conduct. Examples include principles such as social utility and justice as fairness.

3.)
Since everybody is supposed to act as morality requires, i.e., to abide by the moral rules, we blame and punish them when they do not. But we never want anyone to act irrationally, so it cannot be irrational for people to act as morality requires. Otherwise we would sometimes blame or punish people for refusing to act irrationally. A system that is understood by everyone to whom it applies and which is not irrational for them to follow, is what I call a "public system." Games are such public systems, i.e., the rules apply to all the players in the game and all the players understand the rules and it is not irrational for any of them to follow

them. Personal morality refers to the set of one's own ethical commitments, not all of which are a part of the common morality of one's culture or society. Personal morality contradicts the whole meaning of public system.

4.)

Morality is informal because a moral system has no formal authoritative judges presiding over it. Unlike games in professional sports that have rules enforced by referees in a manner that approaches a legal system, morality is less formal. A moral system is more like a game of cards or like a "pickup game" in baseball or basketball. Here the players are aware of the rules, but even in the absence of a formal official or referee to enforce the game's rules, players generally adhere to them.

5.)

To understand Gert's philosophy, it is important to understand the role rationality plays. According to Gert, rationality does not require morality, however, it does require that we avoid harming ourselves without a reason. Therefore, a rational person would not cause his own pain unless it were for a reason, for example, to cure a disease. Even a masochist causes pain for a reason, presumably for pleasure. Thus, no rational being seeks to harm himself for its own sake.

Certain things represent objects of irrational desire, for example, death, pain, and disability. We arrive at moral rules by extending these objects of irrational desire to others. Rationality, alone, does not require this. However, if we adopt the principle of impartiality, whereby we apply the rules without regard to who gains or loses, we extend these prohibitions to others. This results in rules such as do not kill, do not cause pain, do not disable, and so forth.

6.)

Moral values are things held to be right or wrong or desirable or undesirable. While morality is sometimes described as 'innate' in humans, the scientific view is that a capacity for morality is genetically determined in us, but the set of moral values is acquired, through example, teaching, and imprinting from parents and society. Different cultures have very different moral value systems. Moral values, along with traditions, laws, behavior patterns, and beliefs, are the defining features of a culture. Nonmoral values is the perspective taken toward an issue in which good and bad are determined based on non moral issues. The question is based on intrinsic or extrinsic values. For example, Jane has a good car.

7.)

The principles are grounded in one of the three sources: religion, law, and philosophical ethics. We now consider how a particular moral principle can be justified from the vantage point of each scheme.

8.)
Philosophical method or philosophical methodology is the study of how to do philosophy. A common view among philosophers is that philosophy is distinguished by the methods that philosophers follow in addressing philosophical questions. There is, however, not just one method that philosophers use to answer philosophical questions.

9.)
Philosophical studies and scientific studies are similar in that they both require that a consistent methodological scheme be used to verify hypothesis and theories, and these verification schemes must satisfy criteria of rationality and impartiality.

10.)
Discussion stopper # 1: People Disagree on Solutions to Moral Issues. People who hold this view fail to recognize experts in other fields of study, such as science and math., also disagree on what the correct answers to certain questions are. People do not always distinguish between "disagreements about factual matters" and "disagreements on general principles" in disputes involving morality.
Discussion Stopper # 2: Who am I to Judge Others? We need to distinguish between: "Persons Making Judgments" and "Persons Being Judgmental" and "Judgments Involving Condemnations" vs. "Judgments Involving Evaluations" Also, we are sometimes required to make judgments about others.
Discussion Stopper # 3: Ethics is Simply a Private Matter. Many people assume that morality is essentially personal in nature and that morality must therefore be simply a private matter. "Private morality" is essentially an oxymoron or contradictory notion.
Discussion Stopper # 4: Morality is Simply a Matter for Individual Cultures to Decide. According to this view, a moral system is dependent on, or relative to, a particular culture or group. There are some very serious problems with this view, which is called ethical relativism. To understand the problems inherent in this position, it is useful to distinguish between two positions involving relativism: cultural relativism and moral relativism.

11.)
Discussion stoppers are roadblocks to moral discourse. They close down prematurely what otherwise might be a useful discussion.

12.) In philosophy, moral relativism is the position that moral or ethical propositions do not reflect objective and/or universal moral truths, but instead make claims relative to social, cultural, historical or personal circumstances. Moral relativists hold that no universal standard exists by which to access an ethical proposition's truth; moral subjectivism is thus the opposite of moral absolutism. Relativistic positions often see moral values as applicable only within
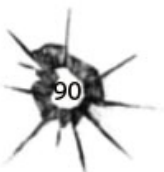
certain cultural boundaries (cultural relativism) or in the context of individual preferences (moral subjectivism). An extreme relativist position might suggest that judging the moral or ethical judgments or acts of another person or group has no meaning, though most relativists propound a more limited version of the theory.

13.)
Ethical theories can guide us in our analysis of moral issues involving cyber-technology. Is there a simpler, alternative scheme that we could use in our moral deliberations? Why not simply follow the "golden rule" or follow one's own conscience? An essential feature of theory in general is that it guides us in our investigations. In science, theory provides us with some general principles and structures to analyze our data. The purpose of ethical theory, like scientific theory, is to provide us with a framework for analyzing moral issues. Ideally, a good theory should be coherent, consistent, comprehensive, and systematic.

14.)
Some argue that the primary goal of a moral system is to produce desirable consequences or outcomes for its members. On this view, the consequences (i.e., the ends achieved) of actions and policies that provide the ultimate standard against which moral decisions must be evaluated. So if choosing between acts A or B, the morally correct action will be the one that produces the most desirable outcome. In determining the best outcome, we can ask the question, whose outcome? Utilitarians argue that it is the consequences of the greatest number of individuals, or the majority, in a given society that deserves consideration in moral deliberation.

15.)
Rule Utilitarianism: Some utilitarians argue that it is the consequences that result from following rules or principles, not the consequences of individual acts, which are important. An act, X, is morally permissible if the consequences of following the general rule (Y), of which act X is an instance, would bring about the greatest good for the greatest number.
According to act utilitarians: An act, X, is morally permissible if the consequences produced by doing X result in the greatest good for the greatest number of persons affected by X.

16.)
Immanuel Kant argued that morality must ultimately be grounded in the concept of duty or obligations that humans have to one another. Morality can never in the consequences of human actions. Thus morality has nothing to do with the promotion of happiness or the achievement of desirable consequences. Kant rejects utilitarianism in particular, and all consequentialist ethical theories in general. He points out that, in some instances, performing our duties may result in our being unhappy and may not necessarily lead to consequences that are considered desirable. Theories in which the notion of duty or obligation serve a

foundation for morality are called deontological theories because they derive their meaning from the Greek root deon, which means duty.

17.)

Rule Deontology: For Kant, morality conforms to a standard or objective test, a principle that he calls the Categorical Imperative. Kant's imperative has a number of variations, one of which directs us to: Act always on that maxim or principle (or rule) which ensures that all individuals will be treated as ends-in-themselves and never merely as a means to an end. Another variation of the categorical imperative can be paraphrased as: Always act on that maxim or principle (or rule) which can be universally binding, without exception, for all human beings.

Act Deontology: Ross argues that when two or more moral duties clash, we have to look at individual situations to seewhich duty is overriding. Like act utilitarians, Ross stresses the importance of analyzing individual actions and situations to determine the morally appropriate course of action to take. Unlike utilitarians, Ross believes that we must not consider the consequences of actions when deliberating over which course of action morally trumps or outweighs another. Like Kant, Ross believes that the notion of duty is ultimate criterion for determining morality. But unlike Kant, Ross does not believe that blind adherence to certain maxims or rules can work in every case for determining which duties we must ultimately carry out. Ross believes that we have certain prima facie (or self-evident) duties which, "all things being equal," we must follow. He provides a list of prima facie duties such as honesty, benevolence, justice, etc. For example, we have both a prima facie duty not to lie and a prima facie duty to keep a promise. And if there are no conflicts in a given situation, then each prima facie duty is also what he calls an actual duty.

18.)

From the perspective of social-contract theory, a moral system comes into being by virtue of certain contractual agreements between individuals. One of the earliest versions of a contract-based ethical theory can be found in the writings of Thomas Hobbes. One virtue of the social-contract model is that it gives us a motivation for being moral. It is in our individual self-interest to develop a moral system with rules. This type of motivation for establishing a moral system is absent in both the utilitarian or deontological theories. So a contract-based ethical theory would seem to have one advantage over them.

19.)

Virtue ethics(also sometimes called "character ethics") ignores the roles that consequences, duties, and social contracts play in moral systems in determining the appropriate standard for evaluating moral behavior. Virtue ethics focuses on criteria having to do with the character development of individuals and their acquisition of good character traits from the kinds of habits they develop. Virtue ethics can be traced back to Plato and Aristotle. To become an ethical person, more is required than simply memorizing and deliberating on

certain kinds of rules. What is also needed, Aristotle argued, is that people develop certain virtues. Aristotle believed that to be a moral person, one had to acquire the right virtues (strengths or excellences). Aristotle believed that through the proper training and acquisition of good habits and character traits, one could achieve moral virtues such as temperance, courage, and so forth that are need to "live well." According to Aristotle, a moral person one is one who is necessarily disposed to do the right thing. Instead of asking, "what should I do in such and such a situation?", a virtue ethicist asks: "what kind of person should I be?" The emphasis is on being a moral person - not simply understanding what moral rules are and how they apply in certain situations. Whole deontological and utilitarian theories are "action-oriented" and "rule-oriented," virtue ethics is "agent-oriented" because it is centered on the agent him/her-self.

20.)
Moor points out that developing the appropriate habits of character such as kindness, truthfulness, honesty, trustworthiness, helpfulness, generosity, and justice is an important prerequisite in moral behavior. We apply just-consequalit framework, wherever appropriate, in suggesting policies in response to moral issues that arise from specific cyberethics issues.

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Bonus part #3:

Ross argues that when two or more moral duties clash, we have to look at individual situations to see which duty is overriding. Like act utilitarians, Ross stresses the importance of analyzing individual actions and situations to determine the morally appropriate course of action to take. Unlike utilitarians, Ross believes that we must not consider the consequences of actions when deliberating over which course of action morally trumps or outweighs another. Like Kant, Ross believes that the notion of duty is ultimate criterion for determining morality. Ross believes that we can determine what our overriding duty is in a particular situation by using a two-step deliberative process: (a) reflect on the competing prima facie duties (b) weigh the evidence at hand to determine which course of action would be required in a particular circumstance.

I think Ross has a good point but this isn't applicable at all times. In some cases, it would be best to follow what will be for the benefit of the majority than following your own course of action. In this case though, I'd agree and follow Ross's philosophy (Act Deontology) since this American-Arab is a very close friend of mine (for example). And knowing him that much means I knew he won't do harm to hurt anybody so why should I follow the government and give him to relocate elsewhere? I have a firm decision of keeping him under my care rather than surrendering him to the government. It's enough reason to say that he's a dear friend of mine and that he hasn't done anything wrong.

Project

Appendices

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