

Ethics Reader  
by  
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for  
ITETHIC



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# Book Reviews

## Book Review # 1

### Working Ethics

What is Ethics? There are so many definitions of ethics; some definition that I have learned in our ethic class is that ethic is the set of belief about right and wrong or it is the "world view". But after reading the book "Working Ethics", in chapter one, the meaning of Ethics is its overlaps with culture because it represents the moral dimension of how we should behave in the world. But the question is "how to behave"? "It is possible to teach that to people"? There are several codes of behavior we can choose either through religious beliefs or social values. What we value comes into question when confronting an ethical problems/dilemma. It stated there that, confronted with moral choice brings the cultural as context of interpretation and the ethical consideration together. It is the place in which the decision responds to the specific context and its method of evaluation. People in organization need to be responsible in there actions, but responsibility cannot be taught. We need to have a good definition of responsibility to influence the organizational life. There are two ethical guidelines I have read in chapter one, positive and negative ethical guidelines. The difference between the two is that negative ethic only tells us what not to do. For example, do not steal or do not lie. While positive ethic, it gives us guidelines for what we should do. The statement that I like in chapter one is the story of the hungry man. *"If you give a hungry man food, he will want more the next day. If you teach him to grow his own food, he will never be in want again."* This statement is just the same with ethics. *"If you tell people what is right, you will have to tell them again tomorrow. If you tech them how to discover what is right, they will find the way themselves."* It can help people to decide or to know what is appropriate to another. Instead of seeing ethics as a set of rules or punishment, or even as a "code of ethics," we will define ethics as the process of deciding what should be done. Chapter one is all about the code of ethics and what is ethics.

In chapter two it is all about Ethical Perspective. Here, individuals need to engage successful ethical reflection; we need a perspective that will bring into view to the moral dimensions of organizational life. Ethics and morals are respectively a theory and practice. In the chapter, Ethics denotes the theory of right action and the greater good, while morals indicate their practice. "Moral" has a dual meaning. The first indicates a person's understanding of morality and his capacity to put it into practice. The meaning indicates the inability to distinguish what is right and wrong. Second, it denotes the active practice of those values. In this sense, it is "immoral", referring to actions that violate ethical principles. It also indicates that each individual have their own personal ethics, it signifies being moral. While social ethics is applied moral of a group. Also, Ethics is not limited to specific acts and defined moral codes, but it also encompasses the whole of moral ideals and behaviors, a person's philosophy of life. Similarly, individuals

tend to make their ethical choices based on one or the other ethical perspectives, even if they are aware of both possibilities. People can use ethical language to control behavior by pressuring others to have ethical rules or it is for empowering others by engaging them in the process of ethical reflection. Ethics justifies action rather than explaining behavior, "explanation or justification". It helps people to understand what the difference between right or wrong. It also indicates that our assumptions dissolve any absolute distinction between "is" and "ought" and complicate the relationship between the two. Instead of just two concepts "is" and "ought" we have a third concept that connects them. It is our basic assumptions about reality. This concept is the ultimate support for our ethical perspective. The basic assumptions that set forth the necessary framework for ethical analysis are that persons are moral agents and that organizations are moral communities.

In chapter three, it is all about making the right decision. The type of analysis that we need to use is the process of ethical reflection. This analysis can help individual or a group to discover the right decision. For example, in a group they should make a decision to what they should do. One member can have an idea but other member doesn't have an idea because they not yet reached the consensus to discuss all the option to derive to the right decision. Each of the members has different idea about what they should do. In this case the book discusses what they must do in this situation. The first thing to do is to gather all the resources or all the ideas of the members. After gathering, they will come up with the five resources and then they can discuss the strength and weaknesses of each resource. The group will develop their ability to use these resources; they can also develop another significant resource it is the means to engage in ethical reflection. In making decision, we can use the five resources for making decision such as, policy proposal, people's observation, value judgments, assumptions and opposing views. To summarize chapter three, people can make hundreds of decisions in our daily life. The choices that we make become the heartbeats of our lives. We will ask question like: Are we making good ones? Are we making the right decision? If you wonder how to change life positively and continue to be unlimited even when in overdrive, the 5 resources can help us improve our decision making skills while in the midst of chaos or problems. One good quote that fits in chapter three is *"In a moment of decision, the best thing you can do is the right thing to do. The worst thing you can do is nothing."* Theodore Roosevelt. The quote tells us that we must do the right thing not the worst. We must think not just twice but more before making decision because in our decision it can affect our lives. If we make the right decision our lives will be good but if we did not make the right decision it can be worst to our lives because it will affect us. We need to analyze every single thing that connected for making decision. We must be ethical in making decision so that we can develop the right decision.

## Book Review # 2

Book Title: Paradigms and Parables – The Ten Commandments for Ethics in Business

Book Author: Brother Louis DeThomasis, FSC and William Ammentorp, Ph.D.

Reference: HF 5387 D38 1995

Chapter 1 discusses the Managing Change in the Nineties. They said that the absence of ethical approaches to management is not an accident. The complexity of modern business, finance, and government would require an ethical code of encyclopedic proportions and a cadre of ethical lawyers to interpret every decision and action. Everyone is involved, they also know that behavior is more effectively controlled by their beliefs and values of each individual, that rules and punishment are poor substitutes for shared principle. They said, nobody can do ethics for business. They should practice ethical conduct and business leaders must look for the solutions to their problems. This requires shared sense of purpose and a consensus as to the standards whereby individual actions and organizational outcomes can be judged. They need to understand and know what is the impact to those lives they touch. Ethical behavior is that which improves the lot of everyone involved. "In general sense, ethics is the name we give to our concern for good behavior. We have obligation to consider not just our personal well-being, but we should consider other lives. *"Act so that the largest number of people receives the maximum benefit from every decision and action."*

### **The Ten Commandments of Doing Ethics in Business**

- I. Talk the Talk of Social Justice
- II. Walk the Walk of Social Action
- III. Put People on the Bottom Line of Corporate Calculation
- IV. Do Right Yourself, Don't Leave it to God
- V. Do What is Ethical, and You Will Do Good Business
- VI. Let Your Work Integrate Faith and Finance
- VII. Cast Aside the Symbols of Individuality and Define Yourself by the Consequences of Your Action
- VIII. Recognize that Economy, Opportunity, and Social Justice are the Legs on which world Society Stands
- IX. Give the Extravagant Gift of Your Commitment to social Justice
- X. Remember: Peace and Prosperity in All the World are Created by Ethical Business Practice

In chapter two, Talking the Talk: Social Justice. The manager of the nineties is adrift on a sea of talk. The language of management changes to accommodate a new set of practices that takes us all by storm. We need to search a new way of thinking about business to have a new approach to management, and writing the language that we will use to talk about where

we are going and how we will get there. Managers need to know what are Total Quality Management or TQM, Just In Time Production, Learning Organizations and Strategic Planning. There is a qualitative movement away from our traditional approaches to management. They say that the management thinking has shifted from concrete to abstract. TQM is an abstract idea; it is a set of very general management principles that do not specify how Total Quality Management is to be attained. While the traditional approaches to quality control were concrete: it is an application of standard statistical techniques would enable managers to measure quality and guarantee that quality standards would be met. There are some questions that they answered it very clear. Why is this happening? Why do management writers and increasing numbers of practitioner's look at their work in a new light? The answer in the question is that the world is changing and traditional management no longer works. Another answer is that accelerating change is calling for a comprehensive overhaul of management - new practices, new perspectives and a new language. Some topics that are discussed in the chapter are Management as a second language in the organization, the social consequences of business and capitalist manifesto that deals with the first commandment of business ethic.

The nest chapter that I have read is about the Parable of Ethical Action. Here, it said that the first commandment, talk the talk of social justice, has not been particularly difficult. The second commandment, walking the walk of ethical action is more difficult. Those who would walk this walk must force their way against a pretty substantial crowd moving in the other direction. The ethical actions will comprise real risks. As the new generations of business nowadays leaders set out on this walk, they will need a sense of direction that can provide the support and energy required to buck the system. They have an intuitive grasp of ethical action and the capacity to evaluate their own behavior. The Wall Street monastery gives them a way of thinking about the relationship between business and society. It is a way of shaking up the traditional thinking about the world of commerce so that we can see the problems in a new way. The monastic metaphor that the Wall Street has been proposed are based on the three features of traditional religious life: 1.) Groups of people, set apart from society, working together to attain social justice. 2.) Members of these groups who have made specific commitments to shared goals. 3.) A common code of action to which each member subscribes. The principles served to govern monastic life from the beginning of recorded history. *Collective action and common goals*: those who work on Wall Street that already acts in groups. *Making Commitments*: talking the vows does not a matter of forsaking the world for life in a Wall Street monastery. It is the Integration of business life with the world outside. *A common code of ethical action*: the rules of traditional monastic life dealt with work, social interaction, and prayer.



## Book Review # 3

### Ethics 101: What Every Leader Needs to Know

The first chapter that I read in the book is chapter 5; it is about The Five Factors That Can “Tarnish” the Golden Rule. The author John Maxwell tells that people can live with integrity by using the Golden Rule as their standard regarding in religion, culture or condition. The issue is that undermining the golden rule. Maxwell said that “doing the right thing does get a lot of attention nowadays. Why is that? Because if someone practices the golden rule, it experiences negative consequences and the content is that he did the right thing. It entice people to cross an ethical line because of people compromises their standards. In the chapter it also discusses the five factors that most often come into play when someone compromises his/her ethics. The five factors are: Pressure, Pleasure, Power, Pride and Priorities. Pressure first because as you we face pressure, we must beware of how we might be tempted to compromise our values, and ask some important questions such as; Am I going to make rash emotional decision?, am I going to compromise the truth?, am I going to take shortcuts? Or am going to keep my commitments? this are some of the questions that you can ask to yourself when u face pressure. In order to make the god decision under pressure, you need reminders of what’s at risk. Second is Pleasure. A poet Robert Browning Hamilton gave some insight to his words that he wrote, *“I walked a mile with Pleasure, She chattered all the way, But she left me none the wiser, For all she had to say, I walked a mile with Sorrow, And ne’er a word said she; But, oh, the things I learned from her when Sorrow walked with me!”* Hamilton said that if we allow it to, the desire for pleasure or comfort will talk us into doing things we will egret afterward. The answer to lure pleasure is first to ignore the temptation, Mark Twain observed, *“There are several good precautions against temptation, but the surest is cowardice.”* If you know you are especially susceptible to a pleasure that would tempt you to cross an ethical line, put yourself out of harm’s way. The best way to avoid temptation is to prevent it and second develop discipline. *“The disciplined person is the person who can do what needs to be done when it needs to be done.”* The third factor is Power. *“Having Power is like drinking salt water. The more you drink, the thirstier you get.”* People who are susceptible to power issues typically experience a cycle that follows the Reception of Power which means power itself is neutral, like money. It is for good or ill. Next, the Abuse of Power and Loss of Power, anyone who abuses power losses power. *“If a man can accept a situation in a place of power with the thought that it’s only temporary, he comes out all right. But when he thinks he is the cause of the power that can be his ruination.”*---Harry Truman. Fourth is the Pride, you may not think of pride as a potential pitfall that can undermine ethics and work against the practice of the Golden Rule. *“Pride is at the bottom, pf all great mistakes.”* In short pride goes before destruction. When pride comes, then comes disgrace and a man’s pride brings him low. The last

factor is Priorities, *"Things that matters most must never be at the mercy of things that matters least."*---Goethe prioritizes the most important.

The next chapter is chapter 6 "Seizing Your Golden Opportunity". Looking for golden opportunity, businesspeople possess a keen eye for it. How do we find a true golden opportunity among all the offers that are really made of lead? We must don't look outside ourselves. Most of us think that their greatest opportunities come from a job, an investment, or a market niche. But in chapter 6 it shows the truth is that the greatest opportunity that each of us have is to change who you are. To pursue golden opportunities, we need to pursue in developing a strong character first. *"A person of responsibility can trust himself to choose the right thing over the easy thing."* There are seven steps to be followed to help you face any ethical challenges. First, Take responsibility for your action, responsibility is proportionate to opportunity. Second, develop personal discipline, we need to have discipline to ourselves before we can discipline others and having personal discipline will help us be responsible. Third, know your weaknesses. We must know our weaknesses and develop it. Fourth, align your priorities with your values. Fifth, admit wrongdoing quickly and ask forgiveness. Sixth step, take extra care with Finances, *"Money doesn't change men, it merely unmasks them. If a man naturally selfish or arrogant or greedy, the money brings that out, that is all."* And the last step is put your family ahead of your work, prioritize your family not your work, family is more important than work. The seven steps help us to make decision in ethical challenges.

The third chapter I read is chapter 7 How to Develop the "Midas Touch". The Midas touch, or the gift of profiting from whatever one undertakes, is named for a legendary king of Phrygia. Midas was granted the power to transmute whatever he touched into gold, he became the richest man in the world. After Midas lost his golden ability he was happy again. When someone told you that you have "Midas Touch" it is a compliment because the meaning of it you have a great hand in making money. "You can develop a "Midas Touch" with people by taking your focus off yourself and what you can gain, and instead focusing on adding value to others." In this chapter Maxwell believes that the golden rule is the foundation of all ethical behavior. Do unto others as you would have them do unto you the chapter serves as guides on how to live one's life success. "If you want to do something that will make an impact beyond your own life," Maxwell writes the book in summary, "then treat people better than they treat you, walk the extra mile, help people who cannot help you, do right when it's natural to do wrong, and keep your promises even when it hurts." He divides the world into people who "go for the gold" and people who "go for the golden rule" and finds the latter are much more successful in ways that really matter than the former. Ethics, Maxwell says, is not a complex issue. Ethics is about living a life worthy of self-respect, and the respect of family members, colleagues, and competitors.

## Book Review # 4

Book Title: The Power of Ethical Management  
Book Author: Kenneth Blanchard and Norman Vincent Piale  
Reference: HF 5387 B56 1996

### **The Five Principles of Ethical Power for Individuals**

**Purpose:** We should see ourselves as being an ethically sound person. We must let our conscience be our guide to our life. No matter what happens, we always face the mirror, look straight in the eye, and feel good about ourselves.

**Pride:** We need to have balanced self-esteem to keep our ego and desire to be accepted from influencing our decision. We don't need the acceptance of other people to feel important.

**Patience:** Patience is a virtue. We need to wait. We must accept and wait what will happen. We are at peace with what comes our way.

**Persistence:** Our behavior must be consistent with our intention. We need to know what our purpose in life or in doing something. Churchill said, "Never! Never! Never! Give up!"

**Perspective:** Each of us need to be focused and allow to listen to our inner self and to see things more clearly.

### **Using What I Learned**

We must learn to share what we had learned. Using the Ethics Check became common practice in our division. Each of us learned the Five Principles of Ethical Power. The five principles can help make better decisions and make it more clearly or quickly. Your patience will also improve.

### **Little Organizational Support**

In this section Persistence is what the middle manager learned. Persistence is the ability to maintain action regardless of your feelings. But there is a thing that still disturbed him- the seeming lack of support in his company for ethical decision-making. When the chairman of the board made public statement about ethics and morality, questionable actions of many in their company spoke louder than his words. He talked to profess to believe in fair play and sound ethics, in reality their good intentions were lost under the pressure to get the job done and get ahead. Goal accomplishment is the most important that time. Justifying the means, whether ethical or not. People like him, who are tried to act ethically, were often considered part of the problem rather than part of the solution, and they were being treated accordingly.

## **The Need for an Organizational Ethical Strategy**

The company is facing stiffer competition from abroad. In addition, the company had entered some tough, newly deregulated markets. The response to these competitive pressures was to set lofty goals at the top. But by that time they have threats. They found case after case where fundamentally honest managers felt driven to unethical acts in order to produce desired bottom-line results that protected them from harsh treatment. They were pressured to set goals that were unrealistic. They have question: *Is it possible today to stay competitive in business and still operate in an honest and ethical manner?* They don't have a clear answer to the question, it is very important because the answer had tremendous implications for how employees are treated and how they feel about where they work. If they feel negative towards the company, they look for ways to "even things out"- like calling in sick when they aren't sick at all, etc. it become a serious problem. They heard that one top manager from major retail chain said that he could reduce prices to customers 20 percent if he could stop employee theft. Business organizations can foster sound ethical decision-making or retard. What the manager learned, was helping to determine what he can personally should do, but he was wondering what strategies organizations and managers could use.

## **Meeting the Consultant**

There are ways in which companies can encourage and foster management decisions grounded in ethics. They consulted to a business consultant. The question they want to answer is, "How can I help the company turn this situation around?" the consultant said, "Every manager can play an important role in helping his or her organization to create the kind of positive and productive environment that fosters sound ethical decision-making and behavior." "The more you work with organizations, the more you convinced that it all comes down to how people perceive the way they are being treated by the organization and its management.

## **Purpose in Organization**

The consultant said, "As long as they were organizations that were accomplishing their goals, treating people well, and were practicing the Five Principles of ethical Power." The five P's can apply to the organizations. We just need to know what the purpose of the organization is. "Purpose in organizations is the vision of the organization communicated from the top. The condition of the business require emergence of a new leadership with high principles. Integrity is the most frequently mentioned attribute. "Business should get away from its wheeler-dealer image in which you do anything to get results and beat the competition." Leadership should create a positive, productive, and ethically grounded environment. The top manager or the management should do the first step to improve their employees. They should train and teach the person until the right position for individual is found in the company. If is not possible, help the person find a suitable career in some organization through a sincere, committed outplacement program.

## Book Review # 5

Book Title: What's Right and Wrong in Business?

Book Author: Raphael Gomez

Reference: HF 5387 G6513 1992

### The meaning of Ethics

Talking about ethics is also talking about values. Making a judgment or an appraisal is having value. We can speak what is valuable or of value as something positive and negative. They said valuable usually understanding what is positively valuable. There are many kinds of value; economic, biological, artistic, ethical or moral, religious, etc. When we are talking about ethical values; it is about human conduct, people have a freedom to behave in their own way or the other. Ethics present itself as an order of human acts. It is based on two concepts: the good and the evil. When we say good person he is honest, decent and honorable. And when we say evil person is someone who is immoral. Since values refers to human actions. Human actions refer to those acts of man that are based on two things. 1) Sufficient knowledge of its cause or purpose. 2) The exercise of freedom. Our everyday language is full of ethical judgments. Ethics is not an academic subject as well in business ethics.

### Justification of Ethical Values

Why do ethical values possess worth? "They possess worth because there are people who esteem them so. But this argument is a tautology: to be valuable also means – though not exclusively – to be esteemed by someone. Our esteemed possesses worth of our values. Another answer is: "a common consensus is arrived at in esteeming those values. The ends of human acts are inter-linked. The intermediate ends point to the existence of an ultimate end. The ultimate end is the desired absolutely and everything is directed. Human actions shows that man's ultimate end that are something which he cannot stop to seek, it is the perfect realization of his culture and his happiness.

### Criteria of What is Ethical

There are so many questions to be asked: "What is Ethical and what is not?", "What can be and what cannot be done?", "What ought to be and what is not ought to be done?" and "Do I act rightly or wrongly?". Chapter one have few answers to those questions; 1) An act said to be bad if it is deemed a crime or a fault in the laws of the State. The State represents the will of the people, in whom power resides; 2) An act is said to be good or bad depending on what the majority believes; 3) The goodness or badness of an act is determined by one's own conscience; 4) Human nature determines the goodness or badness of an act; 5) Whether an act is good or bad is determined by human nature which is created by God; 6) An act is said to be good or bad according to what God has pointed out explicitly in revealing Himself to us. These answers are not enough to explain the criteria of what is ethical by judging the act or behavior of a person.

### Circumstances

It refers to more or less important modifications in the substance of the object of the human act. Circumstances have traditionally been classified with the mnemonic enumeration of Latin terms: Quis (who) refers to the quality of the agent, Quid (what) refers to the quality and quantity of the object, Ubi (where) or specification of place, Quibus auxiliis (with what means), Cur (why) the extrinsic end of an act, Quomodo is (how) is the ethical not the instrumental and Quando (when) refers to the temporal specification. We must pay attention to these circumstances because it may modify or change the moral quality of an act. It affects what is essential in human acts.

### Economics and Ethics

Economics defined as the allocation of goods and services in a situation of scarcity of resources, or we can simply say it is the "alternative uses of scarce resources." Communitarian economy is ethical. According to Paraguay, in South America, "were inspired in a strong ethical component because there were those who had the interest and the well-being of the whole community in mind". The strong ethical component does not prevent ordinary types of communitarian economy from bringing about situations that are unethical. The conclusion of Robert Feinman to economic and ethics is "Economics is not an objective discipline but uses unstated ethical preferences to determine the suggested course of action."

### The Meaning of Business Ethics

There are some countries that adopted, learn ethical principles and introduce business ethics like; in Japan, United States, Germany, Europe and others. Business ethics is a form of the art that examines ethical principles and moral or ethical problems that can arise in a business environment. In United States, there has been deterioration of basic value in human relation: trust and loyalty. They have been proven that if "Immoral conduct becomes a norm; it becomes an element of disfunction." Honesty of people managing business has existed and continues to exist. In the order of desirability they are the ff: 1) awareness of solidarity and thus, awareness that evil done always rebounds to the harm of someone; 2) awareness of otherness; 3) fear of the repercussions to the company's honor, respectability, and good image; 4) fear of legal sanctions which are literally accompanied by at times large fines; 5) verification of bankruptcy. Ethics is not an ingredient for success in business, as neither is, the lack of it. And also business ethics is not an element of a theory of business company. But why business ethics and why is it ethics is for businessman, although it is bound by business obligations? Because when we talk about business ethics, one assures that its principle are the same as those of general ethics that anybody has to follow. "Business ethics underlines that in the concrete life of companies there can be concrete situations that requires a more careful consideration. But the existence of business ethics does not vary that the life of the business provides occasions for ethical failings.

## Book Review # 6

Book Title: Ethics on the Job

Book Author: Raymond S. Pfeiffer and Ralph P. Forsberg

Reference: HF 5387 P45 2005

### Chapter One: Ethics and Ethical Decision Making

In chapter one, ethics is defined as the study of justification of ethical value judgments. Ethical value judgments are the way people think what is right or wrong and good or bad. This justification helps us to determine the reason of the truth or the wrong judgment. Ethical principles are usually used to give explanation for ethical judgments. Throughout the book, ethical principles and ethical values are used almost interchangeably. An ethical point of view is expressed by using the principle of Equal Consideration Interest or ECI. "You should make judgments, decisions and act in ways that treat the interests and well-being of others as no less important than your own." The quote are not telling that treating the interest of others are more important than your own, but we should think twice before making a decision or an act so that we cannot hurt or interfere others. We must know be aware of others before we decide or make an act. We must behave ethically.

ECI requires that we use our ethical principles as reasons, and we must apply these principles equally to ourselves and others. Being ethical person we apply our ethical principles impartially and to recognize that all persons have equal moral values. Ethical decision, is a decision that 1) implements an ethical point of view, upholding ethical principles, while not violating ECI; 2) compromises ethical principles as little as reasonably and ethically justifiable; and 3) allows you to achieve your personal goals to as great an extent as is consistent with 1) and 2). Our personal goals sometimes conflict with our ethical value judgments. To be responsible in making decision we should not ignores with your own justifiable or in our ethically justifiable personal goals. Why should I act ethically? We must act ethically, so that we cannot hurt other people, and we should respect each individual and their moral values, and treat each and every one equally.

### Chapter Two: Ethical Principles

Making an ethical decision relies on ethical principles there are two main reasons; first, when we act ethically, we have an obligation to maintain that principle, second, ethical principles play an important role in the effort to arrive at a decision about what is best or not. Applying the principles in a situation can help us to determine what our ethical convictions demand of us. Broad ethical principles are sometimes referred to as rule. These principles will help us apply the principle of equal kindness of interests to specific situations. We should follow some useful rules or principles when making ethical decisions. Some of the

principle that we can use are the principle of honesty, the do not harm principle, the principle of fidelity, the principle of autonomy, the principle of confidentiality, and the principle of lawfulness. These principles will help people to act ethically and help us to make an ethical decision.

What is right? Right is a justified claim to something or to someone. In rights, people have an option which we may or may not choose to claim or exercise. There are some important ethical rights that each of us have: we have the right to know, right to privacy, right to free expression, right to due process and the right to workplace safety.

Almost all organizations of professionals issue code of ethics that are require special attention. Codes of ethics usually state strong commitments that are relevant to all principles and rights that are discussed a while ago. It is important to recognize that the ethical principles presented are all interrelated in meaning, and in their justifications. A network value is flexible. It applies to the relationship of the various principles discussed in chapter two.

### Chapter Three: The Resolved Strategy of making Ethical Decisions

Resolved strategy is a process for thinking through a personal ethical problem in order to arrive at the best decision. The best decision is the one who upholds the most important values to the greatest extent possible or is most consistent with ethical character. It also upholds the principle of equal interest, treating others equally. Resolved strategy does not remove the difficulties of ethical decision making. It can also help to clarify those difficulties. It will help us to organize our thinking about the things that responsible people ought to consider when thinking through an ethical problem to reach a good decision. The strategy presents a series of steps to be followed:

Step 1 – R: Review the history, background, and details of the case.

Step 2 – E: State the main ethical problem or issue present in the case.

Step 3 – S: List the main possible solutions to the case.

Step 4 – O: State the important and probable outcomes or consequences of each main solution.

Step 5 – L: Describe the likely impact of each main solution on people's lives.

Step 6 – V: Explain the values upheld and those violated by each main solution.

Step 7 – E: Evaluate each main solution and its outcomes, likely impact, and the values upheld and violated by it.

Step 8 – D: Decide which solution is the best; state it, clarify its details and justify it.

Step 9 – D: Defend the decision against objections to its main weaknesses.

This series of steps will help us to develop our analysis and decision.



## Book Review # 7

Book Title: Ethics on the Job

Book Author: Raymond S. Pfeiffer and Ralph P. Forsberg

Reference: HF 5387 P45 2000

### Chapter 2:

Broad ethical principles are sometimes referred to as rule. Some of the principle that we can use are the principle of honesty, the do not harm principle, the principle of fidelity, the principle of autonomy, the principle of confidentiality, and the principle of lawfulness. These principles will help people to act ethically and help us to make an ethical decision.

What is right? There are some important ethical rights that each of us have: we have the right to know, right to privacy, right to free expression, right to due process and the right to workplace safety.

Justice is generally used to refer ethical issues that are not clarified by the ethical rules, rights, and duties. It primarily concerned the ways in which people are treated in social context and less commonly the ethical interactions between a small numbers of people. It also embodied in the idea of fairness to all. Justice calls the right of fair treatment. There are four kinds of justice: 1) Procedural justice includes the equal chance of all people to receive a fair hearing in any disputes. 2) Compensatory justice, it refers to a justice of decision designed to compensate those who have been harmed by others. 3) Retributive justice refers to the deserving of punishment. It is based on the very old, traditional view who have done wrong who deserve punishment. 4) Distributive justice pertains to the distribution of goods and services or benefits and burdens in the society.

Representative democracy protects people from being harmed or enslaved and it can enforce whatever rules are needed to maintain a free market economy. Self-interest is not often thought as an ethical principle. Ethical principle must be consistent with the principle of equal consideration of interests, which imposes a limitation on self-interest. ECI demands to pursue your self-interest only to the extent that doing so does not treat the interests of others as less important than your own.

### Chapter 3: The Resolved Strategy of Ethical Decision Making

Resolved strategy is a process for thinking through a personal ethical problem in order to arrive at the best decision. Resolved strategy does not remove the difficulties of ethical decision making. Resolved strategy can be represented as a series of steps that one follows in a certain order to develop one's analysis and decision. The main parts of an analysis are described here as

steps for the sake of the initial presentation of the strategy and in useful order for written analyses.

#### Chapter 4: Aspects of the Resolved Strategy in Depth

Not following the boss's suggestion does not violate the principle of do no harm by saying that it upholds that principle. The summarization of this issue is, to say an ethical principle is upheld is to say that the fact that it is not violated is an important ethical consideration for one trying to decide what to do in the case. If your principle upheld, you can use your principle to support your decision and to defend it from others. For the solution to uphold the values there must be some other solution that would violate the value. And the other solution serves as a consideration by an ethical person. "Could I use the principle or value in question to support or to justify my decision?" the question will help one person to determine whether it can help or uphold the solution to your decision. Remember that to uphold a principle or value means that the principle or value can be used as a reason to support your decision.

It is also important to recognize that a given solution to a personal ethical conflict can both uphold a given principle or value and violate it at the same time. They say that ethical principles are general in nature. Each situation can have principle in different perspective of a person. Ethical decision making requires that one look very carefully into those particulars and understand each situation to be relevant to an ethical principles. Each principle can apply to differently to different situation. According to W.D. Ross, relativism involves the view that every principles and values are changed be the unique aspects of each situation. The last step in the analysis is to state the most significant weakness of the decision and defend that decision against it. When you make decision and defend it, you will have a confident and be proud of what you've been done.

### Book Review # 8

Book Title: Business Ethics

Book Author: David J. Fritzsche

Reference: HF 5387 F75 1997

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

Ethical behavior is essential for long-term business success. Macro argument considers the importance of ethics within the economic system. Unethical behavior distorts the market system, which leads to an inefficient allocation of resources. Micro argument addresses the importance of ethics to the individual firm. Unethical behavior leads to decreased long-run performance.

They said that there are some country is relying on the market system to allocate goods and services. There are some conditions required for the market system to work effectively. 1) The right to own and control private property. It is necessary to own a private property, because private property is essential for exchange. Ownership of private property implies protection of property from exchange without one's consent. 2) Freedom of choice in buying and selling goods and services. It implies that you can buy anything you like or desire if you can afford to buy it. 3) The availability of accurate information concerning those goods and services. Market system is allocated to people based on individual's purchases. Each individuals want goods and services that meets their satisfaction for their needs. There are five effects of unethical behavior in Macro perspective: 1) Bribery or "pag-susuhol", bribe is used to make one choice more attractive to a decision maker. Bribery reduces freedom of choice by altering the conditions of the decision maker. 2) Coercive Acts, force that prevent a seller from dealing with customers. 3) Deceptive Information, it creates a false impression that leads buyers to select goods and services that provide less satisfaction than those who have been purchased using accurate information. 4) Theft, it significantly increases the cost of providing products and services. The impact of theft on decision maker is to lose of resources. 5) Unfair Discrimination, it results in the purchase of services from less capable people or of goods and services to people who have value them less than discriminated against.

In micro perspective, ethics is closely connected to trust. There are two types of trust according to Bernard Barber. 1) Trust as expectation of ethically competent performance. 2) Trust as expectations of fiduciary responsibility.

### Chapter 3: Moral Standards

Moral standards are the yardsticks of business ethics. They provide the basis for deciding whether an act is right or wrong. Moral standards can be used to defend the moral worth of an act, or they can be used to expose the moral bankruptcy of a decision. Business ethics is the process of evaluating decisions, either pre or post, with respect to the moral standards of the society's culture.

Social contract theory combines a universalist and a relativist perspective that recognizes moral diversity among cultures. Hypernorms comprises a set of rights that may not be violated. Community norms may be consequentialist or nonconsequentialist based, but they always are subordinate to hypernorms. Consequentialist standards consider the well being of self or of society when evaluating the moral dimension of decision. Nonconsequentialist standards focus on individual and the distribution of welfare. The right principles give prime consideration to individuals with no concern for the aggregate welfare or its distribution. Principles of justice consider the distribution of welfare but neglect the aggregate welfare and effects on individuals.

### Chapter 5: Ethics and Decision Making

Business ethics in reality is the ethics of the individual making the business. A person's ethics are thought to be influenced by a series of factors including personal values, ego strength, field dependence, locus of control, stage of moral development, and moral approbation. "A value is a belief upon which a man acts by preference." Rokeach states that a value is a perspective belief. Ethical values are prescriptive beliefs about what is "right" or "wrong". It is also can be based on the Ten Commandments and also it refers to as deontological or rule-based beliefs. It also based on the perceived outcomes and referred to as teleological beliefs. There are five criteria for decision process. 1) Economic Issue. 2) Political Issue. 3) Technological Issue. 4) Social Issue and 5) Ethical Issue. There are two-stage decision processes, first is the minimum performance level and second is the total benefit test. The two-stage decision process provides a construct that appears to explain the type of ethical decision-making behavior that occurs in business.

## Book Review # 9

Book Title: The Essence of Business Ethics

Book Author: Peter Pratley

Reference: HF 5387 P73 1995

### Chapter 1: The Nature and Purpose of Ethical Reflection

Ethics is a branch of philosophy; it is the study of both moral and immoral behavior. In this book ethics refers to moral philosophy or normative ethics. Ethics is a normative enquiry, not a purely descriptive science. Normative ethics does not make neutral inventories of a given moral practices, but it organizes the issues in the framework of explicit evaluations. The twofold objective of ethics evaluates human practices by calling moral standards and it gives prescriptive o how to act morally in a specific situation. 1) Implies analysis and evaluation. It leads to an ethical diagnosis of passed actions and events. Analysis consists of clarifying standards and lines of arguments. Ethics develops rational methods for answering the present and future issues. So that it can achieve the second objective. 2) Provide therapeutic advice. It gives solutions and policies when facing the present dilemmas and future dangers, based on well-informed opinions. It requires a broad-minded identification of relevant stakeholders and a clear understanding of vital issues at stake.

Descriptive statement describes a state of affairs; it claims only to formulate factual information. It does not call upon norms or values; they do not comment, but rather state how things are.

Normative statement contains judgment. It expresses an opinion or attitude about specific topic. It makes evaluative assessment about the subject

and expresses a command, an expectation, a request, an encouragement, a prohibition, a warning, or another opinion. It applies normative standards and expectation.

Legal normative judgement applies accepted legal norms to a specific situation. Moral normative judgement, on the other hand, applies moral standards accepted by community, group or individual. It may refer to various topics and their use may depend on many circumstances.

## Chapter 2: Business Ethics: Mediating between Moral Demands and Interest

Business ethics adopts the methods and purpose of normative ethics to the specific requirements of particular kind of judgement. It is relatively autonomous part of modern society, having its proper inner logic, principles we formulate 'as maximize corporate profit, reduce corporate cost'. Business ethics elaborates valid moral demands concerning business by basing its function on a valid theory of the relationship between business and society. A primary task of business ethics concentrates on finding ways for reconciling strategic corporate interests with moral demands. Strategic interests are not completely separated from moral feelings, but carry within them morally beneficial consequences that have to be assessed carefully.

Business prefers strategic option over purely value-based stands. One reason of choosing a strategic option is proper to the logic of subsystem. Strategic course can also be quite acceptable from a moral point of view, whenever this option contains a strong moral appeal based on arguments referring to beneficial consequences.

## Chapter 3: Moral Responsibility in General

Human have many abilities in common with the great primates. Decant human behavior and sophisticated survival skills are not natural, they are formed in a process of iterative shaping by the interaction between the trainable individual and his or her cultural environment.

Sane persons have the ability to make autonomous choices while considering the given circumstances. Sane persons are above all responsible for what they plan to do and for their actions, but they also be held accountable for resulting injuries.

Huiberts defines six spheres of life, represented as a hierarchy of concentric circles. The smallest circles are those most important directly to the individual; the larger the circle spread, the smaller is our capacity to influence either injuring or through caring. The circles are: 1) individual person. 2) Primary

group of family: the small tribe. 3) Groups and organizations they participate in. 4) our common future as mankind. 5) Life on earth. 6) Physical universe.

A person is not only responsible for his or her plans and activities, to a certain extent he or she can also be held responsible for the subsequent events and resulting harm and damage, provided that two conditions are met: 1) that the person acted willingly and knowingly, and in principle he or she was able to foresee this possible outcome. 2) that any reasonable person with a comparable cultural background would be capable of forecasting that the intentions and the adopted courses of action quite probably might result in certain damage or harm, considering all circumstances as far as they could be perceived.

## Book Review # 10

Book Title: Business Ethics

Book Author: Norman E. Bowle and Ronald F. Duska

Reference: HF 5387 B69 1990 Second Edition

### Chapter One:

Deontological ethics is a consequence of actions that are not primary considerations in deciding what ought to be done. It is an obligations, responsibilities, and considerations of justice and fairness. Obligations and duties override our desirable consequences. Desirable consequences do not justify an action if it involves actions such as breaking promises, contracts, the agreements that one makes. In business roles, people should show that they perform their role in business because of their promised to do so. Promise is a freely entered into agreement, and deontologists insist, for a variety of reasons we need not spell out here, that promises should be kept.

Utilitarian ethics or consequential ethics - "All action is for the sake of some end." Utilitarianism is an effort to provide an answer to the practical question "What ought a man to do"? Its answer is that he ought to act so as to produce the best consequences possible.

### Chapter Two:

Actions, practices and institutions were discussed in this chapter. The important distinction of the three is 1) Individual actions, "Should John lie to make this sale?" 2) Social practices, "Is the common practice of lying to make a sale an acceptable business practice?" 3) Social institutions. "Is the business system of corporations and firms, which is set up to make a profit, a defensible way of organizing society?" we need to realize that business system is a social institution. A system set up by human beings to get things done. It has a purpose. But business is not a natural thing. Friedmann argue that in a free society

“there is one and only one social responsibility of business – to use its resources and engage in activities designed to increase its profits as long as it stays within the rules, which is to say, it engages in open and free competitions without deception and fraud. In short, the purpose of business is to engage in activities designed to increase its profits. Capitalism gives rise to large inequalities in power. All critics of the capitalist system agree on is that property rights are not unlimited. There are three distinctions concerning property rights: 1) Business should be privately owned and operated. 2) Business decisions should usually be private rather than public. 3) Business persons may do what they want with their property. Rules 1 and 2 are morally acceptable because of the good consequences business can produce. Rule 3 is the one that is under moral challenge. They said that the purpose of business is to make profit. But the responsibility of business includes more than profit – making. They said that corporations have certain obligations in addition to making a profit. Some argued that the only additional obligation a corporation has is to avoid harm. But, some says not just to avoid harm but also they have a duty to help solve social problems to subscribe to the maximalist theory of social responsibility. Business is called upon to make contributions to society - to “do good”.

### Chapter Three:

Practices of business requires basic moral norms such as fairness and justice. The moral norms are presupposed by social practice in general. Immanuel Kant's ethical theory points out that the ground of these demands is the principle of consistency and the principle of respect for persons. We need to look how the general rules could be applied to the practices of advertising and hiring in business. We need to know what the principles require with respect to truth in advertising and equality of opportunity in hiring. Kant believed that morality, to be secure, must be grounded in something common to all men and women. His candidate was human reason as opposed to caprice or power. He has two formulations of one fundamental law, which he called “the categorical imperative” 1) Act only according to that maxim by which you can, at the same time, will that it should become a universal law. 2) Act so as never to treat another human being merely as a means to an end.

## Book Review # 11

Book Title: Business Ethics

Book Author: Carmelita Miranda-Gow and Gregorio S. Miranda

Reference: HF 5387 M57 2000 Third Edition

### Chapter One:

They said that all societies have moral codes that help individual to decide whether they should or should not be done. A code is merely a systematized body of laws. The greatest moral code is the Law of Moses which has greatly influenced the ethics of both the Christian and the Moslem world. The doctrine of just price held that price was objective, inherent in the values of articles of commerce, and to depart from it was to infringed upon the moral codes. The doctrine of just price also called as the doctrine of justum pretium nested upon the notion of value. The formulated of Albertus Magnus and Thomas Aquinas, theory was that value should be equal the expenditure of labor and other costs. According to Aquinas, a man might lawfully charge more than he had paid "either because he has improved the article in some respect or because the price of the article has been changed on account of difference of place or time, or on account of the danger to which he exposes himself in transferring the article from place to place, or in causing it to be transferred".

The origin of ethics arose in actual life situations. Ethics arose because there was a demand for it. Socrates said, "Ethics was no chance topic but a question of the fashion in which a man should live". Ethics is derived form the Greek word "ethikos", which means having to do with character. But I philosophy, ethics refers to the theory of morality or right of conduct. In short, they defined ethics as the study of evaluating the rightness and wrongness of the behavior of humans. The Philosophy of History, "... we find that we have been led to call its vital principle, as actuating the individuals who compose it – Morality..." There are several characteristic that constitutes an ethical person. 1) Wisdom. 2) Courage. 3) Temperance. 4) Justice. 5) Conscience.

### Chapter Two:

A free economy cannot grow and prosper in the absence of good business ethics. It is the reason why respectable businessmen cannot avoid giving their thoughtful consideration to the various ethical problems that confront them in their daily operations. Doing so is not only good sense but also in accord with their enlightened self-interest. Businessmen have normal desire to do right in the satisfaction of their own principles. Collective bargaining does not preclude ethical conduct. Its procedure bears heavily employer and employees, breaking the close personal contacts of older days and trending to mechanized



employment along with actual production. Both employer and employees relations are personal relation. It is the interposition of personal departments rather than of face-to-face relations. The ethical relations with competitors, it is said that competitions is the lifeblood of free enterprise economy. Its degree of competitions varies from time to time.

### Chapter Three:

The function of business in the society is that they have a mission as well as responsibility in the society. They must contribute to the nation's economic growth and development. Its mission and responsibility falls within the realm of what today is known as development economics. There are 3 forms of business organizations: 1) Sole Proprietorship. 2) Partnership. 3) Corporation. There are several forces shaping future business: 1) Better-quality management. 2) Better production. 3) Growing use of technology. 4) Use of computers. 5) Environmental protection. 6) Control of pollution. 7) Expansion beyond national boundaries.

The merging of smaller and larger units, reduced competition and increased concentration of control, goes on largely unchecked. Organization on national scale by great, impersonal corporations has been the distinguishing feature of commercial world. The benefits include: improves processes and reduced production costs though the use of more specialized machinery supported by large capital, termed economic scale, more effective management methods, larger volume purchases, reduced unit costs of sales and the ability to meet competition and others.

## Book Review # 12

Book Title: Business Ethics

Book Author: Carmelita Miranda-Gow and Gregorio S. Miranda

Reference: HF 5387 M57 2000 Third Edition

### Chapter Four:

There is no organization can operate outside the value system of a society. The value systems of society have a large influence to shape the behavior of individual who as a group comprise the organization. Value system is a pattern of general attitudes and beliefs concerning what are desirable or undesirable of what is right or what is wrong. The value system may express in the aspiration and development of certain goals of an organization such as moral courage, truth, justice and equality. John W. Gardner said "it is an abiding characteristic of man to believe that the old virtues are disappearing, the old values disintegrating, the good, old, stern ways long ago no longer honored. Some people think that our morality, our devotion to virtue and justice, resemble a reservoir that was filled and has been seeping away ever since. But our

grandfathers thought that the reservoir had been filled by their grandfathers and had seeped away even since. And their grandfathers thought the same. Why isn't the reservoir?" John answered his question. He said that, "Moral order undergoes regeneration as well as decay – a continuous recurrence of birth, offsetting death. Men always corrupting the old symbols, drifting away from the old truths. There are several factors that explained the root cause of the growing moral decadence: a) Decay of traditional morality. b) The growing anonymity of life in mass society. c) Government – business relations.

#### Chapter Five:

Business is really the means by which goods are produced and services rendered to people for their personal satisfaction, the purpose of which is to make profits for the owners and nothing else. Business is inherently selfish in its aims and objectives. They believed that business is devoid of any social responsibility whatsoever and as such it can insulate itself from the environment in which it operates. The fundamental principle governing any business is that it must dedicate itself to mutual interests existing between itself and its public. To achieving the sense of board community involvement and participation, business performs its social role in two ways. Customer relations define broadly the function or economic service of a business enterprise. The lay out what is to be done and for whom. The most important part of social responsibility of a business is regards with the welfare of employee. the key men in management is the relation of stockholders. Government is one of the important parts in the business. Business will never escape facing is contact with its competitors. Business firms adjust itself to competitive pressures or to apply these pressure to others – are all part of the responsibilities of business executives.

#### Chapter Six:

Under the system of free enterprise, man is free to obtain economic resources in amounts and kinds he needs and to organize the resources in the production of a product of his own choosing which may never have been produced at all before and sell it in the market of his own choice. Under the form of economic system, man is afforded both the opportunity as well as the challenge to contribute his share in the strengthening of the nation's economy and thereby insuring its stability. Some common methods falling under the category of unfair competition are the misbranding of goods; the adulteration of ingredients and false and misleading advertisements; copying or imitating another firm's name, trademarks, or brand names; and falsely destroying the reputation of a firm by spreading rumors as to its credit standing or slandering its products and services. The following constitute a good number of cases involving unfair competition: 1) making false statements about the products and the financial condition of competitors. 2) Placing spies in the competitors' employ to learn business secrets and processes. 3) Persuading customers to break contracts made with other competitors. 4) Making imitations of competitors' products deliberately inferior, designed purposely to discredit its competitors.

## Book Review # 13

Book Title: What is Right and Wrong in Business?

Book Author: Raphael Gomez

Reference: HF 5387 G6513 2002 Second Edition

### Chapter One:

Talking about ethics is talking about values. Some people say that something has value is to make a judgment or an appraisal. There are many kinds of values: economic, biological, artistic, ethical or moral, religious, etc. the difference of ethical values from other kinds of values is that it refers to the conduct of humans. Ethics is the order of human acts. The ordering is based on two concepts: 1) the concept of good and 2) the concept of bad or evil. Values are referring also to human actions. Human actions refer to those acts of man that are based on a sufficient knowledge of their cause or purpose and on the exercise of freedom.

Why are ethical values important? They are important because there are people who consider them so. This is a tautology: form the onset, to be valuable means – though not exclusively – to be considered or esteemed by someone. Another answer is, it is important because a general consensus is arrived at in considering those values. There are many questions to be answered in business ethics: what is ethical and what is not? What may be done and what may not be done? What ought to be and what are not ought to be done? These are some of the questions that need to be answer in business ethics. There are six answers: 1) an act is said to be bad if it is deemed a crime or a fault in the laws of the State; the State represents the will of the people, in whom power resides; 2) An act is said to be good or bad depending on what the majority believes; 3) The goodness or badness of an act is determined by one's own conscience; 4) Human nature determines the goodness or badness of an act; 5) Whether an act is good or bad is determined by human nature, which is created by God; 6) An act is said to be good or bad according to what God has pointed out explicitly n revealing himself to us.

### Chapter Two:

Ethics is based on the distinction between “what can physically be done” and “what can ethically be done.” The word “can” has different meaning. It is from this distinction that a very simple ethical axiom arises: *Not everything that can physically be done may ethically be done. In other word, not everything that is possible is ethical.* There are several principal ethical doctrines that can answer all the questions. 1) Platonic Idealism. 2) Aristotelian Realism. 3) Stoic Ethics. 4)

Epicurean Ethics. 5) Kantian Ethic. 6) The Psychologism of Adam Smith. 7) John Stuart Mill's Utilitarianism. 8) The Ethical Positivism of Durkheim. 9) Looking at these Doctrines Through an Example.

### Chapter Three:

Economic is defined as the allocation of goods and services in a situation of scarcity of resources. It is refers as the "alternative uses of scarce resources." Economics as an allocation of resources, we can talk either communal economy or market economy. Communal economy is where society itself takes care of the production and distribution of goods and services, conceiving "each and every one of the members" to gather together. While in market economy, goods and services are generally exchanged in the marketplace. This may be a physical or ideal place where goods are offered and, in exchange, other goods are sought.

Capitalist economy is a form of market economy. Capitalism is a relatively new development. According to Max Weber, "capitalism is created by the permanent and rational business enterprise, rational accounting, rational technology, rational law; and to all these is added rational ideology, the rationalization of life, rational ethics in the economy."

Market exchange, it is one of the economic exchange system. For example, reciprocal exchange, it is a warm exchange between close relations, where equity is above justice, where mutual giving is an active value that resembles familiarity. Redistributive exchange, members need to contribute goods and services. Ethical rectitude is not necessarily a Christian concept; it is a factor of operation of market exchange system. Individual can said that they understanding rectitude whether they believe or not. Economics has its own rules and method for the people to know or understand. But some says that economic is intrinsically linked to the other activities of man. Economy never works all by itself; it can mirror the state of beliefs in society, starting with ethical attitude.

## Book Review # 14

The Future of Ideas  
By Lawrence Lessig

### Commons and Layers

The book of Lawrence Lessig is about internet and the effect of it in the innovation both in commercial and non commercial. There are two ideas about these. The first one is the idea of commons and the second is the notion of layers. These two arguments can build blocks that can help reveal the effect of internet I our society.

From the Oxford English Dictionary, Lawrence Lessig defines commons as “in joint use or possession; to be held or enjoyed equally by a number of persons.” In some cases, permission is needed but is granted in a neutral way. It is known to community, it is free for others to take. No price to be paid. In short, no one exercises the core of a property right with respect to these resources—the exclusive right to choose whether the resource is made available to others.

The notion of layers is easily recognized according to Lessig. He said that it is a different layer within a communications system that together makes communications possible. In short, layers make the communication possible. By Professor Yochai Benkler, as he uses the idea, it helps us to organize our thought about the communications system functions. But if we organize our thought, the work helps show what can we miss.

Benkler divide it into three distinctions of layers, for us to understand the communication system. At the bottom is the “physical layer”, across which communication travels. In the middle, it is the “logical layer” or code layer; it is where the hardware runs. At the top, it a “content layer”, here, it is the actual objects transmitted across the wires. When these three layers combine, its function is to define the communication system.

### Commons on the Wires

Internet is a network of a network. Network is connected in the wires. When both wires and machines linked there is someone who will control it. The vast network is a privately owned technology that builds the innovation commons. These private networks have created an open resource that any can draw upon and that many have.

Internet is not the telephone network. It is the network of networks that runs on the telephone line. Both network and wires were link are privately owned like the wires of the old AT&T. but the core of the network is different principle from the principle that guided AT&T. the principle has an effect on the innovation.

There are three consequences of the importance of the design:

- Applications run on the computers at the edge of the network, the applications need to connect their computers to the network to let their applications run. No change is required.
- The design is not optimized for any particular existing application; the network is open to innovation not originally imagined. The entire Internet protocol does is figure a way to package and route data; it doesn't route or process definite kind of data's better than the others. It creates a problem for some applications, but it creates an opportunity for a wide range of

- other applications. It means that the network is open to adopting applications not originally foreseen by the designers.
- The effect of the design is a neutral platform—neutral because the network owner can't discriminate against some packets while favoring others—the network can't discriminate against a new innovator's design. If a new application threatens a dominant application, there's nothing the network can do about that. The network will remain neutral regardless of the application.

### Commons among the Wired

Commons had three aspects: 1) Commons of codes, it is a commons of software that built the Net and other applications that run on the Net. 2) Commons of knowledge, it is free exchange of ideas and information about how the Net and codes are run on the Net. 3) Commons of innovation, it built by the first two together, the opportunity was kept open to everyone, to innovate and build upon the platform of the Network.

# Case Studies

## Case Study # 1

### Pirates and Company

#### Pirates

1. "Exploiting a weakness in Media Defender's firewall, he started poking around the company's server" (Page 2)

This issue is against the 3<sup>rd</sup> commandment of computer ethics which is thou shall not snoop around in other people computer files. Even though Ethan found a weakness in Media Defender's firewall, he should not look and observe the company's internal files.

2. "He hands me a flash drive containing documents that I was later able to independently verify as internal, unpublished information belonging to Media Defender" (Page 2)

This issue is against the 4<sup>th</sup> commandment of computer ethics which is do not use computer to steal. Ethan stole internal information of the company which is only for the members of the company and he even gave the information to other people.

3. "Ethan says he figured out how to read Media Defender's email" (Page 2)

This issue is against the 3<sup>rd</sup> commandment of computer ethics which is thou shall not snoop around in other people's computer files. Ethan read email and files belonging to Media Defender, he should not do this even though he knew how he can read the company's email.

4. "Access just about any of the company's computers he wanted to browse" (Page 2)

This issue is against the 2<sup>nd</sup> and 3<sup>rd</sup> commandment of computer ethics which is thou shall not interfere and snoop around with other people computer works and files. Ethan doesn't have the right to access other computer and browse all the files and works that can be found within the computer.

5. "Ethan continued to login to Media Defender about twice a week in throughout the summer of 2007" (Page 3)

This issue is against the 2<sup>nd</sup> and 4<sup>th</sup> commandment of computer ethics which is thou shall not interfere with other people's computer works and though shall not use computer to steal. Ethan continued logging in to Media Defender and steal important files and emails with internal information.



6. "They grabbed half-years worth of internal emails and published them on the same file sharing sites prowled by Media Defender" (Page 3)

This issue is against the 3<sup>rd</sup> commandment of computer ethics which is do not snoop around in other people's computer files. Ethan and his fellow hacker took files of the company and they even put it in the file sharing sites.

7. "He passed on his expertise to a fellow hacker, who broke into one of Media Defender's servers and commandeered it so that it could be used for denial of service. (Page 2)

This issue is against the 1<sup>st</sup> commandment of computer ethics which is thou shall not use computer to harm other people. They should not do this because it can cause harm to people accessing the servers.

8. "He uncovered the salaries of top engineers as well as names and contact information kept by CEO and co-founder Randy Saaf" (Page 2)

This is against the 3<sup>rd</sup> commandment of computer ethics which is do not snoop around other people's computer files. Meaning discovered internal and confidential files meaning it is only for the company's management and executives.

9. "He also pulls out a well-creased sheet of paper bearing my name, first 5 digits of my Social Security number, a few pictures of me and addresses going back 10 years" (Page 2)

This issue is against the 10<sup>th</sup> commandment of computer ethics which is to use computer in ways that ensure consideration and respect to fellow humans. Ethan gathered information which is personal and confidential which does not show respect to other person.

10. "A few days later, Ethan and his friends put more material online. One file contains the source code for Media Defender's anti-piracy system" (Page 3)

This issue is against the 6<sup>th</sup> commandment of computer ethics which is thou shall not copy or use proprietary software for which you have not paid. Ethan copied the source code of the software he doesn't own and he put this code online.

## Company

1. "Media Defender monitors his traffics and employs a handful of tricks to sabotage it, including planting booby trapped versions of songs and films to frustrate downloader"

This issue is against the 5<sup>th</sup> commandment of computer ethics which is thou shall not bear false witness. Downloaders are expecting that they can download files but then they will find out that these are just booby trapped versions.

2. "In early July, a user at Digg, a heavy traffic social book marking site, put up a link showing that Media Defender was behind a new online video site called MiiVi" (Page 9)

This issue is related with the myth which states that good ethics means good business. Media Defender is against file sharing site but still they used it as their way to identify those who upload files in this kind of site.

3. "Not only had they paid a company to break the Pirate Bay's terms of service which forbid companies from tracking usage, logging IP addresses or doing anything disruptive but Media Defender had created a code specially for hacking into Pirate Bay's system" (Page 9)

This issues is against the 2<sup>nd</sup> commandment of computer ethics which is thou shall not interfere with other peoples computer works. The Media Defender don't have the right to hacked systems of other even thou they are considered as pirates.

4. "First, Sunde started blocking the IP addresses from servers that opened to host fake or corrupted files. Media Defender had thousands of such computers hidden in server farms around the world and then he blocked all the IP addresses originating from Media Defender headquarters" (Page 7)

This issue is against the 5<sup>th</sup> commandment of computer ethics which is thou shall not bear false witness. The Media Defender is hosting fake and corrupted file which other people expect the files as good and not corrupted.

5. "Instead of figuring out whether there is a way to make online distribution work to profit from downloading the industry has obsessed for years with battling it " (Page 3)

This issue is related to the 10<sup>th</sup> commandment of computer ethics which is to use computer in ways that ensure consideration and respect to fellow humans. Since may people are engaged in downloading they should have think of ways how to earn from this rather than fighting it.

6. "The messages made it clear that Saaf and Herrera had put considerable energy into trying to degrade his work" (Page 9)

This issue is related to the 10<sup>th</sup> commandment of computer ethics which is to use computer in ways that ensure consideration and respect to fellow humans. The company should not degrade the works of other.

7. "Bloggers accused the company of running a honey pot to trap pirates who were uploading protected content" (Page 9)

This issue is against the 5<sup>th</sup> commandment of computer ethics which is thou shall not bear false witness.

8. "Media Defender's main stalking ground is the destinations that help people find and download movie and music for free"

This is against the 3<sup>rd</sup> commandment of computer ethics which is do not snoop around other people's computer files. They should not do this because this is unethical way of fighting pirates.

9. "Media Defender tried to persuade Universal to use a downloading program called uTorrent which had been prove for falling to Media Defender's tricks" (Page 8)

This issue is against the 5<sup>th</sup> commandment of computer ethics which is thou shall not bear false witness. Why would they suggest their client to use this program to prove their credibility if it is proven that this program is falling to their tricks.

10. "User's complained in message board and chat rooms that certain files failed to download fully and some that did were pure garbage" (Page 9)

This issue is against the 5<sup>th</sup> commandment of computer ethics which is thou shall not bear false witness. Media Defender is uploading garbage file that were downloaded by other people expecting that they can use the tile they downloaded.

## Case Study # 2

### **The Andhra Pradesh e-Governance Story**

The article that I have read is about the Andhra Pradesh e-Governance Story. The story is about how the Chief Minister of Andhra Pradesh, Nara Chandrababu Naidu wants to improve and be a model state in India his state. Naidu's approach was unique; he wanted to use digital technologies and the internet as the basis for making his government responsive and citizen-centric. His goal is to turn an institution-centric civil service to citizen-centric system. After few years, they wanted to know what has been change when they implement the new technology to their government, the work flow doesn't change. But the interaction between the citizen and the system has changed a lot. People say that it is easy to access; the instructions are clear and so on. After the implementation of the system they have encountered problem because the percent of corruption has increase. But in long run the corruption to their state grew smaller.

But the question is can the Philippines adopt the same system like what Naidu did to his state? I think the Philippines can do the same, because maybe it is the solution to our country's number one problem corruption. Implementing the same system to our country can minimize or eliminate the corruption to our country. Automating the processes can help us eliminate errors or editing and it can speed up the process of our government. Since most of the Filipinos are know how to use information technology there's no hard time in implementing the said system. There are just some illiterate and poor people don't know how to use the system, there must be an assistant to assist them to the system. We can also make our country a citizen-centric too rather than institution-centric.

If the Philippines have enough budgets to implement the system, developing the system will lessen the corruption and optimize their processes. If our country will have No Corruption, maybe our country nowadays is every successful like other country like the Korea, Japan, Singapore and other country that are very successful. But I think corruption is not just the problem of the Philippines, it is also the Filipinos. There are some Filipinos that are lazy, they don't get job rather they just depend on the government. Why not fix ourselves first before fixing our government and our country. The best way to improve is to improve ourselves first. I learned in ethics that it must be Self-Governance first before others. Philippines can be successful, and let us help to improve our country.

## Case Study # 3

### Casas Bahia: Fulfilling a Dream

Casas Bahia owns by the Klein family. Klein started his business from small business; he found a big edge of market targeting the lower class or the bottom of the pyramid. He knew what the lower classes needs and wants. He sells the basic needs of the people in Brazil like towels, blankets, bed linens and so on. He also expanded his business by offering many varieties of goods to the lower class that is suited to their budget. After several years, Samuel passed the business to his son, Michael and Saúl. They continue what their father started in Casas Bahia; they just add new technology that suited to their business. Each of them has an assignment in managing the business. Michael is responsible for finance, stores, distribution, fleet, technology, and employees, while Saúl oversees suppliers, customer sales, and marketing. One factor that they continue to improve is they try to build a good relationship to their customers. Their sales person who communicates with their customer is very approachable and nice. They made Casas Bahia business that can offer financing to those who cannot afford the products that they sell. Samuel vision is to “Fulfill the needs of the poor population” which is their motto and title of the case which is “Fulfilling a Dream”. For them to be able to bring this vision in reality, they offered their branded products in installments. If the sales person thinks that the customer cannot afford what they wanted after they gave the biggest discount the establishment can give, they will offer something with the same brand but lower in specifications and price. They knew that even the customers in the poor population also want to buy the appliances and the furniture that the classes A, B, and C can afford. Casas Bahia engaging in financing that they can actually meet their dreams and they also offers installment plans that the customers and the sales person can compromise. They were able to expand their business and currently they are already manufacturing some of the furniture, which are custom made for the houses of the ones in the poor population. Through a unique approach to customer service, Casa Bahia has developed an innovative business model that successfully serves the bottom of the pyramid (BOP) population throughout Brazil. The story of Samuel Klein’s Casas Bahia is one example that there is a big opportunity in doing business like what they did in Casas Bahia. You just need to learn and know how to manage a business and have a budget in building it. The story of Klein Family proves that not only rich person or higher classes can be your business’s target markets but also the poor ones. And not just rich people can succeed in business and can afford to build a business. Poor people can start doing small business in low budget and try to expand it. Another good thing that we can learn in doing business is to have a good relationship with your customer. Because building a good relationship with your customer will help your business get more customers.

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

#### **A.3.1. Contribute to Society and Human Well-Being**

##### **Strength:**

- Codes inspire the members of a profession to behave ethically
- Educate the members of a profession about their professional obligations

The statement tells computing professionals should know what their obligations about human rights and the respect to diversity of culture or to the public. It also provides guidelines for software engineers on how they will do their obligations ethically. They should always know and be aware about the health and welfare. They must ensure that their products will be used in socially responsible ways, will meet social needs, and will avoid harmful effects to the environment.

#### **A.3.2. Avoid Harm to Others**

##### **Strength:**

- Educate the members of a profession about their professional obligations

The statement tells computing professionals should know their obligation so that they will not harm employees, employers and the public. They should aware about the signs of dangers and report it.

#### **A.3.5. Honor Property Rights Including Copyrights and Patents**

##### **Strength:**

- Codes discipline members when they violate one or more of the code's directives.

The statement tells that violation of copyrights, patents, trade secrets, and the term of license agreements is prohibited by law. Copies or duplication should be made with an authorization or consent of the owner. If they violate the code they must report or tell it to the management.

#### **A.4.7. Improve Public Understanding of Computing and its Consequences**

##### **Strength:**

- Codes inform the public about the nature and roles of the profession.

The statement tells that computing professionals should share technical knowledge with the public. The public should understand the computing, their profession and what are the things that they are doing.

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

### **B.2. Standard of Conduct**

#### **Weakness:**

- Directives includes in many codes tend to be too general and too vague.
- Codes are not always helpful when two or more directives conflict.
- A professional code's directives are never complete or exhaustive.

The standard of conduct stated that the codes are not too clear and very general. People may not understand it if they read the codes of ethics. It is not complete and some standards conflict with other standards.

## **V. PROFESSIONAL DEVELOPMENT**

#### **Strengths:**

- Codes inform the public about the nature and roles of the profession.
- Codes educate the members of a profession about their professional obligations.
- Codes enhance the profession in the eyes of the public.

The statement tells computing professionals should improve their knowledge and skills for their profession. They should also learn and know what the issues that are affecting the computing profession and his relationship with the public. Computing professionals should help and encourage his colleagues, employees and students to continue their own professional development and improvement.

## **VI. COMPUTING PROFESSION**

#### **Strength:**

- Codes educate the members of a profession about their professional obligations.

The statement tells computing professionals should know their obligations and behave ethically. Know how to respect others about their opinions. And be honest and do not engage with any actions that violates the code.

## Appendix C. **BCS Code of Conduct**

### **C.2 The Public Interest**

#### **Strengths**

- Codes inspire the members of a profession to behave ethically
- Codes guide the members of a profession in ethical choices
- Educate the members of a profession about their professional obligations
- Codes enhance the profession in the eyes of the public

The code is very clear and understandable by the members. The code tells every member that they have to fair in every thing they do. They have to their obligations in accordance with the law and they should not only consider their selves in making decisions and actions but they must also consider the consequences of it to other people. The code was explained very well and it seems it would be easy to their members to understand and follow it.

### **C.3 Duty to Relevant Authority**

#### **Strengths**

- Educate the members of a profession about their professional obligations
- Codes inspire the members of a profession to behave ethically

The code tells the members of what are their obligations to their authority. It is also stated that the members must avoid having conflict with their relevant authority and if they have conflict they should always disclose it as early as possible. Other thing is that if ever they see that there is something wrong in their system or product they should not keep it instead they should do different steps on how to solve it.

### **C.5 Professional Competence and Integrity**

#### **Strengths**

- Codes guide the members of a profession in ethical choices
- Codes inspire the members of a profession to behave ethically

The code guides the member on what job or role they should take. It gives some example of question that members can ask themselves to evaluate if they really fit for the particular job and this will help them in to decide what they should do. The code also tells the members to encourage their colleagues to fallow their code of practice.



## Appendix D. IEEE Code of Ethics

### 1. To reject bribery in all its forms

#### Weaknesses

- Codes are ineffective (have no “teeth”) in applying disciplinary patterns
- Directives included in many codes tend to be too general and vague

The code seems like it was not given more emphasize and its just like a code which is just written without it having to be implemented it the organization and if members of a profession will read this it like no one will follow it. It has no sense of authority among the members of organization.

### 2. To improve the understanding of technology, its appropriate application and potential consequences

#### Weaknesses

- A professional code’s directives are never complete or exhaustive

The codes tells the members of IEE to improve their understanding technology, its application but the code did not tell on how should they improve and what ways do they have to do in order to improve their understanding of technology. The code must guide each member to behave ethically therefore it should be written on how members will do the particular code.

### 3. To accept responsibility in making engineering decisions consistent with the safety, health and welfare of the public and to disclose promptly factors that might endanger the public or the environment.

#### Strengths

- Codes inspire the members of a profession to behave ethically

The code tells the IEEE members that in making their decisions they must consider different factors they should think not only for their own welfare and safety but also they should put into consideration the safety and the welfare of the public and most specially the environment where they belong to.

#### Weakness

- Directives included in many codes tend to be too general and vague

The code seems to be too short and it always generalizes the thing that they want to tell the members of the organization. They should explain further what they want to tell to their members for them to be able to understand and follow each and every code written.

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

### **E.3.1 Principle 1 PUBLIC**

#### **Strengths**

- Codes inspire the members of a profession to behave ethically
- Codes guide the members of a profession in ethical choices

The statement tells what software engineers should do in a given situation and it tends to guide software engineers base on ethical standard. It tells when they should approve or reject software putting into considerations its effect to environment and for the public. They should always make software that will bring about a public good and it also tells engineers to share the skills that they have.

### **E.3.2 Principle 2 CLIENTS and EMPLOYER**

#### **Strengths**

- Educate the members of a profession about their professional obligations
- Codes inspire the members of a profession to behave ethically

The statement tells software engineers on what their obligations are to their clients and employers and at the same time to the public. It also provides guidelines for software engineers on how they will do their obligations ethically. They should not use other's resources and properties without the consent of its owners. It also states that if they think that there is something wrong in a project they should tell it to their clients or employers.

### **E.3.6 Principle 6 PROFESSION**

#### **Strengths**

- Codes inspire the members of a profession to behave ethically
- Codes discipline members when they violate one or more of the code's directives

The statement tells that software engineers should not only use their skills to their own interest but they should share it to other people and to the public. Other thing is that software engineers should also observe the ethical behavior of their colleagues and if they think and proven that they are violating the code they should report it to authorities or the management.

## Case Study # 5

### CEMEX

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

During the 1990's, the legal barriers in Mexico broke down; CEMEX operates in highly competitive open environment. Under the management of Mr. Lorenzo Zambrano, CEMEX experienced explosive growth through global expansion. CEMEX already have 235 cement and plant in Mexico, 60 in United State, 85 in Japan, 45 in Venezuela, 4 in Indonesia and 4 in Egypt. Through the leadership of Zambrano, CEMEX fundamentally changes its ways of conducting business. Their strategy is to improve profitability through efficient operations. The also shifted from selling products to selling complete solutions.

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

CEMEX has gained an important competitive cost advantage by creating an excellent distribution infrastructure and centralized, computerized delivery network in which they can monitor their truck real time, and cement delivery on-time.

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

In tanda system, the only discipline is the social capital. It is the trust, reputation, and the participation in the community.

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

Low income families in Mexico follow a different savings method, because they don't receive regular paychecks and don't receive any government subsidies or grants, they also don't have access to banks and credit. Low income families have the tanda system. The members of the tanda save their money here and once a week the member can bid for the pool by having discounted or win in the lottery.

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

Seventy percent of women in Mexico are the one who manage, save and budget their income. Women are very entrepreneurial in nature, they are active member in tanda system. They save money in tanda system to construct homes for their families.

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

CEMEX found out that in Guadalajara they only use 22 pesos in spending for cement and they only used clay and limestone for the constructions of their houses.

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

Socios or partner is the actual customers who are enrolled in Patrimonio Hoy. In socios they are restricted to three people. The reason for the three people in group is for easier enforce payment discipline.

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

CEMEX want to sell their products to low income families so that their competitor will not have the low income families as their customers and they will don't have an edge against the CEMEX. And so that low income families can afford since it is low cost.

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

"Social capital is very important for people with little economic capital", promoters want to construct social capital in the community. They wanted to participate in the community as a promoter to earn the trust of the members of the community to that they can have social capital.

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

The value to promoters is that they earn money and they were also given an additional payment if the socios stayed in the program for 70 weeks. For the value to socios and partners, they have an assurance that they can be able to build their own houses because of joining in Patrimonio Hoy. For the value to suppliers, they are very happy because of the guaranteed of having steady demand for the raw materials and quick growth in their sales. For the value to distributors, to earn 15 percent average margin from the sales of the building materials.

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

Patrimonio means “saving/ property today”. Patrimonio Hoy system will help low income families build or upgrade their house, the property or their home will give to their children.

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

Patrimonio Hoy offers higher price than the competitors, but they can keep maintaining their competitive edge because of the socios. Socios will be the one who will support them because of all the benefit they are receiving and they have an assurance that they will have what they want even if it is high in cost.

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

Patrimonio Hoy is devoted to sell their product at the same price upon the agreement with the socios who enrolled in the program

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

Patrimonio Hoy claims the risks are actually low. According to the general manager, the default rate has been an impressively low 0.45 percent. The rate of success can be attributed to three important factors; group commitment, social capital, and the penalty fee structure.

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

When a group of three socios walks into a cell and completes an application, the only commitment they are expected to make is the regular payment of 360 pesos per week per group on time. If for any reason one of the members doesn't turn in his or her payment portion on time, the group will pay a late fee of an additional 50 percent. Not only is there a late-fee penalty, but also the delivery. This will be recorded as a black mark, and they will have problem if they will apply for a new credit.

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

They changed the behavior of their consumer because of disciplining them in paying their credits and the consumer learned to save money for their future. And also they can build or upgrade their houses.

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

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

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

Construmex allows Mexicans who lived in United States to send their money directly to cement distributors in Mexico. Distributors receive the order and the money, and deliver cement and other building materials to the site of the person's future home or business.

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?

Like in Mexico, here in the Philippines there are so many low income families and poor people that no homes. CEMEX Philippines can help them build their own homes but the problem is some of the Filipinos don't discipline their self. That's why CEMEX Philippines will have a problem about it; the paying process.

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)

- Customer relationship management system
- Human resource management system
- Online payment system
- E-commerce website
- Fleet Tracking and Management System or Order tracking system
- Inventory System
- Manufacturing system
- Management information system
- Knowledge management system
- Transaction processing system

References:

- Fortune at the Bottom of the Pyramid - CEMEX: Innovation in Housing for the Poor.

## Case Study # 6

### Discussion Question

1. Both ACM and the IEEE-CS have their own set of codes that contain general statements about what is expected, and what is required to be a member. IEEE-CS codes of ethics contain 10 general directives; the first four instruct members to: first, accept responsibilities in making engineering decision consistent with the safety, health, and welfare of the public. Second, avoid real or perceived conflicts of interest wherever possible. Third, be honest and fourth is to reject bribery in all its forms. For the ACM codes of ethics is more complex. It contains 24 imperatives, formulated as statements of personal responsibility. In ACM, their codes is to contribute to society and human well being, avoid harm to others, be honest and trustworthy, be fair and take action not to discriminate, honor property, give proper credit, respect privacy of others and honor confidentiality. These are some of the codes of ACM that a member needs to know. They say that both ACM and IEEE-CS codes of ethics are vague or general and weak.
2. I think there will be no coherent and comprehensive codes of conducts for computer professionals, because I believe that in every codes there is a weakness. In creating codes of conduct there is possibility that it will not be a perfect there is always have weaknesses. The code serves as a guide to the member of the computer professionals. Codes are sometimes too vague and general.
3. I would still oppose the objective of the project, because for me since I was the one will develop the software the objective of project should change. If I will be the one who will do the project I want the objective of the project be fit of what I want I will tell to the management why I didn't like the objective of the project I know they will understand. If they still insist the objective of the project, I will tell to the management I will not do the project and they should find someone who wants or willing to do the project. In my decision, I know I will loose my job. I will just apply to another company and do my best to find another job for my spouse and to my future child. I know I can survive in this kind of situation through hard work.
4. First thing I will do is, I will still try to convince the management to delay the project because it is not finish and there are some bugs that are dangerous to the live of the people. And the management should tell to the transportation planner that the project will be delayed, I know they will understand it since there are so many bugs that need to be fixed and those bugs are very dangerous. If the management still insist to implement the project, knowing that it is very dangerous. I will tell to my coworkers

that the decision of the management is wrong, and we need to do something about the consequences. We know that if we tell or not to the public we still the one who will blame about the projects that's why we will blow the whistle. We know we save many lives of what we did, that's why we will have no regrets of what we did even if we loose our job.

5. In the Homeland Security Act, a person who blows his whistle is an illegal he or she maybe punishes, I don't agree in the act because software engineers will be afraid of tell the truth or to blow his whistle because of the consequences that he maybe punish. They will not tell what they know even if it is danger for the public. They have no confidence to tell what they know because they will be punished. They can prevent to blow the whistle by analyzing the system or the project first before doing or implementing it so that it will not harm the public and they will blow their whistle and there will be no punishment.
6. Our country is facing a very big scandal and controversy. It is the NBN-ZTE controversy. Jun Lozada the star witness of the controversy blown his whistle. Using the De George's criteria to blow the whistle, Jun Lozada passed the five criteria. First, the project is very harmful to the people. Second, he made a move to say to public because he has a concern about the greed of officials to have a big kick back about the project. Third, he is no longer satisfied about the project and his conscience can no longer take the situations. Fourth, Lozada has documents to prove that what he is saying about the controversy is true. And fifth, Lozada saved lots of money for the project and also he saved the public since they will not pay the debts of the project. Lozada passed the five criteria to blow his whistle. If Lozada didn't blow his whistle, we Filipinos are the one who will suffer in paying the debts of the project as well as the generations to come. And officials will still do it, since there are some multi-million projects that the Philippines has done, and officials have big kick back on it. If the public didn't know about the ZTE controversy, we can assure that there are a lot more projects like the NBN-ZTE will be done with very big kick back and corruption in our country will still increase.

#### Reference:

- Chapter 4: Professional Ethics, Codes of Conduct, and Moral Responsibility



## Case Study # 7

### **Annapurna Salt Story: Public Health and Private Enterprise**

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

Non-Governmental Organizations or NGO's are the one who call to solve problems regarding to the poor and public health crisis like IDD. NGO's serve as interface between people especially those who are poor and needy. They form a connection between those who have and those who don't have.

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

Yes I agree in the statement, because even the poor people are looking for branded products. They tend to choose and use branded products because all of the people are very branded conscious and they always think that branded products are good than the local products. It is also applicable in the Philippines, because Pinoys are very conscious in choosing products, and also Pinoy always think that branded products are more effective, have quality assurance and good from other local products. And we always buy branded products.

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

The nature of K15 technology it is used to protect iodine not the microencapsulating the entire salt particle. In the experiment that they did that iodine having a coated surrounded iodized to protect it from environmental conditions.

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

The difficulties in branding products is to choose which product have the best potential in branding and how can they develop the undeveloped food staples market like salt. Because people nowadays want the assurance of high quality product, hygienic food products, which often difficult to differentiate the product just like salt.

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

The evolution of Annapurna is necessary because it gives reason for the market to expand. It also helps others to expand so that they can provide and give what the market need and wants. And also they can benefit from it.

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

They said that the stability of iodine in salt is poor and it can be lost. It also claimed that 70% of iodine can be lost during the Indian cooking. Dr. Pramanik and his team developed a technology to guarantee that substantial iodine would not be lost during storage, transport and cooking so that they can provide the brand differentiator that no competitor could match and to help fight IDD in India.

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

The advertisement of Annapurna with K15 is very successful. It informs the people all about iodine and that iodine can help prevent IDD and goiter. It also helps increase mental agility and IQ. The effect of the advertising is to deliver a retainable message to the consumers.

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

HLL executed a salt supply chain innovation. They use rail, mitigating some of the problems with trucking and earning an edge from their competitors. In the system, salt is transported on rake-sized rail carriages, vastly increasing the amount of salt that can be transported in one shipment. The rail transport adds a salt buffer depot step to the process, in which salt is loaded into trucks for delivery to the wholesaler or retail outlet.

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

Project Shakti means strength in Sanskrit, it is a direct-to-consumer initiative targeted at individuals at the bottom of the pyramid in rural India. There are four goals of Shakti:

- To increase our reach to the rural market
- Attempt to increase awareness
- Change attitudes regarding usage of the various product categories.
- And catalyze rural affluence and hence give growth of the market.

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

It can be an e-commerce website with delivery tracking and online payment. Consumers can easily access their site daily and they can order through it. The consumer and the management can track it and for the consumer they can pay it online.

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

If I were the one to decide I will also choose women to be a dealer not just man because all women will fit to this position because women nowadays are business minded, they are very good in sales talk for them to entertain their customer. Women can help their husband to make money.

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

i-Shakti is an information-technology-based initiative aimed at providing solutions to rural information needs. I can improve the system by developing a interactive system that a consumer at home can learn more about crops, health solution etc. faster and easy for the consumer to access and it must be user friendly so that the user will have no hard time in accessing the system.

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

Yes, because I want to cater the BOP market, not to compete the HLL but I really want to help and give affordable products to those who are in need and at the same time earn money. I think having a BOP market is a large market for my business to operate very well. It is guaranteed that my business will be successful. And also I can help them. But before entering in the business like HLL I will assure that it will be successful business and the BOP market will patronize it.

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

Yes, because keeping the K15 technology proprietary can help the business grow bigger and it is a big edge to the competitor. It can also help the company to be the best company in India, a company that gives a high quality products and very affordable products to their BOP markets.

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 the Shakti project will work in the Philippines because it can help the people who want to earn money, they can be a dealer. And also it can help the Philippines poor people to afford their high quality products.

## Case Study # 8

### Cyberspace Law for Non-Lawyers

#### Lesson 2: Copyright in Cyberspace

What is Copyright? What is the word of warning of copyright law?

It usually gives a copyright owner the exclusive right to control copying of writing without permission. Word of warning: "Copyright law can be maddeningly vague, and copyright law online is doubly vague. We'll often say something "might" be legal, and you might often be frustrated by it. But we have to be honest here - though copyright law is certain in some areas, it's uncertain in others".

#### Lesson 3: Pretty Much All Writings are Copyrighted

How to obtain a copyright? What is the limitation in copyright?

- You don't need to send it in to the Library of Congress.
- You don't need to put a copyright notice on it.
- Your work is copyrighted THE MOMENT IT'S WRITTEN DOWN.

Limitation in copyright:

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

#### Lesson 4: Electronic Copying Can Infringe a Copyright

How can we determine copying is potentially infringement?

If a work is copyrighted, and you've made a copy of it and you weren't authorized to do so – you must be authorized by the copyright owner's express permission, by an implied license, or by the fair use doctrine - then you've violated the copyright law.

#### Lesson 5: "Copying" Covers Many Kinds of Copying

What is "copy"?

If you copy a copyrighted even if it's partially copied or translates it and make it a movie or copying it manually or electronically it is considered as copy and you violate the copyright law.

## Lesson 6: It's OK to Copy Facts and Ideas

Isn't ok to copy a facts and ideas of others?

Yes it is ok to copy facts and ideas of others because facts are for the public domain or it is for the public. Public is free to copy or to know the information of the fact.

## Lesson 7: A Copyright Owner's Conduct May \*Sometimes\* Create an "Implied License" that Lets Others Copy

What is an implied license? How can it differ from express license?

An implied copyright license is a license created by law in the absence of an actual agreement between the parties. Implied licenses arise when the conduct of the parties indicates that some license is to be extended between the copyright owner and the licensee, but the parties themselves did not bother to create a license. This differs from an express license in that the parties never actually agree on the specific terms of the license. The purpose of an implied license is to allow the licensee (the party who licenses the work from the copyright owner) some right to use the copyrighted work, but only to the extent that the copyright owner would have allowed had the parties negotiated an agreement. Generally, the custom and practice of the community are used to determine the scope of the implied license.

## Lesson 8: Some Copies are OK Because they are "Fair Uses"

What is a fair use?

Fair use is a doctrine in United States copyright law that allows limited use of copyrighted material without requiring permission from the rights holders, such as use for scholarship or review. It provides for the legal, non-licensed citation or incorporation of copyrighted material in another author's work under a four-factor balancing test. It is based on free speech rights provided by the First Amendment to the United States Constitution. The term "fair use" is unique to the United States; a similar principle, fair dealing, exists in some other common law jurisdictions. Civil law jurisdictions have other limitations and exceptions to copyright.

## Lesson 9: More on "Fair Use"

What are the basic rules in fair use?

The first is if you copy even if it is few parts then it is fair use. The second is if you copy more than the few but it is for systematic news reporting, critical commentary or parody it is fair. The third if you copy an unpublished and it is not fair.

### Lesson 10: Still More on "Fair Use"

What is commercial copying and noncommercial copying? What is the difference between the two?

Commercial copying is generally unfair. "Commercial" means copying that makes the copier money. While noncommercial copying is fair unless the text you're copying is available for money (or for free in a place that carries advertising) either online or offline.

### Lesson 11: Some "Fair Use" Examples

How can we determine if the situation is probably fair or unfair?

When someone gets a personal message then passes it to other people, if you download an article and post it to your own site and if you key in an article from a paper magazine that doesn't have a Web site and post it to a news group all of this is unfair. If you forward someone's message from one publicly accessible news group to another news group and if you quote a few sentences from a news article that you downloaded it is fair use.

### Lesson 12: The Liability of Service Providers

What is copyright infringement?

Copyright infringement (or copyright violation) is the unauthorized use of material that is covered by copyright law, in a manner that violates one of the original copyright owner's exclusive rights, such as the right to reproduce or perform the copyrighted work, or to make derivative works.

### Lesson 13: Privacy Law in Cyberspace

What is the meaning of privacy? What are the two kinds of truth that the law might try to protect?

Privacy is the power to control what other people know about you. Better - it is the power to control the truths about you that other people know. Falsehoods are controlled through the law of defamation; privacy is concerned with your ability to hide the truth. The two kinds of truth are: 1) truths about you that have been revealed to the public, either by giving some information over to someone else or by being observed in public; and 2) truths about you that you have kept private.

### Lesson 14: Informational Privacy

What is informational privacy and do we have control over it?

They said that privacy is the claim of individuals, groups, or institutions to determine for themselves when, how, and to what extent information about themselves is communicated to others. The basic attribute of an effective right to privacy is the individual's ability to control the flow of information concerning or describing him, a capability that often is essential to

the establishment of social relationships and the maintenance of personal freedom."

#### Lesson 15: Informational Privacy on the Net

How can we protect informational privacy to spread in the net?

People need to protect their own information and there must be a law to protect our information so that it won't spread in the net.

#### Lesson 16: Privacy and the Fourth Amendment, Part 1

According to Brandeis Scalia what is the solution to protect informational privacy?

The solution for the problem of protecting informational privacy in cyberspace tends to fall into three categories: technological solutions, self-regulatory solutions, and legislative solutions. Brandeis argued, was update the constitution so that it protected the same sort of values now that it protected. Brandeis argues of updating the account of changes in technology is in the context of the 4th Amendment.

#### Lesson 17: Privacy and the Fourth Amendment, Part 2

How can the nature of privacy changed?

It changed the nature of the "privacy" that the constitution protected. In a case called Katz v. United States, the Court said the constitution protects "people, not places." The test was not whether property had been invaded, but whether the person has a "reasonable expectation of privacy." "Reasonableness" was to be an objective test - the question was what most people would think reasonable, not what a particular person thinks is reasonable.

#### Lesson 18: Privacy and the Fourth Amendment, Part 3

Do the police have the right to tap the phone of people without a warrant and permission by the judge?

No, because people need to have their privacy and they need to protect their information. If the police don't have a warrant, people will not allow them to tap their phones. They should need a warrant and permission in the judge before tapping the phone of others.

#### Lesson 19: Statutory Protections for Privacy

What is intercept? What are the four exceptions that apply in sysop?

"Interception" means real-time interception. One example of interception is: There are someone tapping on your computer line, monitoring every thing that is passed across the network; a program that monitors every keystroke typed on a keyboard. The four sysop:

1. There are other parts of ECPA that explicitly give the sysop powers to intercept electronic communications - we discuss some of these below. These are obvious exceptions to the general protection ECPA gives.
2. If the sysop gets the consent either of the sender, or any of the intended recipients, then the sysop can disclose the content of the message.
3. If the sysop must look at the content to forward the message, then the interception is permitted.

And finally,

4. if the message appears to pertain to the commission of a crime, then the sysop can disclose it, but only to law enforcement officials.

## Lesson 20: Exceptions to ECPA Protection

What are the exceptions to ECPA protection?

1) If you are doing harm and there is reason to believe you are doing the harm, or if the system provider is protecting against harm, then you don't have a right not to have your message intercepted. Second, if you have agreed to have your message intercepted, whether explicitly or implicitly then you don't have a right not to have your message intercepted.

## Lesson 21: ECPA: Material You Might Have Stored on Your Computer

Is hacking a crime or not?

They said that hacking is a crime, but not all hacking is a crime. There are some cases that hacking is not a crime. For example, I forgot my password to my business system I asked my brother to hack it since he know how to hack computer so that my system will be recover the password. This example is not a crime, because it has a consent or permission from me that's why it is not a crime. What my brother did is an ethical hacking. We can say the hacking is a crime if: 1) you access without permission to a system that is used to provide electronic communication, or 2) exceeding the authorization you have under any permission you have been granted. These can either be a crime.

## Lesson 22: Self-Help: Encryption

What is encryption?

Encryption is a method for turning your message into garbage message that someone cannot read, only by the person intended to read the message -- someone else who has the proper key. The most powerful forms of encryption have two keys: one public, the other private.

## Lesson 23: Privacy: Self-Help: Anonymity, Part 1



What is the meaning of Anonymity and Pseudonymity? What is the differences between the two?

*Anonymity* can be defined simply as being without a name or with an unknown name. *Pseudonymity* is the use of a false name.

A pseudonym is different from anonymity. For example, you wanted to post a message anonymously. You therefore create a screen name called ANON3222. You then post a message with that screen name, and then delete the screen name. Now you have posted a message from a name that people will not associate with any particular character. It is a posting that speaks only with its words.

## Lesson 24: Privacy: Self-Help: Anonymity, Part 2

How can the anonymity be determined?

The anonymity is very harmful because you don't know what the real identity of the user. We can determine the anonymity by tracing it. It is easily to trace it if he/she use technology. We can determine the background of anonymity by getting and tracing their information in the system that the user used.

## Lesson 25: Private Spaces

- What is the EFF?

EFF stands for Electronic Frontier Foundation. EFF is a civil liberties group that defends people in digital world and their rights about it. It is also donor-funded nonprofit and depends on the support to continue successfully defending digital rights.

- Who is Lawrence Lessig? According to Lawrence what is code of law?

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

Lessig said that in computer science, "code" typically refers to the text of a computer program. But in law, "code" can refer to the texts that constitute statutory law. Lessig explores the ways in which code in both senses can be instruments for social control, leading to his dictum that "Code is Law."

- What is Creative Commons?

Creative commons is a non-profit organization that protects the rights of the people who have a creative work. People can use creative common to change copyright terms from "All Rights Reserved" to "Some Rights Reserved."

- Who is Bruce Schneier? What is cryptography?

Bruce Schneier is an American cryptographer, computer security specialist, and writer. He is the founder and chief technology officer of BT Counterpane, formerly Counterpane Internet Security, Inc. Cryptography is the practice and study of hiding information. It is also used in applications present in technologically advanced societies.

- What is Crypto-Gram Newsletter?

Crypto-Gram is a **free** monthly e-mail newsletter from security expert Bruce Schneier. Each issue is filled with interesting commentary, pointed critique, and serious debate about security. As head curmudgeon at the table, Schneier explains, debunks, and draws lessons from security stories that make the news. After nine years of publication and with 125,000 readers, Crypto-Gram is the most popular and influential publication on security technology.

- What is the Advanced Encryption Standard? Why is it important to us?

Advanced Encryption Standard (AES), also known as Rijndael, is a block cipher adopted as an encryption standard by the U.S. government. AES is important because it gives us security. If we use AES we can assure that it is protected and secured.

- What is PGP? How can it be used to protect emails? How PGP encryption works?

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

PGP encryption uses public-key cryptography and includes a system which binds the public keys to a user name. The first version of this system was generally known as a web of trust to contrast with the X.509 system which uses a hierarchical approach based on certificate authority and which was added to PGP implementations later. Current versions of PGP encryption include both alternatives through an automated key management server.

- Who is Phil Zimmerman?

Philip R. "Phil" Zimmermann Jr. is the creator of Pretty Good Privacy, the most widely used email encryption software in the world. He is also known for his work in VoIP encryption protocols, notably ZRTP and Zfone.

## References:

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## Case Study # 9

### **Selling Health: Hindustan Lever Limited and the Soap Market**

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

The HLL introduced the Public-Private Partnership for HandWashing with soap. PPP gives educational message for the people to wash their hands to help prevent diarrhea.

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

Because studies shows that handwashing with soap is significantly reduce incidences of infection. And through handwashing reduces diarrhea attacks by 48%.

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

MNC serves as a soap manufacturer that better to equip to reach people with their health messages to reduce diarrheal diseases. And they said that they are the better placed at changing habits than a large, fast moving, consumer goods company. MNC is the best because they know and have the unique capabilities to take challenge of combating diarrheal diseases.

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

Yuri Jain of HLL explains, "When you ask yourself how do you break the transmission of disease with hands, you come up

with handwashing with soap. And there is a great business imperative to us to start handwashing with soap the transmission of disease of diarrhea will be lessen.

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

HLL focuses not just the health of people but it is also focuses in three value propositions: economy, beauty and health. Harpeet Singh Tibb describe the connect: "if you establish why health is important or why soaps can contribute to reducing germ incident and perhaps save medical bills through long-term associations, I think you have a winner right there." Health is a meaningful message to consumers across socioeconomic spectrums.

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

The Central American Handwashing initiative, a PPP that unites four private corporation developed handwashing education messages that each private partner incorporated into its own marketing campaign. The handwashing program reduces the attack of diarrheal diseases.

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

The reason of Dr. Vedane Shiva is that Kerala has the highest access to safe water, highest knowledge of prevention of diarrhea because of high female literacy and local health practices. The World Bank project is an insult to Kerala's knowledge about health and hygiene. It is the fact Kerala from where cleanliness and hygiene should be exported to the rest of the world.

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

I will still continue the PPP project, because the project will help to reduce diarrheal diseases that might cause death among people who have the disease. Even if some says that there is an disadvantages of implementing the said project, I will continue to improve it and help people, the most important is to reduce the disease.

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

The re-brand of Lifebuoy is by tying up soap usage with the eradication of family health problems. They also change their audience from men to entire member of the families to expand its audience for the health message and to cater to the increased influence of women on household purchases. Yes, I am agree with Chairman Marvinder, because for me it is better to the lifebuoy company to change their audience it will help them increase their profit, and make their products very attractive to their consumers, also help people prevent diseases.

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

Lifebuoy is priced to be affordable. Even the lifebuoy team increases the soap from 8.50 to 9.50; still it is very affordable for their consumers. The team also changes the product, by changing it to have extra germ killing ingredient and changing to hard soap for longer lasting bar. I agree because their strategy is very good, even if they increase the price, they also change the soap for better, so that even the price changes their product still effective and very affordable.

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

Harpreet Singh Tibb explains; "if it's going to multiple contacts, it has to be low-cost. It has to be a scalable and sustainable program. It has interactive because you've trying to get a behavioral change. And the cost is very expensive. And they need to ensure that they can get community to own up to this program and get this movement going for ages. And therefore community participation for them is very important.

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

Yes, the program will work in the Philippines, since there are so many children in the local school. The program will educate children to handwashing using their soap lifebuoy. It will reduce diarrheal diseases in the Philippines.

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

The development of Swasthya Chetna relied on a structural communication process for creating behavioral change. 1) Exposure1, 2) Exposure2 and 3) Next Exposure. The exposure relies to five key communication tactics; education involvement, shock, reiteration and reward. First they visit to the school to educate children, and later they will visit again the school to know what the changes had made when they visit the school. They had the wrapper-redemption program that has had a 30% response rate. The program helps to increase their profit.

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

I cannot think any possible tactics that can add to the five key communication tactics, for me it is complete. Yes, it will work in the Philippines. But still they will have a hard time to compete to other soap company in the Philippines, although the price of Lifebuoy is very affordable, many consumers will not be easily change the soap that they are using for several years. They just need to promote the product well and have a good strategy so that consumer will patronize their soap product.

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

The germ-glow demonstration helps people understand how the soap kills the germs. The glow-germ powder represents germs and how they are affected by soap. The glow0germ powder is applied to the hands of two separate participants. The one uses only water for washing hand and the other used both water and soap. They want to show to the people what is more effective when it comes in handwashing. For me, it is effective because consumers nowadays want an assurance that the product that they will buy is effective and can help them for the safety of their family.

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

The impact of the program is to help HLL to have good strategy for them to patronize their products. It is successful because it shows that their profit increases. They also help the community to be aware of their health for them to be safe from any diseases.

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

They can build their business to the place where their products will be patronized and they can earn profit by having the business. They can also help other people for their health and hygiene by giving and having a message that the consumer will understand that their product is effective when they buy it.

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

PPP and Swatshya Chetna are both scalable. They are effective and have a big impact to the lives of the consumer. Both programs change the behavior of the consumers.

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

Yes, because the program is very scalable. They will expand the program globally with project planning in five nations. They improve the program to make it more effective and scalable to other nations.

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

Because they think that Swatshya Chetna are more effective than PPP. It is more important for the changes of behavior in the lives of the people. And there are some people who do not agree with PPP, that's why Swatshya Chetna program pushed through than PPP.

Reference:

- Selling Health: Hindustan Lever Limited and the Soap Market

## Case Study # 10

### Ethical and Social Issues in the Information Age

Exercise: Page 122-123

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

Security can be defined as to prevent unauthorized access, use, alteration, and theft or physical damage to property. There are two types of security: physical security and information security. According to Jerry Durlak privacy is a human value. Privacy can be defined as the interest that the individuals have in sustaining a personal space, free from interference by other people and organizations.

Both security and privacy are important to information age because nowadays people tend to use information system to protect their personal information or files. Using information system for storing important files or information must be secured and have privacy. It must be secured from those people who want to access it without an authorized by the owner. It owners must have privacy and should protect it. the importance of privacy in the information age is to guards an individual's personal identity, preserves individual autonomy, and makes social relationships possible.

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

Anonymity is the absence of identity. It is the right to have no public personal identity. In short, it is namelessness. There are two forms of anonymity: 1) *Pseudo identity*: individual is identified by pseudonym, code, or number. 2) *Untraceable identity*: One is not known by any name including pseudo names

3. Discuss the importance of anonymity on the Internet.

Internet provides two channels through which anonymous acts can be carried out: email and posting. Because of advance software and hardware, anonymity with email become assured through establishing an anonymous server in the internet, and anonymity of postings is also assured through the use of data transmission protocols

4. Is total anonymity possible? Is it useful?

For me, there is no total anonymity. Because in information age we cannot hide our identity, there will always be a way to some people to know and detect our identity. It is possible to hide our identity. I think if there is total anonymity it is not useful to us. Because it can harm people, there are some people will tend to use this to harm and interrupt others. It can be use for bad intentions.



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

First scenario, if someone is hacking the system of a company. They will hack the formulas of the company's product and use it for their company to compete them. In the scenario, company should secure their system so that it will not be hack by their competitors. Second scenario, listening the personal call of your boss without his/her permission. He/she must have privacy to his/her personal calls. Since it is personal, people have their rights to protect it and have privacy.

6. Is personal privacy dead? Discuss.

Yes, personal privacy is dead. Because of giving personal information to others, it is very harmful to us. We are not sure that if we give personal information we are safe. We must give personal information if it is needed and for good purposes. We need to protect our own personal privacy.

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

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

Yes it is the fastest growing crime because of the technology that people used. Because of technology or information age, people can identity or get your identity and your own information by accessing in the system.

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

It is easy to steal a person's identity because of information age. Nowadays, people tend to steal personal identity in the internet. It is easy to access someone's system and know their identity because of our technology.

10. Suggest steps necessary to protect personal identity.

Don't just give personal information to strangers. You must first ask why they need your information. Give personal information if is needed and with people who you trusted to give your information. Don't trust anybody that you don't know and even if you know the person, make sure that if you give information it will not harm you and it is for good. Don't just post your personal information in the internet.

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

There are some government uses our personal information with out our consent. For example: The news that I saw last year, when you apply a job to a municipal or in government agency and you pass a bio-data or resumes then if

you are not qualified with the position, they will keep your data or information then some of them will use your identity and pretend that you are working there (they called it “ghost employee”) and when salary will be given they will divide the salary.

12. Anonymity is a doubly edged sword. Discuss.

I think anonymity is a doubly edged sword. Because we are not sure that our identity is secured. There are some cases that some people still get out identity. Some will use anonymity to harm people. They tend to hid their identity and harm others.

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

I think the steps are enough to prevent identity theft. I cannot think another step that can add in section 5.4.5. Because I believe that even if there are so many steps to prevent identity theft, we cannot assure that our identity is protected. With the steps given and being responsible at the same time can assure that our identity is protected to those who will tend to use it and harm us.

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

In the role of special relationship, there are some tend to give and tell all their personal information to their partners. There is some information that must be kept even with your partners. There are some cases that your partner will use it to harm you.

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

For me, information mining not good as gold. Because it will harm innocent people that have no idea that their personal information used by other for their own purposes. We need to respect the privacy of others so that they will respect our privacy.

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

Consumers can contribute to their own privacy violation without knowing it. For example, when buying appliances: There are some appliances shop will give an information sheet for the consumer to fill-up before paying it. Sometimes these situations can harm yourself and others will use it for their own purposes without knowing it. We consumers need to be responsible about giving our personal information to stores or shops. It might be harmful to us.

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

Financial Services Modernization Act aimed to restrict financial institutions such as banks and brokerages from sharing customers' personal information with third parties, has allowed these same U.S. financial institutions to merge and form what have been called financial supermarkets. This Act has opened a door for these companies to merge and consolidate customer data from several sources. The Financial Services Modernization Act has given financial institutions an information bonanza, the Act has three ways to protect the customer: 1) Privacy Policy. 2) Right to Opt-Out. 3) Safeguards

## Case Study # 11

### **Ethical and Social Issues in the Information Age**

Exercise: Page 154-155

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

If the blueprint and flowchart of the computer program is known outside. Software developers have difficulty in protecting it from those people who copying it.

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

It is difficult to apply patent because it is very expensive, and there are so many requirements needed. And when patenting, it is only for one country. It is difficult to patent software to another country.

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

Since software is an invention there is a patent law for software. Patent law is needed to prevent it from piracy.

4. Is it possible to trademark software?

Yes, because trademark is use to make the product stand out against the competitors.

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

People can protect their software via the copyright law, the patent law, the trademark law, and trade secret statutes. It indicated that they can protect

owners' rights under certain conditions, and, therefore, it is legal ownership to creations, discoveries, information, inventions, and the like, is protectable.

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

Because people say that software or all inventions are for public. Public should know all the invention. And if your invention will does not meet the requirements for applying copyright, your invention will not protect by the law.

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

Because many people tend to violates the copyright law. Some people don't know there is a copyright law and don't know that thy violating it.

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

I suggest that when applying copyright law, make it easier. So that people will easily protect their inventions by the copyright law. Know what people wants and need for applying the law.

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

There are cases that some says that internet made software protection difficult because in internet it is easy for the hacker to hack your software. But some says, internet made software protection easy because if there are someone wants to hack your software there is a possibility that you can identify the identity of hacker.

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

It will affect the sales of the company who offers good software for the consumer. And also people are not safe with free software. Because there are some cases that free software can harm your system and maybe it is harmful to you. And people don't know where the free software came from.

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

Yes, because each country have different amount of money. Some countries have high value of money and some have low. That's why there is a difficulty of fair pricing. Computer company should identify first what is there target market before they price their products.

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

Yes, because they cannot afford to buy original. So, they tend to go piracy. Companies should consider the situation of other people, so that they can afford original and they will not violate that copyright law.

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

Yes, because almost all people want to buy software that are cheap with high quality. That's why some tend to pirate software because it is very expensive that they can't afford.

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

- Cost of manufacturing the software.
- Maintenance of the software.
- Cost of people who makes the software

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

When the law is fits to their country's law maybe there is a possibility for them to enforce copyright law. Because each country have different law, that's why there is also different law for copyright.

## Case Study # 12

### Jaipur Foot: Challenging Convention

1. What is the innovation of Jaipur Foot?

Jaipur Foot innovation is to sell prosthetic feet for the poor. Jaipur foot is tailored to the active lifestyles of the poor and costs only about \$30. it is provided and serviced for free to impoverished handicapped citizens in Indian.

2. What is the business of Jaipur Foot?

The business of Jaipur foot is predominantly in making hand-made artificial foot and lower limb prosthesis in low cost.

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

Amputees in different country such as; Afghanistan, Bangladesh, Dominican Republic, Honduras, Indonesia, Malawi, Nigeria, Nepal, Nairobi, Panama, Philippines, Papua New Guinea, Rwanda, Somalia, Trinidad, Vietnam, Zimbabwe and Sudan are the primary beneficiaries of Jaipur Foot.

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

Afghanistan considered as one of the biggest market of Jaipur Foot because they have approximately 10 million landmine and at least amputee per 300 inhabitants.

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

A prosthetic foot in United States cost \$8000 on average while in Jaipur Foot their prosthetic foot cost only for about \$30.

#### 6. What is the Gait Cycle?

It is the manner which people can walk and it is the activity that occurs between the heel strike of one limb and the subsequent heel strike of that same limb.

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

Ram Chandra is the one came up an idea of creating an artificial limb that more closely resembled a natural foot, was lighter, and was tailored for local conditions. He took his ideas to doctors and learned about human foot anatomy. 3 doctors and Chandra refined and improved the designed to create what is known as the Jaipur Foot.

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

Jaipur Foot was designed to stimulate normal foot movements and provide a quality solution for the beneficiaries of their prosthetic.

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

There are four constraints in the development of Jaipur Foot; 1) Poverty, poor people is the majority of local amputees. They need lower cost of prosthetics with the possibility for alignment and adjustments to facilitate a equal functional solution. 2) Closed economy, because of limited import of foreign materials in India meant the foot had to be fabricated from readily available local materials. 3) Work lifestyle, because most amputees worked hard for long time. They need to have the ability to walk on uneven ground was essential to their work. 4) Limited trained manpower, because of lacked of skilled labor relative to

the huge demand for prostheses necessitated a simplified manufacturing process, which could be performed with limited training.

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

The materials that Jaipur Foot used is locally sourced and do not require special procurement agreements and most of the materials can be sourced locally if necessary when the Jaipur Foot is manufactured in other developing country.

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

Jaipur Foot accommodates their patients very special. They get social requirements of India's poor does not consist solely of the speed of service. The society's operating process also attends to the psychological needs of their patients. They provide on-site meals and overnight accommodations to the patients.

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

BMVSS is a nonprofit organization also known as "the Society's" that focuses to develop a program for them not only for medical problems of unprivileged, but also to help poor people of India to their financial and social need.

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

For me, Jaipur Foot is more competitive because they not just focus in making prosthetics for handicapped, they also know how to take good care with their patients and give their patients high quality products that their consumer can be satisfied. It also provides a framework that underscores the Society's ability to funnel its resources directly to patients.

14. Is the Jaipur Foot model scalable? Explain.

Yes Jaipur Foot is scalable because they have the current method of expanding for them to reach their patients especially those in remote areas of India all of their doctors, technicians, etc. travel to other area to set up a temporary facility referred to as a camp.

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

BMVSS has signed an agreement with the ISRO to receive ISRO's polyurethane technology. The polyurethane technology developed by ISRO out of ISRO's pioneering R & D of various polymeric materials to ensure the reliability

and quality of launch vehicles and satellites. It will help the cost of prosthetic reduced about 40 percent.

### Case Study # 13

#### 1. Who is Barack Obama?

- He was a junior United States Senator from Illinois and a leading candidate for the Democratic nomination in the 2008 U.S. presidential election.
- Born August 4, 1961. His father is a Kenyan and his mother is an American.
- He spent most of his early life in Honolulu, Hawaii.
- From age's six to ten, he lived in Jakarta, Indonesia with his mother and Indonesian stepfather.
- He married his wife, Michelle Robinson, in 1992 and has two daughters.
- A graduate of Columbia University and Harvard Law School.
- Obama worked as a community organizer, university lecturer, and civil rights lawyer before running for public office and serving in the Illinois Senate from 1997 to 2004
- He was elected to the U.S. Senate in November 2004 with 70% of the vote. As a member of the Democratic minority in the 109th Congress, he cosponsored bipartisan legislation for controlling conventional weapons and for promoting greater public accountability in the use of federal funds.
- He also made official trips to Eastern Europe, the Middle East, and Africa. In the current 110th Congress, he has sponsored legislation on lobbying and electoral fraud, climate change, nuclear terrorism, and care for returned U.S. military personnel.
- Since announcing his presidential campaign in February 2007, Obama has emphasized ending the Iraq War, increasing energy independence, and providing universal health care as his top three priorities.

#### 2. Submit a transcript of B.O's landmark speech on race that he gave in Philadelphia, Pennsylvania?

"We the people, in order to form a more perfect union."

Two hundred and twenty one years ago, in a hall that still stands across the street, a group of men gathered and, with these simple words, launched America's improbable experiment in democracy. Farmers and scholars; statesmen and patriots who had traveled across an ocean to escape tyranny and persecution finally made real their declaration of independence at a Philadelphia convention that lasted through the spring of 1787.



The document they produced was eventually signed but ultimately unfinished. It was stained by this nation's original sin of slavery, a question that divided the colonies and brought the convention to a stalemate until the founders chose to allow the slave trade to continue for at least twenty more years, and to leave any final resolution to future generations.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Given my background, my politics, and my professed values and ideals, there will no doubt be those for whom my statements of condemnation are not enough.

Why associate myself with Reverend Wright in the first place, they may ask? Why not join another church? And I confess that if all that I knew of Reverend Wright were the snippets of those sermons that have run in an endless loop on the television and You Tube, or if Trinity United Church of Christ conformed to the caricatures being peddled by some commentators, there is no doubt that I would react in much the same way

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

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

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

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

And this helps explain, perhaps, my relationship with Reverend Wright. As imperfect as he may be, he has been like family to me. He strengthened my faith, officiated my wedding, and baptized my children. Not once in my conversations

with him have I heard him talk about any ethnic group in derogatory terms, or treat whites with whom he interacted with anything but courtesy and respect. He contains within him the contradictions – the good and the bad – of the community that he has served diligently for so many years.

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

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

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

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

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

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

Segregated schools were, and are, inferior schools; we still haven't fixed them, fifty years after *Brown v. Board of Education*, and the inferior education they provided, then and now, helps explain the pervasive achievement gap between today's black and white students.

Legalized discrimination - where blacks were prevented, often through violence, from owning property, or loans were not granted to African-American business

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

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

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

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

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

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

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

Just as black anger often proved counterproductive, so have these white resentments distracted attention from the real culprits of the middle class squeeze – a corporate culture rife with inside dealing, questionable accounting practices, and short-term greed; a Washington dominated by lobbyists and special interests; economic policies that favor the few over the many. And yet, to wish away the resentments of white Americans, to label them as misguided or even racist, without recognizing they are grounded in legitimate concerns – this too widens the racial divide, and blocks the path to understanding.

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

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

For the African-American community, that path means embracing the burdens of our past without becoming victims of our past. It means continuing to insist on a full measure of justice in every aspect of American life. But it also means binding our particular grievances – for better health care, and better schools, and better

jobs - to the larger aspirations of all Americans -- the white woman struggling to break the glass ceiling, the white man whose been laid off, the immigrant trying to feed his family. And it means taking full responsibility for own lives -- by demanding more from our fathers, and spending more time with our children, and reading to them, and teaching them that while they may face challenges and discrimination in their own lives, they must never succumb to despair or cynicism; they must always believe that they can write their own destiny.

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

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

In the white community, the path to a more perfect union means acknowledging that what ails the African-American community does not just exist in the minds of black people; that the legacy of discrimination - and current incidents of discrimination, while less overt than in the past - are real and must be addressed. Not just with words, but with deeds -- by investing in our schools and our communities; by enforcing our civil rights laws and ensuring fairness in our criminal justice system; by providing this generation with ladders of opportunity that were unavailable for previous generations. It requires all Americans to realize that your dreams do not have to come at the expense of my dreams; that investing in the health, welfare, and education of black and brown and white children will ultimately help all of America prosper.

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

For we have a choice in this country. We can accept a politics that breeds division, and conflict, and cynicism. We can tackle race only as spectacle -- as we did in the OJ trial -- or in the wake of tragedy, as we did in the aftermath of Katrina - or as fodder for the nightly news. We can play Reverend Wright's sermons on every channel, every day and talk about them from now until the election, and make the only question in this campaign whether or not the American people think that I somehow believe or sympathize with his most

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

We can do that.

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

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

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

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

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

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



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

There is a young, twenty-three year old white woman named Ashley Baia who organized for our campaign in Florence, South Carolina. She had been working to organize a mostly African-American community since the beginning of this campaign, and one day she was at a roundtable discussion where everyone went around telling their story and why they were there.

And Ashley said that when she was nine years old, her mother got cancer. And because she had to miss days of work, she was let go and lost her health care. They had to file for bankruptcy, and that's when Ashley decided that she had to do something to help her mom.

She knew that food was one of their most expensive costs, and so Ashley convinced her mother that what she really liked and really wanted to eat more than anything else was mustard and relish sandwiches. Because that was the cheapest way to eat.

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

Now Ashley might have made a different choice. Perhaps somebody told her along the way that the source of her mother's problems were blacks who were on welfare and too lazy to work, or Hispanics who were coming into the country illegally. But she didn't. She sought out allies in her fight against injustice.

Anyway, Ashley finishes her story and then goes around the room and asks everyone else why they're supporting the campaign. They all have different stories and reasons. Many bring up a specific issue. And finally they come to this elderly black man who's been sitting there quietly the entire time. And Ashley asks him why he's there. And he does not bring up a specific issue. He does not say health care or the economy. He does not say education or the war. He does not say that he was there because of Barack Obama. He simply says to everyone in the room, "I am here because of Ashley."

"I'm here because of Ashley." By itself, that single moment of recognition between that young white girl and that old black man is not enough. It is not enough to give health care to the sick, or jobs to the jobless, or education to our children.

But it is where we start. It is where our union grows stronger. And as so many generations have come to realize over the course of the two-hundred and twenty one years since a band of patriots signed that document in Philadelphia, that is where the perfection begins.

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

*"As imperfect as he may be, he has been like family to me. ... 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,"*

*"I can no more disown him than I can disown the black community," Obama said of Wright. "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.*

Obama can't disown Pastor Jeremiah Wright because if he disowns him then he can disown the black community. And he can't disown the pastor as he my own his white grandmother. Pastor Jeremiah is like his family who teaches him so many things.

4. How did Singapore come to existence, do you agree with Malaysian's decision? Why?

*Seeing no other alternative to avoid further bloodshed, the Malaysian Prime Minister Tunku Abdul Rahman decided to expel Singapore from the federation. The Parliament of Malaysia voted 126-0 in favour of the expulsion on 9 August 1965. On that day, a tearful Lee Kuan Yew announced on a televised press conference that Singapore was a sovereign, independent nation. In a widely remembered quote, he uttered that: "For me, it is a moment of anguish. All my life, my whole adult life, I have believed in merger and unity of the two territories." The new state became the Republic of Singapore and Yusof bin Ishak was appointed the first President.*

I agree with the decision of Malaysians because they just want to avoid the bloodshed with the Singapore. They have some misunderstanding and argument that cause for the prime minister of Malaysia to expel Singapore and form new state the Republic of Singapore.

Reference:

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## Case Study # 14

### ICICI Bank: Innovation in Finance

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

ICICI Bank's innovation is to provide credit for the poor and building trust in large institutions among poor consumers.

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

This pilot is for purveying micro credit to rural poor by linking selfhelp groups with banks. It was initiated because despite having 150,000 rural banking outlets, a 1981 RBI survey found that 36 percent of the rural poor still utilized informal sources of credit.

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

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

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

Most of the problems with MFIs are due to the fact their primary focus has been on access to credit. With small loans the key to sustainability becomes scale.

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

1) The direct access, bank-led model, which was catalyzed by the merger with the rural banking institution, bank of Madura, utilizes the power of ICICI to promote and grow SHGs and to dramatically increase the scope and sole of rural savings and leading. 2) Indirect channels partnership model leverages the relationships, knowledge, and rural network of organizations in the field to avoid the costly brick-and-mortar expansion process and thus helps efficiently cultivate ICICI's banking presence.

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

Thiagarajan became familiar with the Grameen Bank model started in Bangladesh, providing small loans to clients below the poverty line. Executives at the bank of Madura felt the efforts in Bangladesh could be replicated in India.

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

Under the three-tier system, the highest level was a bank employee called a project manager. The project manager oversaw the activities of six coordinators, approved loan applications for the area manager, and helped with the development of the SHGs. The coordinator was herself an SGH member who had a contractual relationship with the bank. Then overlook the six promoters. Promoter's responsibility was to formation of new groups. Then she can be a social service consultant

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

1) Learn to save. 2) Learn to lend what you save. 3) Learn to borrow responsibly

The 3 step is necessary because in order to lend money, they should first save money. Then we should learn to lend what you save. And the borrower should be responsible to pay the money that he/she borrowed.

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

1) Is the group size between 15 and 20. 2) Are all members considered as poor? 3) Was there a fixed amount of savings collected each month? 4) Is there more than 20 percent literacy? 5) Have they used their lending for internal lending purpose? 6) Have the members kept a high level of attendance.

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

There is a significant positive impact on income levels and income-generating activities. It also contributed to their self confidence and communication skills.

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

ICICI is researching for the possibility of implementing smart-card-based payment system to eliminate the costs associated with cash handling. Smart cards effectively harness the technology advances of the new economy and apply it to the old economy. Yes, it will work; it will have a big impact to those who will use it. And it is important for them to know how to use it and to inform them about it.

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 quote means that the poor is now one of the sources of having income. Yes, it can be implemented here in the Philippines. Poor can borrow money to the bank and they can learn to save money. And the bank can help the poor. Both the bank and poor will benefit in the system.

## Case Study # 15

### **ITC e-Choupal Story: Profitable Rural Transformation**

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

ITC's e-Choupal initiative began by deploying technology to re-engineer procurement of Soya from rural India.

2. Discuss the paradox of Indian Agriculture?

The agriculture of India is economically, nutritionally and socially vital to them, it contributes 23 percent of the gross domestic product or GDP, it also feeds a billion people, and employs 66 percent of the workforce.

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

Edible oil came from vegetarian sources it is fundamental part of the Indian diet. The oilseed complex is the term used to refer to a class of crops from which edible oil are extracted.

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

The trader and mandi are the one who will keep a small amount of their personal consumption and get the produce processed in a small-scale job-shop crushing-plant called a ghani.

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

Mandi is central to the functioning of the marketing channel. Mandi acts as a delivery point where farmers bring produce for sale to traders.

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

The competitors of ITC have 4 advantages. 1) Horizontal spread, they are in different countries and they have lots of distribution channels. 2) Vertical pressure, to extract value-chain efficiencies. 3) Old and family-owned, an intimately managed company has deep knowledge and trading methods developed over the years that enable profitability in commodity markets with otherwise thin margins. 4) Risk management, operates in different countries

where financial and logistical institutions to manage risk lowers the cost of bearing risk.

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

They will analyze, then if there is failure of the current system and that means they have to change it.

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

Village traders serve as their supplier and they are the one who will give what the farmer's need.

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

Yes, it will help them to make their processes and transactions easier. And technology is part of our life.

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

Sanchalak is the one who manages the geographical and cultural breadth of its network by channeling communication.

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

Because they think they were setting into motion an initiative that would reduce their commissions.

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

The new value chain is very different from the existing system. The new value chain activities are more clear and direct.

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

e-Choupal provides an inaccessible village. It is the first pc in the village. There are changes that categorized into broad area: Improved agriculture, better lifestyle and brighter futures.

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

Yes, it is feasible because nowadays India is one of the countries who are very good about medicines. It is because they are starting to use computers.

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

Yes, there is a possibility to implement such system in the Philippines, but we need big amount to implement that kind of system. We Filipinos are good in technology, that's why it can implement here.

## Case Study # 16

### The Voxiva Story

1. What is the innovation of Voxiva?

The Voxiva technology is for the village to have pay phone into a communication device. People in the village will call Voxiva's system to report cases of disease systematically and real time.

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

1) Real-time collection of critical information from a distributed network of people, in the case, health workers with new cases of disease to report. 2) Rapid analysis of data to drive decision-making and allocation of resources. 3) Communication back to the field to coordinate response.

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

1) Meyer's said that most projects were deployed on a pilot basis and were fundamentally not scalable. 2) Projects were overwhelmingly focused on connectivity and devices- building out networks or putting computer in schools rather than on applications that addressed critical information flow challenges. 3) There was too much focus on the internet and computers as a solution, particularly given the challenges of electricity, hardware and maintenance costs, training and literacy.

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

Meyer's observation is that people were ignoring the fact there are a lot more telephones in the world. 2.5 billion at last count and deduced that telephones are a much more accessible, practical tool for most people in the world.

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

The fundamental challenge faced by Peru's ministry of health was to monitor new cases of disease from more than 6,000 health clinics spread across the country and respond in time to seem new outbreaks. Voxiva Alerta disease surveillance application was designed to allow for information to flow directly from health clinics into a national-level system so that information is accessible to those at all levels simultaneously.

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

Alerta's benefit: 1) it is intuitive to use and accessible, even from the very remote regions of Peru. 2) It allows for quicker, better informed decision-making by health authorities and better allocation of scarce resources. 3) It fosters better data quality because data is entered directly by users in the field and validated at the source. 4) It allows for rapid feedback of information to the field a can be used to reinforce the skills and knowledge of the health workers in the field. 5) Reduces the paperwork burden on health workers in the field. 6) Promotes transparency accountability. 7) Cost-effective relative to the current system and other IT rollouts.

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

It can monitor all the cases through a Web interface. Individual disease can report real-time.

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

Voxiva discovered even greater opportunity for its technology in providing patients monitoring systems for leading disease management companies and home health agencies in US and UK markets. Voxiva also found that a market for its crime reporting system in the US.

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

1) Foster two way information flows. 2) Leverage existing infrastructure. 3) Avoid stovepipes. 4) Software is not a system. 5) Technology alone will fail

#### 10. What are some of Voxiva's challenges?

1) Voxiva seems to have hit on a solution to a university problem. 2) Ensures that its capacity to win new business does not outpace its ability to deliver quality services. 3) Focus on key opportunities and avoiding distraction. 4) Deal with the challenges and long sales cycles of selling services to governments and internal development agencies. 5) Develop recurring revenue business models the generate revenue from local economies. 6) Manage a diverse team and foster continuing innovation.



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

Meyer's believe that diversity have an impact on how to help people. And it is connected to their innovation because diversity will be their consumer

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

Yes, system like Voxiva can implement in the Philippines, so that medical people know what the diseases that they need to cure. I think a disease that I can recommend is the Dengue, because nowadays dengue is widespread in the Philippines.

# Long Quiz #1

## Long Quiz # 1

### Chapter 2: Ethical Concepts and Ethical Theories Establishing and Justifying a Moral System

#### Review Questions:

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

The terms ethics and morality are often used interchangeably and can mean the same in casual conversation, but morality can be defined to as a system of rules for guiding human conducts and principles for evaluating those rules or it refers to moral standards or conducts while ethics refers to the formal study of such standards and conduct. For some, morality typically comes from gods and ethics is a function of theology. And also morality is a natural feature of reality or human society and ethics is a part of philosophy.

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 compromise a moral system?

According to Gert, moral system aims at promoting human flourishing. Rules of conduct are the action guiding rules, in the form of either directives or social policies. The 2 types of rules of conduct are the rules guiding the actions of individuals and rules for establishing social policies. While principles of evaluation, on the other hand, refers to the evaluative standards used to justify rules of conduct.

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

Gert describe a moral system as one that is both public and informal. Moral system is public because everyone must know what the rules are that define it. The phrase "public system" is used to refer to a guide to conduct that has the following two features: (1) All persons to whom it applies, all those whose behavior is to be guided and judged by that system, understand it and know what kind of behavior the system prohibits, requires, discourages, encourages, and allows. (2) It is not irrational for any of these persons to accept being guided and judged by that system.

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

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

A moral system is rational in that it is based on principles of logical reason accessible to ordinary persons. Morality cannot involve special knowledge that can only be understood by privileged individuals or groups. The rule in a moral system must be available to all rational persons who, in turn, are moral agents, bound by the system of moral rules.

A moral system is impartial in the sense that moral rules are ideally designed to apply equitably to all participants in the system. In an ideal moral system, all rational persons are willing to accept the rules of the system, even if they do not know in advance what their particular place in the system will be.

Morality's close relationship with impartiality and rationality becomes apparent only when a rational person uses only those beliefs that are shared by all rational persons (rationally required beliefs). Even with this limitation to rationally required beliefs, not all impartial rational persons will agree on all of their moral decisions and judgments, but they will all agree on the general moral system or framework that they use in making these moral decisions and judgments. However, if an impartial rational person uses idiosyncratic beliefs, e.g., religious beliefs, there may be no way to reach agreement about morality. Any claim about all rational persons agreeing should be understood as a claim that all rational persons who use only rationally required beliefs agree.

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

Values are objects of our desires or interest. There are two types of values, intrinsic and instrumental. Values that serves as end or good is called an instrumental value because it is tied some external standard. While values such as life and happiness, on the contrary, are intrinsic because they are valued for their own sake.

Moral values are beliefs about what is important in life and what is right and wrong. Nonmoral values is the perspective towards to an issue in which good and bad are determined based on non moral issues.

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

Grounding moral principles in a religious system. "Moral wrongness" in the act of stealing is grounded in religion; stealing, in the Judeo-Christian tradition, is explicitly forbidden by one of the Ten Commandments. From the point of view of these particular institutionalized, then, stealing is wrong because it offends God or because it violates the commands of a divine authority.

Grounding moral principles in a legal system. Advantage of using law instead of religion as the ground for determining why stealing is wrong is that it eliminates certain kinds of disputes between religious and nonreligious persons and groups.

Grounding moral principles in a philosophical system of ethics. Philosophers and ethicists argue that reason alone is sufficient to show that stealing is wrong, the reason informs us that there is something either in the very act of stealing or in the social consequences that result from the act that makes stealing morally wrong.

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?

Philosophical study is a descriptive study, which is essentially a type of scientific study. Ethicists who study morality from the perspective of philosophical methodology, and who thus appeal to logical arguments to justify claim and positions involving morality, are very different from moralists. Moralists often claim to have all of the answers regarding moral questions and issues. Many moralists have been described as "preachy" and "judgmental." Ethicists, in contrast, use the philosophical method in analyzing and attempting to resolve moral issues; they must remain open to different sides of a dispute, and their primary focus is on the study of morality and the application of moral theories. They approach moral issues and controversies by way of standards that are both rational and impartial.

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?

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

Method philosophers use to analyze moral issues is normative, in contrast to the descriptive method that is used by social scientists.

Sociological and anthropological studies are descriptive because they describe or report how people in various cultures and groups behave with respect to rules of moral system.

Morality is a system of normative rules and standards whose content is studied by ethicists in the same way that mathematicians study the content of the field of mathematics

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

Discussion stopper # 1: People Disagree on Solutions to Moral Issues. People often have different beliefs as to the correct answer to many moral questions. Experts in many fields disagree on fundamental issues; morality is not the only area in which intelligent people have disagreements. Common agreement on some moral issues; people have demonstrated considerable agreement on answers to some moral questions, at least with respect to moral principles. Disagreements about principles versus disagreement about facts; in analyzing moral issues, people need to be very careful to distinguish our disagreements about moral principles from our disagreement about certain facts, or empirical data, associated with a particular moral issues.

Discussion Stopper # 2: Who am I to Judge Others? We need to know all about what are the differences between “Persons Making Judgments” and “Persons Being Judgmental” and “Judgments Involving Condemnations” vs. “Judgments Involving Evaluations”

Discussion Stopper # 3: Ethics is Simply a Private Matter. Many people assume that morality is essentially personal in nature and that morality must therefore be simply a private matter. “Private morality” is essentially an oxymoron or contradictory notion and public phenomenon, moral system includes a set of public rules that apply to all of the members of that system. Morality cannot be reduced to something that is simply private or personal.

Discussion Stopper # 4: Morality is Simply a Matter for Individual Cultures to Decide. It is stated that a moral system is dependent on, or relative to, a particular culture or group. To understand some of the serious problems with this view, which is called ethical relativism. To understand the problems inherent in this position, it is useful to distinguish between the two kinds of relativism with respect to ethics: cultural relativism and moral relativism.

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

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

Moral relativism is a normative thesis because it asserts that one should not make moral judgments about the behavior of people who live in cultures other than one's own. While cultural relativism is the belief that morality is simply a matter for individual cultures to decide is widespread in our contemporary popular culture. Cultural relativism has two assumptions: 1) different cultures have different belief about what constitutes morally right and wrong behavior. 2) It is wrong to make judgment about the moral behavior of people in cultures other than one's own.

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

Ethical theories can guide us in our analysis of moral issues involving cybertechnology. Is there a simpler, alternative scheme that we could use in our moral deliberations?

Ethical theories are the foundations of ethical analysis because it is the viewpoints from which guidance can be obtained along the pathway to a decision. Ethical theory to be useful must be directed towards a common set of goals.

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

Some argue that the primary goal of a moral system is to produce desirable consequences or outcomes for its members. On this view, the consequences of actions and policies that provide the ultimate standard against which moral decisions must be evaluated. So if choosing between acts A or acts B, the morally correct action will be the one that produces the most desirable outcome. Utilitarians argue that it is the consequences of the greatest number of individuals, or the majority, in a given society that deserves consideration in moral deliberation. Utilitarians have two principles in defending their theory: 1) the principle of social utility. 2) The belief that social utility can be measured by the amount of happiness produced.

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

The utilitarian ethical theory is founded on the ability to predict the consequences of an action. To a utilitarian, the choice that yields the

greatest benefit to the most people is the choice that is ethically correct. One benefit of this ethical theory is that the utilitarian can compare similar predicted solutions and use a point system to determine which choice is more beneficial for more people. This point system provides a logical and rationale argument for each decision and allows a person to use it on a case-by-case context

Act utilitarianism, a person performs the acts that benefit the most people, regardless of personal feelings or the societal constraints such as laws. Rule utilitarianism, however, takes into account the law and is concerned with fairness. A rule utilitarian seeks to benefit the most people but through the fairest and most just means available. Therefore, added benefits of rule utilitarianism are that it values justice and includes beneficence at the same time

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

Immanuel Kant argued that morality must ultimately be grounded in the concept of duty or obligations that humans have to one another. Morality can never in the consequences of human actions. The theory states that people should adhere to their obligations and duties when analyzing an ethical dilemma. This means that a person will follow his or her obligations to another individual or society because upholding one's duty is what is considered ethically correct.

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

Rule Deontology: Kant stated that, morality conforms to a standard or objective test, a principle that is called Categorical Imperative. Kant's imperative has a number of variations; 1) one of which directs us to: Act always on that maxim or principle which ensures that all individuals will be treated as ends-in-themselves and never merely as a means to an end. 2) Act always on that maxim or principle which can be universally binding, without exception, for all human beings. Rule deontology logical priority to rules.

Act Deontology: Ross argues that when two or more moral duties clash, we have to look at individual situations to find out which duty is overriding another. Like act utilitarians, Ross stresses the importance of analyzing individual actions and situations to determine the morally appropriate course of action to take. Unlike utilitarians, Ross believes that we must not consider the consequences of actions when deliberating over which course of action morally trumps, or outweighs another. Like Kant, Ross believes that the notion of duty is ultimate criterion for determining morality. Act deontology is logical priority to particular judgments.

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

The perspective of social-contract theory, a moral system comes into being by virtue of certain contractual agreements between



individuals. The earliest formal versions of a contract-based ethical theory can be found in writings of Thomas Hobbes.

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

20. How does James Moor’s “Just Consequentialist” theory incorporate aspects of utilitarian and deontological theories into one comprehensive framework?

#### Discussion Questions:

2. I will choose the proposal #1, because it is better to cut 5 percent of their payment rather than firing 5 percent of the worker. In my choice of proposal I can help those workers not to be fired, I will assure that they also have work. I will explain to the directors why I choose the proposal #1. I will tell to them that if we choose to fire 5 percent of the worker, we might have another problem, because there will be a chance that those worker that will be fired will protest; it is another problem to us. If we will just cut 5 percent of the payment we just need to explain to them why there will be a cut off of 5 percent. They might understand it rather than some of them will be fired.

# Project

## Corporate Social Responsibility

### **Company Name**

St. Bernadette Publishing House Corporation

1373 E. Rodriguez Sr. Ave., Kristong Hari, Quezon City

Tel No.: 725-3792

TeleFax: 410-07-00

Branches:

Cebu Branch: 75 Sepulveda St., Cebu City

Davao Branch: Magdalena Apartment Door 1, San Antonio Village, Matina,  
Davao City

### **Company Profile**

St. Bernadette Publishing House Corporation is a company that publishes books and other reading materials for Pre School, Primary and Secondary school students. As of now they have branches in Cebu and in Davao. The company offers book for both public and private school nationwide. At present the company is under the leadership of Mrs. Ma. Conception S. Malangen. They have 60 agents who go to different schools to promote their books to different schools and 60 employees in their main office located at E. Rodriguez Sr. Avenue, Kristong Hari, Quezon City, Philippines. They have printing partners namely Bookman Printing, Brown Madonna Press Incorporated, Adriana Printing and CFS Printing.

### **Company History**

St. Bernadette Publications House Corporation (SBPHC), with an initial capital of PhP 200,000.00, started its operation in 1988. SBPHC published and sold a few students' journals concentrated on Social Studies, Values Education, and Filipino subjects.

After two and a half years of business operation, the owner, Mrs. Concepcion S. Malañgen saw the need to expand and explore horizons and the necessity to induce more funds. And inspired to do better and serve more, she shared her vision of transformation with her husband, Mr. Restituto B. Malañgen who was then a successful marketing executive of the Current Events Digest, Inc. After seeing the feasibility of Mrs. Malañgen's mission, Mr. Malañgen founded the then known as ST. BERNADETTE PUBLICATIONS, INC. with the help of some family members and friends.

And so on June 17, 1991, the new company, with a resolve to increase its line of products by adding more subjects to its roster of journals like Physical Education, Health and Music, Mathematics, and English, was duly registered with the Securities and Exchange Commission (SEC). After a year of business operation, the corporation boosted its finances and thereby challenged to publish its first series of textbook which was *Pagpapahalaga* I-IV, and the result of which was overwhelming because the first five thousand (5,000) copies sold like hotcakes. Subsequently, the company published the English editions of Values Education I-IV and Social Studies I-IV and the tagalog version of Physical Education textbooks. The rest is history.

For almost 15 years in the business today, the company had its ups and downs, continually soaring high in producing every year — about 150 book titles or about 900,000 copies students' textbooks; 1,500,000 copies of students' journals; 10,000 copies of teachers' manuals and about 70,000 copies of students' theme writing, all written by about eighty (80) authors from different prestigious colleges and universities in the country.

SBPHC in its commitment to fulfill its mission of "Quest for Excellence in Educating Young Minds", has engineered its way in publishing top quality reading materials to equip the Filipino youth with knowledge which in turn can serve a purpose in their lives. All these products have gone a long way from Aparri to

Jolo, serving about 1,200 private and public schools nationwide, sold by more than sixty (60) sales representatives of the company.

And in the pursuit of excellence the Board of Directors, the noteworthy authors, and the fifty-five (55) Filipino editors, artists, computer-setters, warehouse and deliverymen and all the office staff, are confident that – what the youth can conceive and believe, they will achieve.

On January 3, 2007, under the management of Mrs. Malañgen, St. Bernadette Publications, Inc. was duly registered as corporation at the Securities and Exchange Commission and since then has assumed its new name ST. BERNADETTE PUBLISHING HOUSE CORPORATION.

### **Company Vision**

Be regarded as one of the top publishing companies in the Philippines.

### **Company Mission**

In the pursuit of excellence, we the publisher along with our noteworthy authors, editor and staff uphold that which the youth conceive and believe in. To this noble end, a meaningful and fruitful dream will eventually be realized and will benefit us all.

SBPHC's goals include:

- To saturate the educational institutions, both private and public schools in all levels—pre-school, elementary, and high school—with corresponding quality textbooks along with Teacher's Manual, Laboratory Manuals, journals, and other learning/instructional materials.
- To provide every student a quality learning material at a very minimal cost.

### **Products and Services**

St. Bernadette Publishing House Corporation is a company that offers books to different schools either public or private schools nationwide. They hire

authors to write manuscripts of the books. Once the manuscripts of the books are completed the author will submit it to the publishing and it will undergo different checking and validation of the editor. After validating the books, the company will be the one who will design and layout the books. Once the designing and layout is finish they will give a copy of the book to the author and other copy to the printing press to provide additional copies of the book which they will sell to different schools nationwide through their agents.

Table below will show the different books offered by St. Bernadette Publishing House Corporation to their primary customers which are the students from Pre-school, Primary and Secondary level.

<b>Pre School</b>	<b>Primary Level</b>	<b>Secondary Level</b>
Religion Books	Filipino Books	English Books
Writing Books	HELE Books	Skillbook for Math Books
Reading Books	Mathematics Books	Mathematics Books
Science Books	MAPE Books	Science Books
Sibika Books	Msepk Books	Values Education Books
Mathematics Books	GMRC Books	Eduk. Pagpapahalaga
English Books	English Books	Aklat para s Filipino
	Writing Books	ICT for Everyday Life
	Science Books	Indayog ng Panulat
	Civic and Culture Books	Filipino Books
		TLE Books
		MAPEH Books
		Ang Pilipinas Books
		Phil. History Books
		Writing Books

## **Corporate Social Responsibility**

The company's primary customer or clients are basically the one who uses their published books which are the students. Students from pre school, primary and secondary level are the major readers of their books. Since they sell their books to both private and public school nationwide they get large amount of income from their market.

Many students mostly those who are studying in public schools doesn't have the chance of continuing their studies up to college level. The main reason to this is that their family doesn't have the financial capability to support the studies of their children. At present, even the government college schools require payments for their students. For this reason, students who don't have much money to pay for their college tuition tend to stop studying after they graduated from high school. There are also some cases that students just only finish up to elementary and no longer continue studying up to high school and college.

Even a student who performs well and have the capability to perform well in his studies will tend to stop his education if the family doesn't have money to support his or her studies. These are the students who are victim of poverty and they will suffer once they didn't finish their studies. Even if they want to continue their studies, they don't have a choice but to stop and work rather than study so that they can help their family.

St. Bernadette Publishing House Company can help the student continue their studies and help the students enrich and improve their skills in writing essays and different stories.

The company benefits from this student and they should in return help these students in any way they can. They should look at it as one of their responsibility and they should think of a way on how they can be able to help this students and at the same time they can still earn.

## **Student Authors and Scholarship Program**

St. Bernadette Publishing House Company will visit every school where they sell their books, especially in public schools that uses the books they published. They will conduct an essay writing contest or story writing contest with these schools and the school management will be the one who will choose the participants of the writing contest.

There will be criteria for the student participant who will participate in the contest. The student should meet the criteria to be qualified in joining the writing contest. The criteria include the following:

- a. The participant should be an honor student and has the capability to perform well in his future career
- b. The student should have shown the willingness and eagerness in studies
- c. The student's family is not financially capable of sending their children until college

St. Bernadette will choose a particular topic that they want the students to write and the students will be given time to write things about the given topic. The student will have to write his essay on the spot to make sure that the students were really the one who wrote the essay and stories.

After the time given to the student, their essays will be collected and the company's editors will evaluate it the same way that they do in evaluating the manuscript submitted to them by their authors. After the evaluation, the top three students who made the best essay will be chosen. They will receive prizes from the St. Bernadette Publishing House Company. The prize includes:

- a. Scholarship

So that the student can make sure that he can continue his studies and he should not worry on where he will get money to be able to support his studies.

- b. Supply of books that he will be needing



The company will do the same thing to other schools. They will search for a student who has the potential of being an author. They will collect the different essays the students have written and they will make a book out of the student's works. The student will serve like their authors and they will sell the books written by the students.

## **Benefits**

### **Benefit for the students**

For the students, they will be encouraged to do well in their studies so that they will be chosen to participate in the contest. Once they participate and join in the contest, they can win scholarship meaning they don't have to stop studying and they can be able to achieve a degree and finish college. Other thing is that their works will be recognized by other people since St. Bernadette will compile their works and publish it and sell it to different schools nationwide.

### **Benefit for St. Bernadette Publishing House Company**

For the company, they were able to help poor student who doesn't have the financial capability to finish their studies and at the same time they can be able to publish a new book which was authored by students. It will have a great possibility that the book will have big amount of sales because the authors of the books were students.