

# **An Ethics Reader**

By  
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For  
ITETHIC



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## Book Review 1 - Ethical Issues by Durland/Bruening

There are times when a person's beliefs/principles are in conflict. An example would be having the principle of non-violence and not lying, and a person with such principles is caught between the two principles. If the person lies he will be able to protect another person from harm, and if he tells the truth the other person will be harmed. In such case, the two principles of an individual is in conflict.

The solution to this conflict of principles is discussed in the book that I read. According to the book, a high-level principle should take precedence over a low-levelled principle. According to how i understood the statement, a person should prioritize his/her beliefs or his/her beliefs must have a hierarchy so s/he would know what principle to uphold first.

Socrates made to moral judgement, one was to disobey the state and teach another was to obey the state and accept punishment. At first look he was inconsistent to his moral beliefs (obey/disobey), but what he did was prioritized his beliefs. In the first situation he was in, his belief of teaching is the high-level principle and obeying the state is the lower-level principle. That is why he chose to disobey the state. In the second situation only one principle is in question, and that's why he chose to obey the state. Socrates prioritized teaching than obedience, and he wasn't inconsistent in his decisions, he just prioritized.

Another example that can be found in the bible is Abraham's story. God asked him to kill his son Isaac. In his situation he has to choose from religion and morality. According to Abraham's actions his religion is the high-level principle and morality is the lower-level principle.

Going back to the first situation that I raised, the person must decide which belief to prioritize first. If non-violence has higher priority then the person should lie. If not he should tell the truth. A person can't decide before s/he gets into a situation, and what the person decides in one case may be different in another case.

A person can't decide before s/he gets into a situation, meaning that the moral or ethical issues that a person makes when he is not in the actual situation might only be an opinion, it is possible that a person's judgement in ethical issues when he is in the actual situation is different to decision he will make when he is not in the actual situation.

Everyone has their own beliefs and principles, some might choose religion over morality, some might think that other people are immoral but for those people that are judged to be immoral think that they are also moral and those who judge them are the ones immoral.

## Book Review 2 - Business Ethics by William H. Shaw

For some people the term Business ethics is a contradiction or business has no ethics. According to the author of the book, such people view themselves as worldly and realistic. They think they have a down-to-earth idea of how things work. People who express it have little grasp of the nature of ethics and only a superficial understanding of the real world of business.

Not all ethical issues in business involve big companies, and few cases of business ethics gain wide publicity. The majority of them involve the uncelebrated moral challenges that working people meet daily. Business ethics is not just the question of moral or immoral motivations of business people, but also problems that arise in the context of business. Such issues like: Should manufacturers reveal all product defects? At what point does acceptable exaggeration become lying about a product or service? When does aggressive marketing become consumer manipulation? The answers we give are determined largely by our moral standards, principles, and values.

According to the author, if people within a business and nonbusiness have keen sensitivity to ethical ramifications of their decision making, they must have moral standards. Moral standards concern behavior that is of serious consequence to human welfare, that can injure or benefit people. The conventional moral norms against lying, stealing, and murdering deal with actions that can hurt people. And the moral principle that human beings should be treated with dignity and respect uplifts the human personality. Whether products are healthful or harmful, work conditions safe or dangerous, personnel procedures biased or fair, privacy respected or invaded are also matters that seriously affect human well-being. The standards that govern our moral conduct in these areas are moral standards.

Moral standards take priority over other standards, including self-interest. Something that morality condemns cannot be justified on the nonmoral grounds. We take moral standards to be more important than other considerations in guiding our actions. The soundness of a moral standard depends on the adequacy of the reasons that support or justify them.

In every case, some authoritative body is the ultimate validating source of standards and thus can change the standards as it wishes. Like legislators making laws, board of directors make organization policy, and licensing boards establish standards for professionals. Moral standards are not made by such bodies, although they are often endorsed or rejected by them. The validity of moral standards depends not on authority but on the adequacy of the reasons that support or justify them. A defensible moral judgement must be supportable by a sound moral principle. Moral principles provide the confirmatory standard for moral judgements. The use of these principles is not a mechanical process. Rather, the principles provide a conceptual framework that guides us in making moral decisions.

### Book Review 3 – The essence of Business ethics by Pratley

According to the author, a general idea of justice is that; *similar cases should be treated the same way, but if there are relevant differences, deviating treatments are allowed in proportion to the difference.*

In a company, when two employees give the same effort/input and employee A produces a better output than employee B, should their output be treated as the “difference” in their case? Should employee A be rewarded for his/her output even if both employees gave the same input/effort in goodwill for the company? I don't agree with the statement above, i believe similar cases should be treated the same way regardless of the difference, killing a person is still “killing” and is the same as killing a hundred both should be treated or punished the same way.

*Private corporations do not have to promote general public wellbeing: not damaging certain minimal rights and respecting certain minimal obligations are sufficient.*

*Applying utility standards is used by powerful participants as a sophisticated means for exposing others.*

When corporate mission statements do not state complete adherence to public wellbeing, everything is about optimizing transactions with a more limited scope. But according to the author this kind of attitude may be counterproductive instead of being productive. For instances, when national legislation forces corporations into compliance with utility standards, this may lead to competitive advantages for foreign companies with a bad record.

*An action is right if it might reasonably be thought of as being accepted by all members of the society as a moral rule, that is, as an abiding form of conduct known by everyone and open to everyone in similar circumstances.*

The statement above states that for an action to become right it needs to be accepted by all the members of the society, not just the majority but all. Being accepted by all members of the society might sound impossible because not all members of the society share the same moral standard.

#### Book Review 4 – Business Ethics Mistakes and Successes by Hartley

Most business depends on continued customer satisfaction and protection, that is why accountability is very important in an organization. *Top management is ultimately responsible* according to the author, top management should be accountable of what happens within the organization even if the top management doesn't know the mistakes done by an employee. Sometimes, top management takes immediate responsibility in the company's success and sometimes doesn't when failures and misdeeds are done. I agree with this statement and I also think management should not only be the one responsible. When top management makes a decision and turns out to be a failure, they should be responsible for what happened. But what if the failure or misdeed is done by an employee, I think both top management and employee should be held responsible because top management doesn't have control over their employees all the time.

According to the author, *It takes a strong personal code of ethics to control one's conduct in the presence of strong contrary desires or impulses*. Chester Bernard, a business executive, scholar and philosopher, noted the paradox: People have a number of private moral codes that affect behavior in different situations, and these codes are not always compatible. Not all codes are the same; codes for family, religion, business are very different from each other. A religious person might act differently during business and also acts oppositely during the Sabbath, they might exercise lower ethical standards during business. In such a case the person's personal code is tested before a stronger contrary desire or impulse; if the person's personal code is strong, the way s/he acts in church and in business should be the same.

According to the author, *Environmental planning should be an important part of a firm's total planning process*. I believe all firms affect our environment, some have paper wastes, some affect the air, some affect bodies of water. I believe social and environmental injury cannot be avoided but it can be minimized. Firms should consider decisions that will minimize social and environmental injuries. Sometimes attention to environmental impact lowers the risk of projects being blocked or rejected. Also potential problems should be identified and corrected.

## Book Review 5 – Business Ethics by C. Miranda –Gow, G. Miranda

### Eliminating competition

Some of the most common methods falling under the category of unfair competition today are the misbranding of goods; adulteration of ingredients and false and misleading advertisements; copying or imitating another firm's name, trademarks, or brandnames; and falsely destroying the reputation of a firm by spreading rumors as to its credit standing or slandering its products and services. There are firms today that result to those kinds of tactics; some are making false statements about the products and financial condition of competitors, some place spies in competitors to learn business secrets and processes, some even persuade customers to break contracts made with other competitors, and some makes imitations of competitors' products deliberately inferior, trying to make profit or to purposely discredit its competitors.

Another way of eliminating competition would be monopoly, one tactic that is commonly used to gain monopoly is price war this kind of tactic forces other competitors into merging or sometimes into price agreements. Monopoly in an industry would result to the restriction on the flow of resources into the industry. Firms that has monopoly over an industry are also able to charge higher price for their products or services. And obviously the firm that has monopoly over an industry has the largest or all the share of income or the market. Business firms that has monopoly can abuse other weaker competitors; such as restricting output, setting prices at relatively high levels, drive weaker competitors out of business, or obtaining control of raw materials or new techniques and technology.

### Price Discrimination

A trade discount is the percentage reduction of from the list price that is allowed by manufacturers to wholesalers and by wholesalers to retailers. Discounts are given as market fluctuate, it also provides a means to conceal real prices. But if a seller sells a certain product to a customer and then sells the same product to another customer but at a lower price and both customer purchased under the same condition except for the price, this act is considered as price discrimination. The consumer who paid the higher price is discriminated against the one who purchased at a lower price. Price discrimination arises when a seller sells his/her goods of equal quality and amount to different buyers at different prices is an unethical practice. If differences in price, based on quantity is allowed that would mean monopoly in the buyers part, a buyer would be able to buy everything at a lower price and other buyers wont be able to buy anything. I think there is no differentiating factor in giving discounts, if one is given a discount then everyone else should also given the same discount regardless of the quantity purchased.

## Book Review 6 – Managing Business Ethics by Treviño and Nelson

According to the author, the “we say one thing, but do another” approach leads to widespread cynicism. If an organization has an ethics code that forbids giving kickbacks but then promotes the salesperson who is widely known for giving kickbacks, that organization loses credibility as people pay more attention to what was done than what was said. But if they fire the kickback giver, the organization will be supporting its ethical stance to the people.

Through culture, an organization can change definitions of what is appropriate and inappropriate. The common assumption is that human beings are driven by self-interest, but there are those who believe that human beings are essentially good and open to growth and change. Most people who would want to work prefer being in an organization that supports ethical behavior and disciplines unethical behavior. In an organization that has this kind of environment, employees are expected to choose ethical behavior and those who engage in unethical behavior should not simply be labeled bad. Although unethical behavior should be disciplined, the organization should also treat unethical behavior as a signal to investigate the organization itself. Sometimes an organization's definition of what is appropriate might not be as appropriate as the organization thinks of it. Changing an existing culture is harder than developing one, in a new organization employees are open to accepting the culture of the new organization, unlike old organizations new employees are sometimes forced to accept the organization's culture. Successful managers wouldn't want to change, they tend to hire people the same as them and perpetuate the culture that exists. An attempt to change an organization is very helpful in an organization who is trying to change even if it's not successful, the organization should have the assumption that human beings are essentially good and capable of change. An effort aimed at changing organizational ethics requires us to face an ethical dilemma on which ethics are to prevail. Most people believe that a change in effort that involves employees is not manipulative enough and is more consistent with the concern for the change effort only. Employees should participate in an organization's plans to change its culture and ethics, they should be aware of what's happening and should take part in identifying organizational ethical and cultural problems.

## Book Review 7 – Business Ethics by Ferrell, Fraedrich, and Ferrell - HF 5387 F45 2000

To be able to make ethical decisions, an organization must start from the top executives. According to the authors, ethical behaviour can be encouraged by establishing organizational standards of conduct. Many companies have adopted codes of ethics: formal statements regarding the behaviour that the organization expects of its employees. Without uniform policies and standards, employees will have difficulty determining acceptable behaviour in the company. A code of ethics must be developed as part of management's desire for organizational compliance with values, rules, and policies. Communication is important to set ethical standards in an organization, effective communication by top management can keep a firm on its ethical course, and top management must ensure that ethical standards must be consistent with each other and the company's objectives. Employees must be able to understand and identify ethical issues, successful ethical training is important in helping employees identify ethical issues and providing the means to address such issues and resolve them. Employees should seek help in the resolution of ethical problems from managers, other personnel, and any organizational members or stakeholders. An organization's ability to plan and implement ethical standards depends on the activities made or done by the people involved to achieve the organization's objectives in an effective and efficient manner.

Everything done or made in an organization's surroundings made by people, both tangible items and intangible concepts and values has an effect in the organizations ethical standards or decisions. Every organization has a distinctive culture and beliefs about what business activities are acceptable or unethical. In organizations that are in the same country this distinctions are not easily noticeable or there might not be any distinctions, but for organizations that belong to different culture or country and conducts transactions with each other culture can be a big factor in the success of a transaction and sometimes a factor in ethical issues. When conducting international business, individuals encounter values, beliefs, and ideas that may differ from their own because of cultural differences. For some, giving gifts to someone you've just met might mean bribery. Some people also think that giving gifts during business course is a form of bribery. Some cultures also look at symbols depicted in a gift, colours can have different meanings in some cultures, and even animals depicted in a gift have different meanings. Cultural differences in body language can also lead to misunderstandings, its something done nonverbal, usually unconscious, communication through gestures, posture, and facial expressions. For some culture a nod means "yes" and for some it means "no" or sometimes something else. Even pointing a finger is considered very rude by others, sometimes making facial expressions while talking is rude for others but not for the one doing it. Perceptions of time also differ from country to country, while most culture prefer promptness, being early for a meeting might mean different from one culture to another culture, same goes with being on time. Even when integrity, democracy, or values is being talked about, cultures have differences in this aspect.



When someone from another culture mentions integrity or democracy, some listeners find it reassuring. However, when these concepts are discussed and explained, differences begin to surface. When integrity is being talked about in business, the most common ethical issue that people think of is bribery. In some cultures, giving bribes is an acceptable business practice and it even has its business term. Some call bribery as *facilitating payments*. In Mexico, a bribe is called *la morida*. South Africans call it *dash*. In the Middle East, India, and Pakistan, *baksheesh* (a tip or gratuity from someone). The Germans call it *schimengeld* (grease money), and the Italians call it *bustarella* (little envelope). In Philippines, when the word bribe is mentioned some of these words are the first thing that comes into their mind: *suhol, tong, lagay, pang kape, and many more*. Knowing all of these, I ask myself "Is bribery part of CRM?". CRM is a customer-centric business strategy with the goal of maximizing profitability, revenue, and customer satisfaction; as defined in Wikipedia. Bribery does maximize profitability, revenue, and customer satisfaction; i believe if bribery is included in an organizations business strategy then i can say its part of that organization's CRM but if its done by people in an organization even if its not in the organization's business strategy then its NOT part of CRM. Most organizations include in their CRM strategy giving of incentives and freebies to their customers and bribery is not stated in their strategy. In such cases, i ask myself another question "Is giving out of incentives and freebies a form of bribery? Is it bribery in sugar coating?" Most of the time not all customers receive incentives and those who don't receive incentives are somehow treated differently from those who received incentives, that makes no difference from bribery its just that the customers are the ones being bribed just so that they could ensure customer loyalty, not the other way around.

The importance of business ethics to an organization has been debated from many different point of views. Most business managers view ethics programs in their organization as an expensive activity that provides rewards only to society and has no effect on the organization. The role of business ethics is continuously misunderstood by many. But real experience from business world proves that it does affect a company to be viewed as ethical by employees, customers, and the society. According to the authors; Many investors are concerned about the ethics, social responsibility, and reputation of companies in which they invest, and various socially responsible mutual funds and asset management firms can help investors purchase stock in ethical companies. Investors recognize that an ethical climate is the foundation for efficiency, productivity, and profits. On the other hand, investors also know that fines or negative publicity can lower stock prices, diminish customer loyalty, and threaten viability of a company. Everyone knows that legal problems and negative publicity can have a strong effect on anyone not just organizations. The benefits of a company by building ethical and social responsibilities in business decisions are: increased efficiency in daily operations, commitment from employees, improvement of product and service quality, better decision making, customer loyalty, and better financial performance. Organizations that develop trust and fairness build a valuable resource that result to success. A company's reputation has great effects on its customers, employees, suppliers, investors, and stakeholders.

## Whistle-Blowing

Most of the time people reveal evidence of illegal and/or immoral conduct in an organization just to enrich their selves or to get back at others. However there are those who reveal evidence of illegal and/or immoral conduct in an organization for the public interest, they are called whistle-blowers. Originally, the term whistle-blower was used for government employees who go public about corruption or mismanagement in government agencies. Today, the term whistle-blower is also used in the private sector.

According to the author, whistle-blowing can be defined as the release of information by a member or former member of an organization that is evidence of illegal and/or immoral conduct in the organization. An ethical issue that can be identified in whistle-blowing in private sector is: Do employees have the right to blow the whistle? Cases of whistle-blowing involve strong conflicting obligations for an employee in an organization, it's very important to understand when it is morally permissible to blow the whistle for an employee. Usually when an employee whistle-blow, he upholds his/her obligation to protect the public. But employees also have obligations to their employers; they have the obligation to do work assigned to them, to be loyal to the employer, preserve confidential information, and work for the interest of the company, not against it. First, when an employee whistle-blow s/he upholds his/her obligation to the public but fails to be loyal to the employer and fails to work for the interest of the company. Second, there should be information to be shared to the public. Most of the time in cases of whistle-blowing, it can't be helped that information leaked out of the company is more than enough; information that other companies can use. In such cases, employees fail to preserve confidential information of the company. To go public with information that is damaging to an organization is generally viewed as violating a number of obligations that an employee has as a member of that organization. These are the ethical decisions that an employee who is going public has to face. *"Loyalty to colleagues and to clients comes to be pitted against loyalty to the public interest, to those who may be injured unless the revelation is made"* a statement by Sissela Bok.

And after an employee makes a decision to whistle-blow s/he face more problems, problems like; career disruption, financial hardship, emotional strains on whistle-blowers and their families, co-workers, friends and neighbours, some of people around the whistle-blower would even turn against the whistle-blower, and sometimes employers would seek to blacklist the whistle-blower so that they could not get any job. In the end, for an employee to whistle-blow, s/he must make heroic personal sacrifices and all that s/he has left is courage, integrity, honesty, loyalty, and duty.

Book Review 9 – Business Ethics, Concepts and Cases by Velasquez  
– HF 5387 V44 2002

Job discrimination

According to the author, Racial and sexual discrimination have had a long history in business, and it is in this area that discriminatory practices have the most substantial and long-lasting consequences. Unfortunately, the words: justice, equality, racism, rights, and discrimination find their way to organizations. The term discriminate is defined as to distinguish one object from another, a morally neutral and not necessarily wrongful activity. In the modern age and the in the business world, that term is not morally neutral: it usually refers to the wrongful act of distinguishing illicitly among people not on the basis of individual merit but on the basis of prejudice or some other invidious or morally reprehensible attitude.

To discriminate in employment is to make an adverse decision against employees who belong to a certain “class” because of morally unjustified prejudice toward members of that “class.” For an act to be called discrimination, it has to be a decision against one or more employees that is not based on individual merit, such as ability to perform a given job, seniority, or other morally legitimate qualifications. Such acts should derive solely or in part from racial or sexual prejudice, false stereotypes, or some other kind of morally unjustified attitude against members of that “class” to which the employee belongs. Or the act has a harmful or negative effect on employees, such as promotions or better pays. In most cases of discrimination, minority groups are underrepresented among the organizations ranks. When minority individuals lose in a competitive process in an organization, there’s no way of knowing if that individual’s loss is a result of chance factors or discrimination. The only way of knowing if a process is systematically discriminating is by looking at what happens to the minority group: if members of such group continuously lose in any competitive process in the company, whether if their abilities match those of the non minority groups, then we can say that there is discrimination in the process. Historically, such minority groups were classified according to: religious groups, ethnic groups, racial groups, and sexual groups. Discriminating among organizations on the basis of race, sex, religion, or any other characteristics unrelated to competency and productivity can be argued in many ways. For utilitarians, it can be argued that discrimination leads to inefficient use of human resource. For rights, it can be argued that discrimination violates human basic rights. And for justice, discrimination results in unjust distribution of society’s benefits and burdens.

## Andhra Pradesh e-Governance Story

The Andhra Pradesh e-governance story is about the use of technology and internet as the basis for making Andhra Pradesh government responsive and citizen-centric. Their goal was to turn from institution-centric civil service to a citizen-centric system. The quality of interaction between the citizen and the system changed, the requirement became transparent and easy to access. Some steps were also automated. Through the automation mistakes were lessened the chances of documents to be lost or misplaced were reduced because of a document management system. Some processes that take days for the old system to finish now take hours to finish in the new system. Also the time to transact in business have changed a lot, their records can be accessed in the internet or through kiosks set up by the government.

The transformation of the Andhra Pradesh system also faced some issues, issues like: the new system having some glitches, records may be changed before digitalized, and the risk of corruption to increase. There was a survey about the corruption that may happen during the implementation of the system, and then gradually decreasing to zero when the system is fully implemented. It will be hard to change data in the system once it is already digitalized so the risk of the data being changed can only happen before digitalization of the data. The new system will record who and when a data is accessed, this feature will help identify corruption.

Another system was also implemented, the eSeva, the main purpose of eSeva was to provide ease of access to services from the government and its agencies. With the eSeva, citizens can now pay their bills, get license, taxes, and other transactions with the government. Again with eSeva the need for "speed money" is eliminated. People reacted favorably of the new system, corruption was eliminated, services are now faster, and the people are treated equally.

A performance management system was also introduced in Andhra Pradesh, with the PMS the chief minister of Andhra Pradesh could directly access any village, bypassing the layers of bureaucracy that separated the minister from his constituencies. The chief minister of Andhra Pradesh could also start town meetings with villages randomly chosen, the transparency and access available to ordinary citizens improved.

Annapurna

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

The role of the NGOs are to find solutions to help the people in need

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

Yes, its also applicable in the Philippines some poor people also pick brands; some would pick brands in choosing foods, some would pick brands in choosing clothing. There are practical poor people and there are those who are not.

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

Its a breakthrough because it gets away from the issues of using the encapsulation method; like having more nutrients than the usual.

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

Branding salt will be very difficult because consumers cant see the difference of salt products, its hard to identify the difference of the would be branded salt from the old ones.

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

It is necessary because its evolution would have a great effect on both the company and the consumers.

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

The fact that the salt doesnt lose much of its nutrients is the differentiator.

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

The effects would be to inform the people of the difference of their product to other brands and at the same time educate the people about their health and how the product can improve health.

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

They used an alternative way of transporting salt which lessened the transportation cost. Instead of using trucks, they used transit which is faster and costs less.

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

Project shakti is a project of HLL that aims to reach rural area and expand their 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?

Practical and simple, its efficient in terms of cost, maintenance and the way it is operated.

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

It should cater to both men and women, because not all men are the same and not all women are the same.

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

Its a project that allows consumer to know more about the solutions HLL is providing.

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?

As a competitor i would study HLLs strategy and try to improve it and then use that strategy.

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

They should keep the technologies properietary because it will be a risk for the company if others use the same technology they might loose their competitive advantage over the others.

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 think it would succeed in Philippines, after all its goal is for the good of the people. Difficulty in implementing.

## Cemex

### 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.

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

Information technology was able to boost productivity and helped manage productivity efficiently.

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

It's how the consumers look at the company, the company build social capital by allowing the poor people to buy cement and raw materials at a reasonable price and providing access to credit.

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

Low-income families in Mexico adopt a different saving method than the traditional methods of middle and upper-income families. They don't have access to banks and credit because they don't receive regular pay checks and don't receive any government subsidies or grants.

### 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 the Mexican society, women are very entrepreneurial in nature, and they actively participate in the tanda system.

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

Social/economic profile of low income communities was very representative of most of the populated areas in Mexico. Over 50% of the population live in homes that hug a network of pitted, unpaved roads in unplanned settlements surrounding the city.

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

Socios are the customers of cemex that enrolled in patrimonio hoy, the socios get together and form a group, restricted to three people. The reason for such 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, this lead to the success of the system because patrimonio hoy effectively extended credit to its customers.

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

By being a solutions provider, CEMEX was able to provide service and products at the same time. Being a solutions provider increased profit.

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

Social capital provides economic capital.

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

Patrimonio hoy helped all of them in their needs.

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

Property, it tries to convey the message "Save today."

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

The service that they provide membership and intermediation fees, which helps the poor purchase.

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

The prices dont go up or down, considering the economic condition of the country prices of commodities are going up, the socios are encourage to do more business for patrimonio hoy.



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

Group commitment, social capital and penalty fee structure reduced the risk of patrimonio hoy

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

People will think that they are not doing the right thing and will eventually acquire such program.

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

The poor's purchasing power was increased because of patrimonio hoy.

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

Establishing ties with the local communities.

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

To channel a large flow of remittances share to CEMEX as possible

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

The parallel is the low-income, both country have them.

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)

SCM

## Copyright

### lesson 2

What is copyright law?

- copyright law gives a copyright owner the exclusive right to control copying.

### lesson 3

How do you get a copyright for something you've written?

- the moment you write something down, you get the copyright.

### lesson 4

In what situations are copies might be legal?

- explicitly allowed by the copyright owner
- they are fair uses
- allowed by implied licenses

### lesson 5

When will your work be considered copied?

When another work;

- covers copies of less than the whole thing
- covers paraphrases
- covers manual copies as well as mechanical copies
- covers personal copying as well as business copying

### lesson 6

What kind of copying is not considered as copying for copyright purposes?

- copying of facts and ideas.

### lesson 7

Who can grant an implied license?

- the copyright owner is the only one who can grant an implied license.

### lesson 8

What kind of copy is considered legal?

- fair use is considered legal

### lesson 9

What is an unpublished work?

- work that is not displayed to the public

### lesson 10

When will a fair copy be considered as unfair?

- When a copy becomes widespread

#### lesson 11

Is passing of message from one person to another legal?

- Its legal, probably if theres and implied license. And its not legal if theres no implied license.

#### lesson 12

When is a copier may be liable for infringement?

- a copier may be liable for an infringement even if he doesn't know that he is copying

#### lesson 13

What is privacy?

- privacy is controlling what others know about a person.

#### lesson 14

Should all information be kept private?

- There are information that should not be kept private, not all, only the people involved should know the information and it should not be displayed to other people.

#### lesson 15

Does the law protect individuals against the use of data that they make available to others?

- According to the author, the law does little effort to protect individuals for the use of their data.

#### lesson 16 – 18

What is the fourth amendment?

- protection of individuals to non physical invasions of privacy

#### lesson 19

Is interception of information electronically legal?

- Its illegal according to the Electronic Communications Privacy Act

#### lesson 20

What are exceptions for ECPA?

- when the interception is not used for committing a crime, when the information is posted in public, and police can intercept information if they have the authority of law behind them.

#### lesson 21

Is it right to access information inside a computer of someone else?

- Its right if it is accessed with the authorization of the owner, otherwise its not right.

lesson 22

What is encryption?

- Transforming of data to another form that is hard to determine

lesson 23-24

What is self-help?

- Self-help is an individuals attempt to protect his/her own information, not relying to much on the law.

lesson 25

What are private spaces?

- Its an area where organizations are not allowed to access an individual's information

What is EEF?

- Its a company that protects an individual's digital right

Who is Lawrence Lessig?

- He is a professor of law at Stanford Law School and founder of its Center for Internet and Society.

What is creative commons?

- A non-profit organization devoted to expanding the range of creative work available for others legally to build upon and share

Who is Bruce Schneier?

- 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.

What is the Advanced Encryption Standard?

- A block cipher adopted as an encryption standard by the U.S. Government.

What is PGP?

- (Pretty good Privacy) A computer program that provides cryptographic privacy and authentication

Who is Phil Zimmerman?

- The creator of PGP

## Ethical and Social Issues in the Information Age

### 5.8 exercises

1. Define security and privacy. Why are both important in the information age?  
Privacy deals with what personal information can be shared and to whom it can be shared, security is the way on ensuring that something is protected. Both are important in the information age because information is a vital resource in the information age, and some information should be private and protected.
2. What is anonymity? Discuss two forms of anonymity.  
Anonymity is the absence of identity, the two forms of anonymity is pseudo identity and untraceable identity. Pseudo identity is the absence of true identity but can still be identified by another identity. Untraceable identity has no known identity.
3. Discuss the importance of anonymity to the internet.  
Anyone can access the internet and if you don't apply anonymity in the internet, information about you might be used by someone else.
4. Is total anonymity possible? Is it useful?  
Its possible but not useful, when a work is shown in the public and its author is using a pseudo identity then the work will not be credible. But there are also cases where anonymity is needed, like reporting a crime.
5. Develop two scenarios-one dealing with ethical issues involving security, and the other dealing with ethical issues involving privacy.  
-
6. Is personal privacy dead? Discuss  
There's still personal privacy, because what ever happens its still important for individuals to protect their personal identity.
7. List and discuss the major threats to individual privacy.  
The risk of personal information to be copied and misused by another person.
8. Identity theft is the fastest growing crime. Why?  
Most people think that the information about them that they placed online or shown to the public will not be shared by anyone else without permission. That way information about them could easily be copied and used by someone else.
9. Why is it easy to steal a person's identity?  
Its easy to steal a person's identity because most people today give out their personal information willingly without knowing the risks of what they are doing.

10. Suggest steps necessary to protect personal identity.

As much as possible use pseudo identity, make sure that the person/company that you're going to give your personal information to would keep that information private, or don't give all of your personal information.

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

Through enactment of law, some law helps protect personal information and some don't.

12. Anonymity is a doubly edged sword. Discuss

-

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

Yes it's enough to prevent identity theft.

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

It can make people give information about them easily.

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

It's as good as gold for those who find the information being mined useful and not for those who find it not useful.

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

They fill out forms, leave contact details, and share information when they make transactions.

17. How has the financial services modernization act helped companies in gathering personal information?

They are allowed to gather information from customers.

## 6.9 exercises

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

Once the blueprint and flowchart is known to others, same kind of software can be produced by others and it will no longer be a trade secret.

2. Why is it difficult to apply a patent law to software?

Some cant afford the expenses for the patent process, and according to the author its hard to prove to patent offices that algorithms are processes.

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

To be able to prove that a software is a product of an individual's idea makes it possible to apply patent.

4. Is it possible to trademark software?

Yes and it should not be easy to copy, change, redistributed, or the creator should place a symbol/mark/signature in the software for it to be realized as trademark.

5. Discuss ethical and legal issues surrounding software ownership?

Some law that help protect the owner of the software has pros and cons. Some that gives protection to the owner also allows customers to make copies or backups of such software, which can result in infringement.

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

-

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

Copyright law protects the copyright owners but the law also gives rights to customers and buyers which contradict the rights of the copyright owner.

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

There should be a way to protect the source code, object code, executable codes, and other forms of manual in the cyberspace.

9. Has the internet made software protection easier or more difficult? Why?

It made it more difficult, internet made access easier and tracing harder.

10. There is a movement that is advocating for free software! Discuss the merits of this idea.

Most software are very expensive and making it free will be good for the customers but bad for the owners of the software.

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

What one software has might not be in another software and that feature would make such software differ in price.

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

Because of lack of publicity of the products, and according to the author there's no effective global trademark laws to protect computer programs.

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

Yes the high price would force people to look for cheaper software, and knowing that some people would result to piracy.

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

I think the causes for the rise of the price of softwares are features, personalization of software, and also the risk that the software would be pirated once purchased.

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

Yes, globalization would protect their rights in any country.



## Ethical Theories

1. What is ethics, and how can it be distinguished from morality?

Morality is a system of rules for guiding human conduct and principles, and ethics is the study of morality.

2. What is meant by a moral system? What are some of the key differences between the “rules of conduct” and the “principles of evaluation” that comprise a moral system?

Moral system is a system that consists of rules and principles, rules of conduct are action-guiding rules in the form of either directives or social policies, principles of evaluation are evaluation standards used to justify rules of conduct.

3. What does Bernard Gert mean when he describes morality in terms of a “public system”? Why is the notion of “personal morality” an oxymoron?

Morality is a public system because everyone must know what the rules that define it. The rules should be understood by everyone, and everyone must use the rules as the basis of their actions.

4. Why does Gert believe that morality is an “informal” system? How is a moral system both similar to and different from, a game?

Morality is informal because a moral system has no formal authoritative judges presiding over it. It is similar and different from a game because morality can be enforced or at the same time followed without anyone enforcing it.

5. Describe how the ideals of “rationality” and “impartiality” function as Gert’s moral system.

Rationality is based on logical reason and impartiality in the sense that the moral rules ideally designed to be equal to all. What it means that the rules must be accepted logically and must be implemented equally, Gert invoked the blindfold of justice principle to ensure impartiality.

6. What are values, and what are some of the key differences between moral values and nonmoral values?

Moral values and nonmoral values may be used as source of moral rules. Moral values are about impartiality and nonmoral values are focused in self interest.

7. How do religion, law, and philosophy each provide different grounds for justifying moral principle?

Religion provides grounds for obedience to divine authority, philosophy provides grounds on ethical theory and logical arguments, and law provides grounds based on obedience to legal system.

8. What is the method of philosophical ethics, and what is a “philosophical study”?  
How is a philosophical study used in an analysis of moral issues?

- I don't have an answer, I don't understand this topic

9. How does a philosophical study differ from a descriptive study? Why are sociological and anthropological studies of morality usually descriptive rather than normative in nature?

- I don't have an answer, I don't understand this topic

10. Summarize the four different kinds of “discussion stoppers” in ethical discourse that we examined.

Discussion stoppers stop discussions that may be a useful discussion, these stoppers happen when: people disagree on morality, people consider culture or groups to determine morality, morality considered as a private matter, and people force what they believe to others.

11. Why are these discussion stoppers problematic for the advancement of dialogue and debate about ethical issues?

It is problematic for the advancement of a dialogue and debates because instead of discussing and agreeing on a moral issue, people stop and don't solve any problem.

12. What is moral relativism? How is it different from cultural relativism?

Moral relativism is the belief that one should not make moral judgments about the behavior of people who live in cultures other than one's culture. Cultural relativism is the belief that morality is a matter for individual cultures to decide is widespread in our contemporary popular culture.

13. What is ethical theory, and what important functions do ethical theories play in the analysis of moral issues?

Ethical theories provide us with a framework for analyzing moral issues, it guides us in investigations and analysis. It provides principles and structures for analyzing data.

14. What are the distinguishing features of consequence-based ethical theories?

The distinguished features of consequence-based ethical theories is that it's focused on the consequences of a moral act, it provides standards on which moral decision is morally correct based on the consequence if that decision or act is made.

15. Describe some of the key differences between act utilitarianism and rule utilitarianism.

Rule utilitarianism does not permit unjust exploitation of the minority by the majority, act utilitarianism allows exploitation of the minority for the good of the majority.

16. Which features distinguishing duty-based ethical theories from alternative types of theories?

Being rational creatures and the human beings are the ends, our rational nature reveals to us that we have certain duties or obligations to each other as rational beings in a moral community. And being the end it focuses on the happiness of the majority.

17. Describe some of the main difference between act deontology and rule deontology.

Rule deontology in some cases may not give a solution for two absolute duties, Act deontology weigh the two prima facie duties and decide which duty to do, like prioritizing.

18. What is meant by the expression “contract-based” ethical theories?

Contract-based ethics gives us motivation for being moral. It is in our individual self-interest to develop a moral system with rules. To surrender to something that would provide enforcement and would protect individuals by other members of the system.

19. What features distinguish “character-based” (or “virtue-based”) ethical theories from alternative schemes of morality?

Its focus is on an individual's character development, it disregards what other theories use as basis: duties, consequence, etc.

20. How does James Moor's “just consequentialist” theory incorporate aspects of utilitarian and deontological theories into one comprehensive framework?

Core values provide common good for all and at the same time uphold rights, justice, and duties through the core values.

## Obama

### 1. Who is Barack Obama?

He was a state legislator, a senator, and currently running for presidency.

### 2. Why cant Obama disown his pastor Jeremiah Wright?

Because for him, disowning Wright would have a negative effect to the black community.

### 3. How did Singapore come to existence, do you agree with the Malaysian decision? why?

Believing that they should only be led by a Malaysian, the Malaysian separated Singapore from Malaysia. Yes, i agree with them.....no matter how noble a person thinks, we cant deny the fact that there are those who practice racism or discrimination and refuses to shun from it, its something that cant be help. Considering the current economic state of both countries right now, i believe it was a good decision.

### 4. Transcript

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 20 more years, and to leave any final resolution to future generations.

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

And yet words on a parchment would not be enough to deliver slaves from bondage, or provide men and women of every color and creed their full rights and obligations as citizens of the United States.

What would be needed were Americans in successive generations who were willing to do their part -- through protests and struggle, on the streets and in the courts, through a civil war and civil disobedience and always at great risk -- to narrow that gap between the promise of our ideals and the reality of their time.

This was one of the tasks we set forth at the beginning of this campaign -- to continue the long march of those who came before us, a march for a more just, more equal, more free, more caring and more prosperous America.

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

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

I am the son of a black man from Kenya and a white woman from Kansas. I was raised with the help of a white grandfather who survived a Depression to serve in Patton's Army during World War II and a white grandmother who worked on a bomber assembly

line at Fort Leavenworth while he was overseas.

I've gone to some of the best schools in America and lived in one of the world's poorest nations. I am married to a black American who carries within her the blood of slaves and slaveowners -- an inheritance we pass on to our two precious daughters.

I have brothers, sisters, nieces, nephews, uncles and cousins, of every race and every hue, scattered across three continents, and for as long as I live, I will never forget that in no other country on Earth is my story even possible.

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

Throughout the first year of this campaign, against all predictions to the contrary, we saw how hungry the American people were for this message of unity.

Despite the temptation to view my candidacy through a purely racial lens, we won commanding victories in states with some of the whitest populations in the country. In South Carolina, where the Confederate Flag still flies, we built a powerful coalition of African-Americans and white Americans.

This is not to say that race has not been an issue in the campaign. At various stages in the campaign, some commentators have deemed me either "too black" or "not black enough."

We saw racial tensions bubble to the surface during the week before the South Carolina primary. The press has scoured every exit poll for the latest evidence of racial polarization, not just in terms of white and black, but black and brown as well.

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

On one end of the spectrum, we've heard the implication that my candidacy is somehow an exercise in affirmative action, that it's based solely on the desire of wide-eyed liberals to purchase racial reconciliation on the cheap.

On the other end, we've heard my former pastor, Rev. 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 Rev. 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, Rev. 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 Rev. Wright in the first place, they may ask? Why not join another church?

And I confess that if all that I knew of Rev. Wright were the snippets of those sermons that have run in an endless loop on the television and YouTube, 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 20 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 Rev. 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 Rev. 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 Rev. 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 Rev. 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 Rev. 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 Rev. Wright's sermons simply reminds us of the old truism that the most segregated hour in American life occurs on Sunday morning.

That anger is not always productive; indeed, all too often it distracts attention from solving real problems; it keeps us from squarely facing our own complicity in our condition, and prevents the African-American community from forging the alliances it needs to bring about real change.

But the anger is real; it is powerful; and to simply wish it away, to condemn it without understanding its roots, only serves to widen the chasm of misunderstanding that exists between the races.

In fact, a similar anger exists within segments of the white community. Most working- and middle-class white Americans don't feel that they have been particularly privileged by their race.

Their experience is the immigrant experience -- as far as they're concerned, no one's handed them anything, they've built it from scratch. They've worked hard all their lives, many times only to see their jobs shipped overseas or their pension dumped after a lifetime of labor.

They are anxious about their futures, and feel their dreams slipping away; in an era of stagnant wages and global competition, opportunity comes to be seen as a zero sum game, in which your dreams come at my expense.

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

Like the anger within the black community, these resentments aren't always expressed in polite company. But they have helped shape the political landscape for at least a generation.

Anger over welfare and affirmative action helped forge the Reagan Coalition. Politicians routinely exploited fears of crime for their own electoral ends. Talk show hosts and conservative commentators built entire careers unmasking bogus claims of racism while dismissing legitimate discussions of racial injustice and inequality as mere political correctness or reverse racism.

Just as black anger often proved counterproductive, so have these white resentments distracted attention from the real culprits of the middle-class squeeze -- a corporate culture rife with inside dealing, questionable accounting practices and short-term greed; a Washington dominated by lobbyists and special interests; economic policies that favor the few over the many.

And yet, to wish away the resentments of white Americans, to label them as misguided or even racist, without recognizing they are grounded in legitimate concerns -- this too widens the racial divide, and blocks the path to understanding.

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

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

For the African-American community, that path means embracing the burdens of our past without becoming victims of our past. It means continuing to insist on a full measure of justice in every aspect of American life.

But it also means binding our particular grievances -- for better health care, and better schools, and better jobs -- to the larger aspirations of all Americans, the white woman struggling to break the glass ceiling, the white man whose been laid off, the immigrant trying to feed his family.

And it means taking full responsibility for own lives -- by demanding more from our fathers, and spending more time with our children, and reading to them, and teaching them that while they may face challenges and discrimination in their own lives, they must never succumb to despair or cynicism; they must always believe that they can write their own destiny.

Ironically, this quintessentially American -- and yes, conservative -- notion of self-help found frequent expression in Rev. 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 Rev. Wright's sermons is not that he spoke about racism in our society. It's that he spoke as if our society

was static; as if no progress has been made; as if this country -- a country that has made it possible for one of his own members to run for the highest office in the land and build a coalition of white and black, Latino and Asian, rich and poor, young and old -- is still irrevocably bound to a tragic past.

But what we know -- what we have seen -- is that America can change. That is the true genius of this nation. What we have already achieved gives us hope -- the audacity to hope -- for what we can and must achieve tomorrow.

In the white community, the path to a more perfect union means acknowledging that what ails the African-American community does not just exist in the minds of black people; that the legacy of discrimination -- and current incidents of discrimination, while less overt than in the past -- are real and must be addressed.

Not just with words, but with deeds -- by investing in our schools and our communities; by enforcing our civil rights laws and ensuring fairness in our criminal justice system; by providing this generation with ladders of opportunity that were unavailable for previous generations.

It requires all Americans to realize that your dreams do not have to come at the expense of my dreams; that investing in the health, welfare and education of black and brown and white children will ultimately help all of America prosper.

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

For we have a choice in this country. We can accept a politics that breeds division, and conflict, and cynicism. We can tackle race only as spectacle -- as we did in the O.J. 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 Rev. Wright's sermons on every channel, every day and talk about them from now until the election, and make the only question in this campaign whether or not the American people think that I somehow believe or sympathize with his most offensive words.

We can pounce on some gaffe by a Hillary supporter as evidence that she's playing the race card, or we can speculate on whether white men will all flock to John McCain in the general election regardless of his policies.

We can do that.

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

That is one option. Or, at this moment, in this election, we can come together and say, "Not this time." This time we want to talk about the crumbling schools that are stealing the future of black children and white children and Asian children and Hispanic children and Native American children.

This time we want to reject the cynicism that tells us that these kids can't learn; that those kids who don't look like us are somebody else's problem. The children of America are not those kids, they are our kids, and we will not let them fall behind in a 21st Century economy. Not this time.

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

This time we want to talk about the shuttered mills that once provided a decent life for men and women of every race, and the homes for sale that once belonged to Americans from every religion, every region, every walk of life.

This time we want to talk about the fact that the real problem is not that someone who doesn't look like you might take your job; it's that the corporation you work for will ship it overseas for nothing more than a profit.

This time we want to talk about the men and women of every color and creed who serve together, and fight together, and bleed together under the same proud flag.

We want to talk about how to bring them home from a war that never should've been authorized and never should've been waged, and we want to talk about how we'll show our patriotism by caring for them, and their families, and giving them the benefits they have earned.

I would not be running for president if I didn't believe with all my heart that this is what the vast majority of Americans want for this country. This union may never be perfect, but generation after generation has shown that it can always be perfected.

And today, whenever I find myself feeling doubtful or cynical about this possibility, what gives me the most hope is the next generation -- the young people whose attitudes and beliefs and openness to change have already made history in this election.

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

There is a young, 23-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 9 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

## ICICI Bank

### 1. What is ICICI Bank's innovation?

Their innovation is that they considered the poor as consumers, the bank focused on serving the poor. Allowing them to have savings or borrow money which is not the usual practice of most banks.

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

The pilot project greatly increased the development of the Indian countryside.

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

Its because of the size of transactions and distance of the branches from the villages.

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

MFIs needed large amount of capital in order to operate properly.

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

ICICIs innovative models were direct access bank-led and indirect channel partnership model.

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

Madura Bank needed to establish a good reputation to the rural areas and they used the Grameen Bank model as a start in their plan.

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

The three tier system is composed of the project managers, coordinators, and promoters. It was designed three tiered so that all activities would be properly supervised.

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

Learn to save, lend what you have saved, and borrow responsibly. Learning to save is necessary for the second step which is to lend what you have saved, if someone borrows what you've saved that person could use that money. And if your the borrower you also have to borrow responsibly so that when you've returned the money you've borrowed, another person could find a good use of it.

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

The checklist is used for checking if a certain SHG is viable for a loan, if an SHG pass most of the checklist then they are allowed to have loans.

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

The impact was that violence, gambling, and drinking were reduced in the community. And that confidence, freedom, and the woman's role in decision making improved.

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

The implementation of a smart-card may allow them to cost-effectively serve the community. Yes, but it would take a lot of time and money because the rural area is very large.

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.

The poor should not be treated as poor which needs help, they should be treated as regular customers who needs financial help. It is applicable to Philippines because the conditions of India and Philippines is very much alike, and I think people needs money to start a business and allowing them to borrow or save would really help them improve their life.

## ITC e-Choupal

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

Information centers connected farmers to large firms, agricultural research, and global markets.

### 2. Discuss the paradox of Indian Agriculture?

Economically vital yet archaically regulated, Processing capacities, storage, and transport were restricted.

High production yet impoverish producers, the Indian farmer did not progress like what people thought.

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

There were few resources for production and they used other crops for production which is soya.

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

The marketing process is ineffective, it goes through processes that seems unfair, like going through the auction which affects the price of the products.

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

It's not optimal because the channel has exploits in price trends, and the farmers are at a disadvantage during the auctions of price.

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

ITC has a large amount of capital which they used to focus on their procurement, they rented plants and purchased resources and in the process their reputation improved.

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

They used what was good in the current system which allowed to avoid reinventing.

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

They focused on the overall transactions they didn't focus on individual transactions. They aggregated services, which reduced the overall transaction costs.

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

Yes, establishing IT-driven solutions would improve effectiveness, scalability, and cost.

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

Because the farmers are needed so that ITC can have transactions, and the same time the farmers would get commissions.

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

The samyojaks knew that by introducing ITC to sanchalaks, their commission would be protected and that revenues will increase.

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

The farmers are now able to make better decisions because the pricing was done at the start.

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

It improved agriculture and help the farmers.

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

Plans that would help ITC in maintaining competitive advantage like: better price, value addition in products, and sourcing IT-enabled services.

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

Yes, there's no similar system like e-Choupal existing here in Philippines and it will surely improve Philippines agriculture

## Voxiva Case

### 1. What is the innovation of Voxiva?

They made pay phones function like a computer, it helped identify disease and prevent outbreaks.

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

Real-time collection of information, fast analysis of data, and fast response.

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

Projects were deployed in pilot basis and were not scalable. Project were focused on connectivity and device building. They focused too much on internet and computer as solutions.

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

Telephones are widely used and its more accessible than any other communication tool.

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

Provide software solutions and establish communications to communities.

### 6. What are Alerta Pilot's benefits?

Accessibility, quicker decision making, better data quality, and faster response.

### 7. How can Voxiva help eradicate diseases?

With Voxiva, diseases were addressed earlier and outbreaks were prevented.

### 8. How can Voxiva be used for bioterrorism preparedness?

It helped monitor health related information nationwide, they used it to track blood shortage.

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

Foster two way information flows, technology alone will fail, software is not a system, and leverage on existing infrastructure.

10. What are some of Voxiva's challenges?

Focus on key opportunities and avoiding distractions. Deal with long sales cycles of selling services to governments and international development agencies.

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

Diverse perspectives would lead to great innovations.

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

Yes it can be implemented in the Philippines, and i would recommend all diseases that are identified today to be monitored.

## Pirates

### Page 2 Paragraph 2

1. He figured out how to read media defenders email
  - 3<sup>rd</sup> commandment
  - 8 commandment
2. Listen to phone calls
  - 3<sup>rd</sup> commandment
3. He uncovered salaries
  - 10<sup>th</sup> commandment
4. Figured out how the pirate fighting software works
  - 8<sup>th</sup> commandment
5. Broke into one of media defenders server and commanded it
  - 2<sup>nd</sup> commandment

### Page 3 Paragraph 1

6. Ethan continued to login to media defender for twice a week
  - 3<sup>rd</sup> commandment
7. They grabbed a half years worth of internal emails and publish them on the file sharing sites
  - 4<sup>th</sup> commandment
  - 7<sup>th</sup> commandment
8. Ethan put the file about 30 min. phone call between media defenders & NY state attorney about child porn.
  - 1<sup>st</sup> commandment
  - 9<sup>th</sup> commandment
  - 10<sup>th</sup> commandment
9. These guys are not right, I'm going to destroy them.
  - 1<sup>st</sup> myth



Page 5 paragraph 2

10. The practice of using false pretense to get personal information about someone.

- 3<sup>rd</sup> commandment
- 4<sup>th</sup> commandment

Page 5 paragraph 2

11. If you can join them beat them

- 10<sup>th</sup> myth

12. Owners of pirate bay willfully and unlawfully exploit intellectual property and infringe on their rights of publicity

- 8<sup>th</sup> commandment
- 9<sup>th</sup> myth

Page 5 to 6 paragraph 4 of page 5 of paragraph 1 of page 6

13. Pirate bay is simply delivery service to consume giving entertainment they rent

- 5<sup>th</sup> myth

14. The technology is here for us so why should we do it?

- 5<sup>th</sup> commandment
- 9<sup>th</sup> commandment
- 10<sup>th</sup> commandment

Page 6 paragraph 2

15. Sweden is a file share heaven. Its law protect internet service provider for being used

- 3<sup>rd</sup> myth

16. Swedish authorities have never been that interest in going after hack of websites

- 10<sup>th</sup> commandment