

Ethics Reader

by
Harvey Hung



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I. Book Reviews

Ethical and Social Issues in the Information Age

Third Edition

Joseph Migga Kizza

Chapter 8: SOFTWARE ISSUES: RISKS AND LIABILITIES

Consumer Protection

Buyer's Rights

As a buyer or consumer, you should know your rights so that when you encounter problems using the product, you will not feel sorry for yourself and regretting to buy the product.

Most of the time, product replacement is the common solution is that the buyer will ask a product replacement and most software developers do replace defective products. If they don't replace then the next common solution is given which is the seller will inform the software producer to provide patch or upgrade to the product that can be downloaded or delivered to the buyer who reported the error.

If they didn't make any necessary action, then the store where you bought the product may be a fraud or selling illegally counterfeit products. You should report it to the authorities.

Chapter 12: COMPUTER NETWORKS AND ONLINE CRIMES

Defense Against Online Crimes

Prevention is the best solution because it is better than cure, repairs or recovers and these cost more. Prevention will be effective if strict security discipline is enforced.

Knowing what the effects when being attacked by someone online will help prevent it because you will be forewarned and make preventive actions where you are vulnerable when you're online. Use encryption when sending message through e-mail since not all e-mail provider are safe. Go to sites which are safe and you already know it safe from online threats.

The Legislating body of the government should make law against online crimes because if they don't many will exploit it. Just like the I love you virus, the virus maker was caught and there was no law against his bad deeds of making the virus so he was set free and ready to harm again.

There are software that can prevent and fight online crime like the antivirus, anti-spyware, anti-phishing, anti malwares. Some are free so there's no reason why you can't have one. The paid versions are more secured which is recommended if you have money to burn. Educating the people about these online crimes and the ethics of it will teach the people how to prevent it and avoid them from committing these crimes.

Chapter 11: CYBERSPACE AND CYBERETHICS

Cyberspace Safeguards

Cyberspace safeguarding requires advanced prevention techniques process. First is detecting computer attacks. You should have a system that monitors you computer from suspicious activities and logs users so that you will know how is using the computer around your network.

Next is system survivability that gives crucial services when attacks or bugs occurs and recover full services in a timely way and get back to action. This focuses on the detection and prevention of computer attacks, to make sure that during the attack, processes, activities or business goes on smoothly with few disturbances.

Ethics on the Information Age

Chapter 4: Intellectual Property

This chapter tackles about copying and using the intellectual property of people. In the copying part of the chapter, it says that copying is stealing. Well, I disagree, because copying is just making a duplicate while stealing is getting the original and never return it so the owner won't benefit from it or use it again. In regards to file sharing, Let us say that the sharer bought the cd and share the contents in it. The downloader then is accused of stealing because he gets a copy of it. So it doesn't make sense why they're being accused. In my opinion, the fact that the sharer bought the cd, the cd and the contents are his, and he has the full control whether he will share it or not. Though the sharer makes a copyright violation, but the downloader shouldn't be accused of stealing and it is not stealing from the start.

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

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

Chapter 6: Computer and Network Security

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

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

Chapter 5: Privacy

Privacy is the zone of inaccessibility as Edmund Byrne had defined in the book. Privacy

contains personal information of an individual. These privacy information should be kept secret for the safety of the person. For example, a celebrity being stalked by paparazzi, so the celebrity has a privacy threat. The paparazzi will get photos of the celebrity and put it in the internet. The celebrity will then be humiliated by making changes of his images in the photo.

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

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

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

Cyber Ethics

Terry Halbert

QA 76 9M 65

Chapter 4: E-Commerce

In the e-commerce fraud part of this chapter, some businesses in order to earn more money, they went cyberspace to make promotion and advertisements to sell their products and services disregarding ethics by cheating on their customers or should I say victims. They will make things look free, but later on the victims will be charged by monstrous fees. Some victims will receive their purchased product different from the company's actual product. Others will receive low quality products or worse, no product received at all.

To be safe, you should go to well-known sites which are certified sellers. Read their terms and condition, especially their return policy which is our special right. Be careful when clicking a link advertisement in a website. You should make research about the company's background so that you won't be fooled.

On the taxing e-commerce part, transactions made by e-commerce aren't taxed because it has no physical presence in the state so how will the government tax them? Simple, make laws that collect taxes in the e-commerce...duh. The government should be responsible for this. I believe that it would be fair for all business transaction would be tax even if it is an e-commerce, to be fair with business that are not in the e-commerce.

Chapter 3: Cyber Speech

Cyber Speech in the internet is an interesting topic because I also enjoy expressing my ideas and thoughts through friendster blogs and multiply blogs. It is also a form of freedom of expression because you are informing others your insights and thoughts. In Cyber Speech, ethics should also be applied because many are reading what you have written and may be sensitive to harsh words or sex related speech. We should respect our readers too.

Some use cyber speech to blackmail or stalk on other people through e-mail which is also unethical. You should not use cyber speech to ruin someone's life. The worst case of this is the sexual harassment of women through e-mail. You should respect whoever you chat with or e-mailed with, male or female. If you want to make pranks using this way, then better try doing it to yourself. I'm sure you wouldn't want to be treated this way too.

We should not abuse our freedom of speech; we should also practice ethics in our daily life. We should filter what we say and write. You can say or write your complains and disagreement with other in a nice way without stepping on them.

Chapter 6: Business, Democracy and Cyber Space

In the Using the Internet to Create Competitive Markets part, the firms are using the e-commerce on the net to gain competitive advantage by encouraging the customer to buy without lowering the price. This very true. With just a click you can buy the things you want without going to an actual shop to buy. As long that the seller knows ethics even if his business is in the e-commerce that won't bring fraud to their clients because business is ethics.

In the Law and Borders – The Rise of Law in the Cyber Space part of this chapter, we can see that government around the world are making steps to monitor and control the activities in the world wide web. Though there are a lot of benefits can be get from using the internet, there also negative part on the approach on using the internet. This is where the government should get in to protect people who cross the cyber space that are being cheated, fraud or harassed and stop the illegal processes done in the internet.

Business Ethics

3rd Edition

Carmelita Miranda – Gow

Gregoria Miranda

HF 5387 M57 2000

Chapter 9: Unethical and Questionable Practices

In this chapter, you will read about practical ethics that everybody should know and should observe.

In the home part of this chapter, the caller should be respected even though he or she is not physically present. Polite words should be uttered in a nice way. Sometimes the caller is the ones who make pranks that are very irritating sometimes because they don't answer once the phone is answered. They sometimes hang up without saying they dialed a wrong number and worst they keep calling while you are busy doing something.

In the store part, the customer should be welcomed warmly and should be assisted even though they will just inquire something. You never know if they will buy big time. Some salesmen don't even talk to customer or even greet them as they enter. Likewise, some customers are just nuisance. They don't talk when ask by a salesman so who will we know what they need?

Chapter 6: Eliminating Competition

Competition is everywhere but in competing you should be ethical in a sense that you don't use deception, fraud, collusion and other unethical way of earning big profits. Competition should be fair. If you want to win over your competitor then you should be ethically competitive because business is ethics.

In the unfair competition section you will see how desperate the attacker wants to topple his competitor through these unfair means and in all means. For example, he will make false statements about the products of their competitors.

Some sends spies to obtain business secrets and processes. Others persuade or even pirate customers to break deals made with competitors. They will sometimes imitate their competitor's product intentionally inferior for them to harm the reputation of their competitors.

There 101 ways to be competitively advantageous against your competitors aside from being unethical or ethical. You could concentrate more on studying your products or services on how to improve them. Study your market so that you will know that they want and need. You can use IT to improve your business processes. Though it is easy to earn big bucks doing business unethically but there a lot of businesses today those are a good source of profit that are ethically acceptable to the society.

Chapter 8: An Insidious Instrument for the Use of Monopoly Power

Being able to monopolize a certain business is very good for the company but the bad effect will go to the consumers because monopolizer can control the price and make artificial shortage which in turn will make the price go high.

In a cartel, the group consisting these can make monopoly. Though they eliminate competition between themselves, it becomes unethical because side effects of it are harming the people through its pricing. An example of the effect oil monopoly is that if the oil price goes up, every price in the economy goes up.

So, with this situation, countries are using natural forms energy to lessen the dependency on oil. Our country, the Philippines uses geothermal energy and some countries use solar energy which is abundant and cheap.

Business Ethics

4th Edition

William Shaw

HF 5387 S47 2002

Chapter 9: Job Discrimination

Job Discrimination it is very rampant nowadays because of cultural differences, glass ceiling in which women are discriminated and many things against an employee based on their relationship in a certain group. This unethical in the sense that the person will work for you or already working for you and give his hand or share his ideas for the company and yet the employee is being discriminated or harassed.

Though the topic is job discrimination, there are other forms of discrimination aside from job discrimination, for example, in America; black people are neglected when in a restaurant. Even during the Spanish Era in the Philippines, we were colonized and enslaved. Though there are wealthy Filipinos that time, they're still being discriminated and insulted for being shorter than the Spaniards.

Though the government is taking action when it comes to discrimination but the problem is that there is also discrimination in the government when a person is applying for a position in the government offices.

Chapter 8: Moral Choices Facing Employees

In the Obligation to the Firm section of this chapter, the employee must agree to do certain tasks whether he likes it or not. But if the employee is stubborn then he does not oblige to the firm's policy and should be punished or expelled. But if the employee doesn't follow because of the firm's unethical behavior, then it is a different story. The employee should take necessary action to ask why they're doing it. If their reason is unreasonable then report it to the proper authorities.

About the loyalty to the company, the employee should have the obligation of loyalty to the company. If the employee has loyalty to the company, regardless of being paid more or being promoted, he can do his job well and will not make any disorder within the company. He will also make a beneficial move in order to protect the company's interest or warn the company of danger that the organization will make. If the company is not loyal to your loyalty then there must be a problem about the company.

Chapter 7: The Workplace

Organizational Influences in Private life portion of this chapter, privacy is an acknowledged right and everybody agrees on that. But some organization tends to threaten

or abuse it. Some secretly listen to phone calls of the employees and read their e-mails or the secret relationship with a co-worker being foiled. This really is unethical. Don't get information from your employees or co-workers for being nosey.

Some organization makes some test like drug test, polygraph test to test the applicant's information given is true. This is ok because with this test you will know who among the applicant you will hire. Because some applicants are not qualified that is why they're being tested in some personal information like the personality test and skill test.

Ethics and the Conduct of Business

2nd Edition

John Boatright

HF 5387 B62 1997

Chapter 11: Ethical Issues in Advertising

In the deceptive advertising part, there is always deception in advertising. They make advertising sounds like a poem and it uses figures of speech. More often they use hyperbole to get the attention of the customer and change their perception about the product. Once they bought the product, they will think that the advertisement is wrong or they've taken the bait and regret buying it. That is why it is called advertisement. They use flowery words to sell their products.

If you believe that you sell the best product and customers are making feedback that your product is the best then why not make use of the hyperbolic expression to advertise your product and that would become your pride. If otherwise, then don't deceive people with your advertisement. You will only get negative feedbacks and they will surely sue you.

Chapter 6: Trade Secrets and Conflict of Interest

In the trade secrets topic, the book said that trade secrets are properties of an organization or properties of a lone inventor. These secret should not be disclose to competitors or other organizations because these are essential to the organizations success because it is the lifeblood of the organization where they earn profit. They should really keep it secret and safe as much as possible because everyone, the competitor and even the company itself likes trade secrets. Who doesn't want secrets? Even your personal secrets should not be disclosed. Sometimes the discloser is we ourselves.

If an employee discloses the secret to other then he is then liable and the employer is not careful. So the employer nowadays make contract with employees not to disclose trade secrets or can't work for a competitor for a period of time or work far away outside the limits of his former employer's organization. Though the employee is held liable for disclosing the secret but then it would be the employers fault for keeping his secrets safe or make actions for not his secret to be revealed.

He should hire a loyal employee who would not spill the secrets of the company and an employee who knows ethics because if he knows ethics then he will be true to his word and his actions will not be suspicious that can bother his employer's trust. If he will want to resign then he might seek other jobs not related to his former job which is not in line with his employer's line of business.

Chapter 9: Women and Family Issues

Sexual harassment in the business world is noticeable because many women are complaining about their employers who often harass women. The employers ask them sexual favors or touch them with a sexual intent. Though some men are occasionally harassed because a female employee wanted to go on top or be promoted she will harass his employer and be tempted to do something.

Harassment is a form of discrimination. It is like taking advantage of a gender's weak spot and exploiting for sexual purposes or other selfish purposes. In a woman's side of sexual harassment, the male is thinking that the women are weak and easily taunted but their wrong women nowadays are strong and aggressive and would fight back or call the authorities to file a case against the males.

To prevent sexual harassment in the working place, is to have an anti sexual harassment policy in the organization that is strict enough so that everybody is aware and would avoid it or they can tell the harasser that they will tell the authorities about the situation. The company can also take appropriate disciplinary action against the harasser's action.

Business Ethics

2nd Edition

Norman Bowie

Ronald Duska

HF 5384 869 1990

Chapter 2: Moral Responsibilities of Business

In the responsibility of business is to make profit part of this chapter, business is said to make profit and nothing else. As a Chinese, we believe that making business to make profit is like making business to breathe. We don't live to make profit but to use it for survival and pass it for the next generation who will inherit the business so that they can also "breathe".

If we put some ethical meaning in business then you will understand what business is. When a people buy something, they maybe need it or want it. In order to have their wants and needs. A person then will make it a business to supply what the people look for. It could be for a living, entertainment or for business purposes also.

So if you make business, you help the people. So the other meaning of business is to help people and not just making profits. Though profits are important to sustain the business, you may put meaning in your business to make it worthwhile. That's when Corporate Social Responsibility comes to your business. You make your business dedicated totally to the people who need your services, poor people is included. This will benefit both parties.

Chapter 3: Morality in the Practice of Business

In the advertising section of this chapter, it says that advertising is to give information to possible people who may avail the products and services which they might need or want or advertising would just inform them about new things they don't know yet. Most advertising is more on products or services having discounts on a limited time so buyers will rush to supermarkets and buy the particular product or avail the low cost service in places like malls.

Though advertising is a beneficial practice, you should not abuse it by deceiving your clients just to gain more sales and have more profit with the product or service you advertise. Some fraud advertisement will promote their product different from the actual product that you both. For example the chicken of KFC here looks big, good and delicious but when you buy it, you will be disappointed or worse, frustrated seeing the chicken being small or even smaller at times. Jollibee's chicken is consistent with its big, juicy chicken and being delicious makes me want to go there now and eat.

Chapter 5: From Theory to Practice

In the why should business be moral portion of the chapter, it is clear that if you apply ethics in the business then your business will be good. If you focus your business in being ethical more than just making profit or for self interest then everyone will prosper because you make the best for everybody if do it ethically.

You would not cheat on others, follow rules and behave morally. For example, within the corporation you would not have discrimination with your subordinates because he or she belongs to a certain group of the society. And outside the corporation, you would not deceive people by selling product which are cheap but these products are easily broken or products that can harm the people.

What's Right and Wrong in Business?

2nd Edition

Raphael Gomez

HF 5387 G6513 2002

Part 2 # 8: Bribe Money

If I'm in a business, I would also give bribe because it would be beneficial when it comes to bailing out a company or to increase sales. As long it is not disclosed. Just keep it secret. For me I'll use bribe for an advantage. If they wanted to be bribe why not give it to them. Give them what they want in order for you to gain something even better. My perspective will always be on the side of the briber or should I say on the side of the company. Bribing is very helpful, use it wisely and secretly. If you are being bribed then why not take it? To put a little ethics on it, give a portion to charity and leave some for you.

Bribing is dependent on situations. For example and the case of NBN controversy, Jun Lozada was advised to moderate the greed of the people who wanted kickback, a kind of bribe, but the people wouldn't because of greediness. Lozada said that if they take the said amount, it would very obvious that they've gotten a very big kickback. If I were the one wanted kickback, I would listen Lozada because the kickback is a kickback. You would still get enough kickback. It is like customer requesting for a discount that would not let you not earn in the deal. In this case, my point here is that too much greed is bad or greed is bad. Just ask for a *Consuelo de bobo*.

Part 2 # 9: One should not always think of profit

Though profit is important, you should not prioritize on it, instead focus in the products or services that you offer and the purpose why you offer such.

In the Tylenol Story, Tylenol is an analgesic that contains cyanide because of factory defect which is very lethal if eaten. The story begins in some people dying of taking Tylenol. Maybe because if their dead, they won't feel any pain. Kidding aside, the company that offers Tylenol, McNeil Consumer Products Company, begins the initiative of recalling Tylenol from the market so that no more people can be killed. The company lost \$100 in this process.

They make information campaign to subdue customers' fear of Tylenol. The recalling of Tylenol is effective and the intention is clear that the company's creed is to be responsible to the people who use their products. Later the company brings back their lost sales. Isn't that a happy ending for people who don't think of profit in their business all the time?

Part 2 # 10: Tax Evasion

In my point of view in evading tax, don't evade all because some taxes are going in appropriate projects and the other taxes don't because it just goes into corrupt people's money. So in evading tax, evade some but not all. The money which should have gone to corrupt people will be use instead for company's welfare. One thing more is that every tax evasion must be done secretly and quietly.

I don't know why some people consider evading some taxes is bad. The government should be happy that they still receive taxes for their salary and other projects although it is discounted but still receive taxes. It is like a win-win situation. You receive taxes and I evade some. Imagine the number of people who pay taxes but evade some, there a million of them.

For example, your tax is 1,000,000 and you only pay 550,000 then multiply it to the number of tax evaders, let's say 1,000,000 evaders then multiply it to 550,000 is it not very big?

Ethics and Values in the Information Age

Joel Rudinow

Anthony Graybosch

P 94 E84 2002

Chapter 7: Information Access I – Privacy

Privacy for me is being alone and where nobody bugs you. It is a confidential thing since you are all alone and know one knows what you do or what you are whenever you're in public. If there is no privacy, it will be uneasy for someone to go out or do his things because someone is watching every move you make and your security is at risk. It is something to be protected for security reasons.

In the e-mail privacy part, know one should be able to access your e-mail and read it because it is against your privacy. Everybody doesn't want their letters or message by others be read by anybody. Even if their purpose is bad still nobody wants someone looking at their letters without their consent. Sometimes the owner is the second one to read the letter because someone has already read it. It would be very irritating to learn that you're not the first to read. Nevertheless, reading others mail or letter is against the privacy rule unless you allow it to be public or let someone read it.

As an e-mail service provider, you should make your service secured. The mails should be encrypted just like the service of hushmail. They have a secured encrypted e-mail service so that nobody can access the recipient message from someone.

Chapter 4: Ethics and Advertising

Advertising is a way of promoting products or services. It is a way to attract and get the attention of the customer. It is like fishing you place bait on the hook that is the advertising and the fish which is the buyer. If the fish takes the bait then the person likes flattery words. In that case fisherman is good at fishing.

Advertisers use flattery words to get or capture customers.

To put some ethics to it, some advertisers are fraud and wanted to cheat on their customers. For example in the internet, some sites tells you don't you are the 100th customer and you will get a price but will actually direct you to other site which is not related to the message of the ad. They will sometimes let you view lots of pop ups which are annoying advertisement. Sometimes in order to "get your price" you have to join their site and register.

They should not do this because they just wanted to get the attention of customer but the product and services that are being offered are full of crap and deception. They should be aware that being ethical in business will give them more of what they actually expect.

Chapter 9: Information Access III: Intellectual Property

In the sharing part, the development of Gnutella make easy file sharing happen. Many users share their file using programs that use Gnutella because the fact that it is free. Well, who doesn't want free files especially music? Everybody does want it free!

To put ethics in it, you should think for the welfare of the artist the maker of the files that are being shared. Their intellectual properties are scattered all around the world and they are not benefiting from it. So these file sharing companies make a file sharing program which is free and the other is paid. The paid programs have more results and they use the money for compensating the intellectual property of people whose files are being shared. That is another innovation in file sharing. An example of this is Napster.

Cyber Ethics

Morality and Law in Cyberspace

Richard Spinello

TK 5105.87 I57 S68 2000

Chapter 2: Governing and Regulating the Internet

Internet Governance

To control cyberspace, there are three models. The first is the direct state intervention, coordinated international intervention and self-governance. I think that the best form of governance is self-governance because after reading many cyber ethics books, the government of each nation is having hard time making codes and standardizing it. Since the world and the internet are vast and diverse, it would be very hard to govern it through coordinated international intervention.

The direct state intervention can only be useful only in a particular nation but there are many nations. A foreigner will complain that the law in cyberspace here is different from his country. Nowadays internet interactions are not local but international. How can they govern people interacting in one place with another in another place while people keeps moving from their home, school, office and other places?

So self governance is very applicable in internet governance because this structure is suited for unique problems and situations in the internet and non profit international organizations will control it with specific charter. Now that that will be effective but there are risks involved. There might be lack of accountability, overrun by politics and for selfish purposes. Now it is up to them whether they'll do good or bad but there will be always good forces that will monitor their activities within the organization to balance.

Chapter 4: Chapter 4: Intellectual Property in Cyberspace

The Future of Software Ownership

Well, both open source software and proprietary software have their pros and cons. I found out that open source can lack accountability and responsibility since it's free for all. Hackers might give codes that might have intentionally placed bugs, glitch or threat to the system and if unqualified programmers might share codes that are full of bugs. The cons of open source since it is free for all then there are collaboration of many innovative minds around the world who wanted the software improved.

Proprietary software like Microsoft and Oracle still choose to protect their softwares and control the distribution securely. Maybe they wanted to be accountable if there are problems in their software and people will easily know who to contact if they have

encountered problems. Still the products they sell are quite expensive compared to open source which is free.

I agree in not patenting software because it's innovative than inventive because software keeps on changing and improving that adapt to one's needs and wants. And the needs and wants keep on increasing and changing so there must be some ways on how to protect the softwares. I think that the proposed framework of Samuelson that registration of innovative capabilities to encourage knowledge sharing suits best with the application on self governance.

Chapter 5: Regulating Internet Privacy

Searching for Solutions

There are two options in protecting privacy that exist. First is government regulation and the other is self regulation. May be you can combine them and come up with the government mandates organizations that collect and distribute personal information to require limitations to themselves to avoid violating people's privacy rights. It is like ordering them to have rules for privacy rights and be responsibly autonomous in dealing with different and unique situations to protect privacy rights.

Readings in Cyber Ethics

Richard Spinello & Herman Tavani

TK 5105.5 R43 2001

Chapter 6: Professional Ethics and Codes of Conduct

No, PAPA: Why incomplete codes of ethics are worse than none at all?

Incomplete codes can be abused while no codes at all allow people to think thoroughly whether it is ethical or not. Some people will think that when it is not stated in the codes it is ok to do it. The codes always talk about privacy, accuracy, property and accessibility. For example, they forget about the external world and neglect it. The increase in making softwares tends to increase in making computers and upgrades them so that it can make faster computations.

Making computers requires a lot of resources and it contributes in making pollutants in the environment. Some computers are disposed if they're old or broken and since computers are made up of plastics, metals and other chemical compounds, they also pollute the environment. So making codes should not focus only in privacy, accuracy, property and accessibility but to look beyond the boundary because everything is interconnected and interrelated.

Chapter 3: Intellectual Property in Cyberspace

On the web, plagiarism matters more than copyright

Plagiarism is copying someone's and making it your own while copyright piracy is if I edit some works and didn't get a copyright permission. They said that in the web plagiarism is heightened and copyright piracy is minimized. The web is an instrument for research and sharing of information so many people especially students are relying on it and the use of books is lessening because searching in the web is easy and faster and plagiarism is a click. Good thing that some databases now are self generating citations when someone gets copy information in the web.

When copying, one must consider fair use since libraries are using it for photographic and not digital copy for preservation and security purposes. To counter the aggravating plagiarism in the web, lessening property protections of copyright owner in the internet is one way to protect the academic community against plagiarism. It is good that people are finding ways to find solutions in fighting piracy and plagiarism. Internet nowadays has an anti copying feature when you right click a picture, the page will exit, some the copy feature is disabled, some no side menu pops up for you to copy it and some uses other software to counter the copying frenzy.

Chapter 5: Security and Cyberspace

Terrorism or civil disobedience: toward a hacktivist ethic

Hacktivism is not terrorism since hacktivism doesn't use violent ways, damage property, non-profit making, have ethical motivation and willingness to take responsibility for actions done. Terrorism is the opposite of hacktivism and they both have one thing in common which is to get the peoples attention. I don't know why some consider hacktivism considered terrorism when in fact the difference is clear.

Hacktivism is like protesting and rallying in the streets, main roads and places where they can be noticed and get more attention. The streets, roads and places they use for hacktivist is the web. The similarities of hacktivism and protesting is that are protesters march or stay in streets, roads and places and cars aren't able to pass while hacktivist enters web so that they can be heard and people can't surf the website. For me, hacktivism is ok since you can be heard around the world and inform people what they're fighting for.

Information Security and Ethics: Social and Organizational Issues

Marian Quigley

Monash University, Australia

Chapter VI: Internet Voting: Beyond Technology

This is one cool topic. Many nations are now planning to have an online system for voting. Why wait in line and register for long hours just to vote? Well i-Voting is the solution to this. People who are citizens of a nation can now vote anywhere and fast with just clicks. On the government side, counting votes will be just minutes or seconds because the system will do it for you. It is also secure because there are no bridge people or third parties who intercept and interrupt the manual voting processes which can lead to frauds, dead people voting and voting many times.

But voting in the internet has risks because there are a lot of bad elements like denial of service attacks that let servers don't receive the data from voters. Accessibility to all is one of the greatest challenges since not everybody has access to internet. If somebody loses their username and password, they are unable to vote. Privacy issues if someone sees who you vote they can manipulate it.

This system needs further technical and procedural improvements to guarantee accuracy, secrecy and security. Using the system should be done with a pilot testing so that the user will gradually be used to it and confident in using the technology.

Chapter VII: Protection of Minors from Harmful Internet Content

How do you protect minors from harmful internet content? As a parent, you should be able to control the websites where only you can access and filter sites that are not suitable for your children who are minors. Government should also pass laws that rate the sites if it is for mature, teen, adult, or child so that people will know if the content of the site is good for their viewing.

For example, violent page and movies from the internet, once accessed by a minor, there is a big chance that they will imitate it and do it to others or to themselves. For websites that contain foul words in their speeches, children will think that it is ok to use those words.

The problem is that most sites have no age validation and minors can easily enter and view the contents and these contents are outside one's country's jurisdiction.

I believe that self government is needed to ensure the protection of minors because if they access contents that contain nudity or harsh words they will be corrupted at a very young age and their psychological way of thinking can be altered and their innocence will be lost.

Chapter VIII: Mobile Communities and the “Generation that Beeps and Hums”

Mobile phones are already a need and become a want if you buy new phones every times a cellular phone company introduces new models. Now, mobile allows us to connect to people anytime and anywhere. Instead of the telephone which requires a line and placed on a single spot and every time a person want to call you and somebody is using the phone, the message from that person is not sent to you immediately. With mobile phones anyone can contact you without obstacles.

Why do they need mobile phones? It is because it promotes security, especially for parents who wanted to know their children's whereabouts. Self-identity that differentiates himself from his home's number. People call you by your cell phone number not by your home number. Mobility is the thing that ensures privacy and freedom since you can talk to your friends without your parents listening to your conversation. Unlike the old days when cell phone are not yet in the market, your parents will actually try to know what you talk about with someone.

Today, cell phone allows face to face conversation that allows you to see clearly what the current condition of the person who you call.

II. Case Studies

CEMEX: Innovation in Housing for the Poor

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

They focus on efficient operations to improve profitability and sell complete solutions aside from selling their products and transform it into commodity-driven business to earn more.

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

With IT, they have gain competitive advantage over their competitors because their business process became productive and efficient. They have a computer delivery network that allows them to monitor their deliver in real time.

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

It is the value and cooperation created through social human relationships and can also be a capital that is owned by the public division. They build up their social capital through interaction by the promoters of Patrimonio Hoy to the public.

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

Low-income families don't receive regular paychecks and don't receive any government financial support. They don't have access to banks and credit. When there is a community assembly to form tandas or "pools". This is where they keep extra money from paychecks and use the pools for family emergencies, education and housing.

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

The women are the ones responsible in the savings and plan how to distribute and allocate money in their family. They are active participants in the tanda system. The Patrimonio Hoy team researched that 70% of women in the tanda system were saving money to construct homes for their families.

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

First, the populated areas in Mexico are socially and economically low income communities. Roads there were pitted and unpaved. Second, all houses looks like under construction. Third, Guadalajara's construction methods were different because they use clay and limestone for construction.

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

They are the customers who join in Patrimonio Hoy and formed a group of three. They are responsible for recruiting more customers and responsible in paying the materials needed to build their houses.

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

They position themselves as a complete solutions provider in order to get in the huge low-

income market. They realized selling cement is not enough and competitors can enter the cement business easily.

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

Social capital is important to people with little economic capital so the promoters participate in the Patrimonio Hoy to earn money. They bring many socios as possible and to teach them how to save and make credit so the promoters can get commission at the same time.

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

a.) Promoters are the representative who identify potential customers, sell the idea of savings- credit to them, and motivate them to enroll in the program.

b.) Socios and Partners build trust to the poor people and these poor people are resigned to the fact they will not be able to build a house in less than two to three years. In order to lure the customers they offered the suitable proposition to them.

c.) Suppliers work together with CEMEX in negotiating prices of the raw materials.

d.) Distributors used channel in order create a distributor margin on the sale of building materials.

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

Patrimonio is a belief by Mexican people in leaving something behind like an immovable property or wealth for the next generation. It is important to the Patrimonio Hoy so that people will get the message of saving property today and will encourage poor people to join the program.

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

It is because that CEMEX offers good quality products based on the slightly increased price and offset by the value-added services that Patrimonio Hoy offers to the socios.

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

If the socio agreed on a price and signs up with Patrimonio Hoy, the price will remain the same in the 70 week period even if there is inflation.

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

Doing business with the low-income population seems riskier than the traditional lending models. The rate of success can be credited to the group's commitment, social capital, and the penalty fee structure.

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

They encourage the person to save in order to pay their dues. If one didn't pay on time,

the group will pay a late fee of an added 50 percent per late socio and will be recorded as a black mark.

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

By offering a complete and comprehensive solution for housing, they continue to find ways to keep the growth sustainable by offering various innovations such as Patrimonio Hoy Escolar (infrastructure of local schools), Patrimonio Hoy Te Impulsa (Earlier delivery of materials), and Patrimonio Hoy Calle Digna (infrastructure of neighborhood).

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

The socios can't afford weekly payments of raw materials and mason fee for the construction and to retain those customers for a longer 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?

They allow Mexicans in the United States to send their money to cement distribution in Mexico. Distributors receive the order and money, and deliver building materials to the site of the person's future place. The purpose is to channel as large a share of the remittance flows to CEMEX as possible.

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

Patrimonio Hoy serves on low-income people. Here, many people are poor and have low income so CEMEX can do it here. CEMEX can also provide remittance services to Filipinos since the OFW are sending money to their families.

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)

- Human Resource Information System
- Sales and Inventory System
- Customer Relationship Management
- Supply Chain Management System
- Fleet Management
- Documentation Management System
- Accounting System
- Fixed Asset management System
- E-commerce System
- Document System

Chapter 4: Professional Code of Ethics and Codes of Conduct

1.

The ethical codes of conducts adopted by professional societies are guides and directives about their profession so that they can act morally and competent in their profession. It also disciplines them when they misbehave.

Most of the codes of the ACM and IEEE-CS have some common code. Some codes are too general some are too vague. Some disciplinary directives can't make disciplinary action to those people who violated the code. Some codes are contradictory and can be self serving for a particular profession.

I believe that having a code outweigh the views of not having one because it serves as a guide or instruction that will remind them if they ever forget and they can improve or correct the code if there are shortcomings. That is why there is law, a codified ethics, that is constantly changing so that it can cope up with the changes around and will also serve as guide and warn us

2.

I believe that a coherent and comprehensive code of conduct for computer professionals is possible because they will benefit from it. It will give them inspiration, instructions that will teach to be competent and educate them on how to become good professionals in their field.

I chose the code "manages personnel and resources to design and build information that enhances the quality of working life" because if they know proper management then they can produce good output and be competent at the same time.

3.

I would go on with the project for the sake of my wife and my child. Since they will give a bonus, I will comply with what my superior wants me to do in the project. But after that project, I would resign because my views are not valued and my freedom. I will find a corporation who would respect your views as their valuable employee.

4.

I would follow the de Georges Criteria to guide me whether to whistle blow or not because many lives are in stake if the system that have bugs that are not fixed which will be implemented right away. It would be disastrous when the system fails. If that happens I will feel guilty because I'm one of the programmers who made the system.

5.

Rules that require them to blow the whistle in order to save the majority and let the management be aware that what they're doing is not right. If they weren't required nor permitted to whistle blow then the public will suffer internally or externally, now or in the future. With that future chaos or problem will be avoided.

6.

About Jun Lozada's blowing the whistle, I think that he should not blow the first place

because using the de Georges criteria, there is no considerable harm to the public about the ZTE deal being tainted by corruption. But the one who will be harmed is Jun himself for blowing the whistle for it will cost his life. He might be kidnapped or be assassinated. Right now he has his family. If he is gone, who will take care of his family? He might be blackmailed that his family will be killed if he blows the whistle. The price of paying corruption is different from paying with lives. Though he had gone to superiors, exhausted all internal effort, presented proof and documentation, but he overlooked the first part about considerable harm to the public which is no harm at all in my opinion.

Fortune at the Bottom of the Pyramid
Reaction: The Andhra Pradesh e-Governance Story
Issue: Can it also happen in the Philippines?

That story is really amazing and it really serves a model state not just to India but to the whole world. I just can't imagine Andhra Pradesh, part of a third world country, India, having this kind of system that is citizen centric from an institution centric civil service. The government is the one who adjust to the requirements of the citizen which is new way of getting closer to the people by knowing what they need and understanding their situation because the people of Andhra Pradesh really depends on the state for a wide variety of services.

With the e-Governance, processes were optimize and efficient. Time is saved and if time is saved, money is saved as well. So there is no time allotted for corruption that can be sneaked during the old system because of delay. Though it would be felt in the later part of the implementation, but the good effect is greater and long term in the long run. For this system to go long and good, the government should train its people on how to use it. Citizens must feel that changes are taking place so that the system is effective.

The eSeva is direct because there is no third party which is the government employee because of this they can't ask for bribe. The government services are in it and anything you need the eSeva will quickly provide you. You pay your bills from a kiosk fast and easy. The poor can save money from this system.

About the issue that it can also happen in the Philippines? Yes, it can because if Andhra Pradesh can why can't we, a much smaller country than India, be able to the same thing.

For example the application of passport in the department of foreign affairs, the system there is automated. You can easily apply or renew your passport fast. The line is quick and the flow is smoothly going. I got my passport in just 4 days though the process needs to be improved to be able to lessen the time of claiming. But the things here that the Philippines have already had an eSeva look alike. It only needs to be improved and be more citizen centric.

ANNAPURNA SALT CASE STUDY GUIDE QUESTIONS:

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

NGO serves the poor as a middleman for them. They're the one who voice out the situations of the poor to the government. They are the ones called to solve the problems of the poor. I would agree to Prahalad's view of the role of the NGO because that is what they really do here.

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. They can for sure be discerning about brands because they can see what the rich people buy and what they buy. Sure they can critique the brands but since their budget is low they will stick on lower brands.

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

Iodine can be protected at a molecular level instead of microencapsulating an entire salt particle which can't be released in the stomach.

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

Salt belongs to the undeveloped food staples market and people wanted assurance in a quality and hygienic food which is difficult to distinguish like salt.

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

To tell to everyone that Annapurna is improving for the benefit of the people.

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

A salt that would not lose its iodine during storage, transport and cooking that can't be match by any competitor.

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

The message of Annapurna was retained in the minds of the people.

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

Instead of trucks, they use rail transport to transport salt that reduce transit costs and truck costs. It is delivered faster than trucks.

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

A project to reach the rural areas to deliver directly to customers the message about the benefits of HLL brands. Their goal is to reach the rural market to increase their awareness and change their ways of using many product categories. Lastly is to make rural prosperity

so that the market will grow.

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?

They order via text messaging or e-mail to the supplier's e-tailing system and later delivered to them.

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?

I would allow men to be dealers because you don't judge by gender if a person is good in dealing with people. Some men better speakers than in convincing customers.

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

It is an Information Technology designed to provide solutions to rural information needs. I would use mobile applications to improve this because many people nowadays use mobile phone even the poor.

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?

I would observe HLL and imitate their strategy and make some modification or improvements. I would also use IT to gain advantage.

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

Yes, so that competitors will have a hard time competing and threats of new entrants will be minimized. They will also earn more profits.

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

Yes, it would succeed because India and the Philippines have same economic situation. The main problem is that government might interfere because of corruption.

Fortune at the Bottom of the Pyramid

Casas Bahia

Casas Bahia is in the major cities in Brazil and is serving the BOP by giving them the basic needs, like linens, towels and sheets. Their vision is to focus more and fulfill the needs of the poor. Because most of the people in Brazil are not rich so they cater more on the BOP because Brazil's BOP is large, money is also big for Casas Bahia. People thought the poor have little buying power and how could they pay for it? Casas Bahia's leader, Michael Klein proved it wrong. He found a way to help the BOP pay through financing.

The management of a Casas Bahia is well managed, controlled and monitored. Michael and Saul Klein, the brothers who handles the business, stick to their father's beliefs and management style and at the same time modernizes and improves the business using marketing and information technology. The process is very unique that no competitor can imitate. The supply chain is very smooth.

The services they provide for their clients are strict. They want their salesmen groomed and cheerful when dealing with the clients. They want to also give satisfaction and delight to customers. Though the customers are mostly from BOP, they would also want to buy products which are branded.

The company uses financing to serve the BOP. For example, they have a passbook that allows BOP people to make installments in paying which is called *carne*. Payment ranges from 1 – 15 months and they can only pay to Casas Bahia Store.

I think this can happen here in the Philippines since Brazil and Philippines economic status of the people is more likely the same. The only problem is that Philippines have the mentality of knowing the poor can't pay and the government is responsible for it. Unlike Casas Bahia, a retail firm is the one who make solution on how to cater this people in the BOP.

Intellectual Property Rights And Computer Technology

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

There codes are not protected in the trade secrets so once their blueprint and flowchart is known, others can copy it and reproduce it.

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

Many softwares are similar and can be easily copied and reproduce.

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

Since it is not a machine, it is patentable and it should be new and useful. That is not published anywhere and it should have proper disclosure.

4. Is it possible to trademark software?

Yes. It is possible.

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

There would be difficulties in who will have the trademark owner or developer? Who would benefit?

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

Some says current copyright laws are broad and some not broad so they conflict and can't establish a standard copyright law.

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

Many don't agree or come up with a standard copyright law for the software.

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

I think each countries government should control the cyberspace from web hosting to publishing and these countries will talk together and come up with standard copyright laws for everyone. It's like UN.

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

For me, they make software protection more difficult because of business. They are competing for dominance in the cyberspace from patent to trademarks.

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

Well, that's good. Since there is open source the pioneer of free software. People can collaborate and work together in the creative commons and improve others works.

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

That is the law of supply and demand with a little monopoly. So some software like Microsoft OS prices is expensive because they monopolize it.

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

It is very obvious because people want it cheap and they can't afford. So software piracy is widespread because they sell it cheap so that many can but and afford.

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

Yes, because they can afford it.

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

For me, it is the patenting it and making trademarks cost and a little bit of monopoly.

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

Every nation should work together not just the northern countries because other countries also want to enforce their copyright laws.

Anonymity, Security, Privacy, And Civil Liberties

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

Security is preventing others to access your things or properties. Privacy is the right of hiding your information to the public. Both complement each other. Without security, there will be no privacy and without privacy means someone is accessing your information.

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

Anonymity is hiding your true identity and information to the public. Pseudo Identity is using a alias to hide his identity. Untraceable Identity is hiding ones identity and no alias.

3. Discuss the importance of anonymity on the Internet.

To protect your personal information from people who have bad intentions.

4. Is total anonymity possible? Is it useful?

No, because of the technology nowadays can track and trace you and eventually will know you.

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

When someone asks a questionnaire from your USB flash drive but his intention was to get your other files so you're giving away your security and tricked by someone.

Wiretapping is very common when someone is trying to tap in your telephone conversation. It is very rampant in the government during elections.

6. Is personal privacy dead? Discuss.

It is not dead because our privacy is not total privacy but limited privacy because we talk to people or give our information to banks, schools and government agencies.

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

Evolution of surveillance technology – they can make surveillance be more private.

Curiosity – There is always crackers who wanted to get information on others to have their money and buy freely.

Recklessness of financial institutions – if they're careless of letting someone's information be stolen they will be held liable.

Poor information security – There are free security software it is not a good reason why they have poor security.

Unknowledgeable to information hacking – People must be aware of hacking through education, media and from others.

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

In the internet, if you are buying something using stolen identity, you can use there money to buy and it is free on your part so who does not like free?

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

There are many ways to steal a person's identity one is through internet.

10. Suggest steps necessary to protect personal identity.

Technical- using encryption and other anti identity theft soft wares like Norton internet security where there is an anti-phishing feature.

Contractual – Give less information about yourself.

Legal – There are laws that protect personal identity.

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

Some governments orders anti identity theft softwares to allow the government to access personal privacy. They're the ones who governs us so they may order us or someone to access others personal privacy

12. Anonymity is a doubly edged sword. Discuss.

If your anonymous then nobody knows you and you can do whatever you want.

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

If you are caught hacking then you can have an imprisonment for years and with penalty that will confiscate all the hacking tools you got and pay large penalty fee.

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

If you're with someone, both of you will talk and share thoughts and experiences and if the talk became sweet you will eventually give information without you knowing it.

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

You can use someone's given information for business purposes, for hacking purposes, and many more on how can you manipulate the information be it good or bad intentions.

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

Sometimes people talk too much or giving information unnecessarily.

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

There will be limitations on banks and brokerage on sharing information with third parties. It would protect the customers from requirements that institutions disclose to us like:

Privacy Policy - how will they get and use the information.

Right to Opt-Out - explain our option to prevent the transfer of our data to third parties.

Safeguards - must make policies to prevent deceitful access to confidential financial or personal information.

Jaipur Foot Case Study Guide Questions

1. What is the innovation of Jaipur Foot?

It's a lot cheaper than the one in US because it is hand made artificial foot and lower limb and it is free for very poor Indians.

2. What is the business of Jaipur Foot?

To help people in the world who loses their legs and replace them with an artificial legs.

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

These are people who lose their legs because of disaster, accidents and diseases.

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

It is because the country has land mines and some civil riots where there are many bombings which result to people being injured and some loses their legs.

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

It is many times cheaper than he west. Just compare \$30 with \$8000.

6. What is the Gait Cycle?

It is the alternating movements of the two lower extremities of our body that causes the forward movement of the body.

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

Ram Chandra the developer saw people with artificial legs form abroad and locally made where not convenient so he find ways on how to make a more convenient and comfortable prosthetic legs and come up with the Jaipur foot.

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

The artificial leg should cause normal foot movements to help and support the people when they work.

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

Poverty, closed economy, work lifestyle and limited trained manpower because many are losing their legs and most of them are poor and the demand is high.

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

The materials are can be found easily and does need special procurement agreements.

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

After fitting, the Jaipur foot is made within one day or less. They made sure in that they keep the patient in company by giving them food and a good place for overnight stay.

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

It is referred as a nonprofit organization known as the Society. They focus more on the patient from admission to discharge and quick enough in giving the Jaipur foot.

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

Jaipur foot because it is cheap and can cater many people around the world for it is tailored for the poor and many are supporting it.

14. Is the Jaipur Foot model scalable? Explain.

Yes because they are reaching the suburb areas so they can reach more Indians and many are supporting it. The Society is very active and they also have location where they fit and make the Jaipur foot.

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

Jaipur foot can be improved with the technology ISRO have.

The Pirates Cannot Be Stopped

Pirates Side:

1. He started poking around on media defender servers. He found folders with names of some of the largest media companies. (1-11)

Commandment: Shall not snoop around other people's files

- Because they are looking for some sensitive files that might affect the media companies.

2. He hands flash drive containing documents which are internal unpublished information (2-11)

Commandment: shall not steal

- It is confidential to the company in which he doesn't have permit given by the company where he got the documents.

3. Cell phone hacks, fake pizza deliveries, denial of service attacks (2-11)

Commandment: shall not harm

- People are affected because they are charged some things that they did not do and an exploit to their privacy.

4. Read media defenders email, listen to phone calls (2-11)

Commandment: Shall not snoop around other people's files

- Because you are entering files that is not permitted and it affects the privacy of the people

5. Uncovered salaries of the top engineers and names and contact information(2-11)

Commandment: ensure consideration and respect to fellow humans

- People who are concerned with this affects their salary they earned fairly. This might affect the performance of the people as well as their loyalty regarding their work.

6. Figure out how the pirate fighting software works (2-11)

Commandment: appropriate other people's intellectual output

- It is looking for a way in which you want to destroy someone's software that has a good intention and will help the betterment of the people.

7. Passed on his expertise to a fellow hacker (2-11)

Commandment: think about social consequences of the program you are writing

- Passing an expertise that has intention in destroying other people's software with the right motives to help the betterment of the people.

8. Company was forced to buy new banks of ip address each month (8-11)

Commandment: shall not harm

- The company would spend more than before because of the ip address that are being blacklisted. This can affect the company's profit greatly excluding the piracy of software and other media files.

9. Access just about any company's computer (2-11)

Commandment: without authorization or proper compensation

- Looking in company's secured files with the use of hacking or if you are not employed in the company because there is an intention that might not be good

10. Individuals would not have bought the music they downloaded

Commandment: thou shall not steal

- They should music with have no permits to they people who owned this. They got the music for free even though it should be bought so company can loose its sales.

Corporation Side:

1. Planting booby trapped versions of songs and films to frustrate downloaders. (2-11)

Commandment: You shall not use computer to harm other people.

- They make trap version to annoy downloaders so that they will not download instead they will buy the original cd copy.

2. Interfere with process use to upload authentic copies. (2-11)

Commandment: You shall not interfere with other people's computer work.

- MediaDefender interferes with pirates in uploading authentic copies so that when someone gets the authentic copy it will be static or useless.

3. Certain files failed to download fully and some were corrupted. (7-11)

Commandment: You shall not interfere with other people's computer work.

- MediaDefender attacks Pirate Bay by letting downloaders download corrupt files at the Pirate Bay.

4. When MediaDefender would upload a torrent to the Pirate Bay. (7-11)

Commandment: You shall not interfere with other people's computer work.

- MediaDefender here is uploading corrupted files into Pirate Bay so that downloaders will get the corrupted files and be frustrated.

5. MediaDefender persuades Universal to use uTorrent, which is prone to falling to MediaDefender's tricks. (8-11)

Commandment: You shall not use computer to bear false witness

- MediaDefender uses uTorrent as a means to trick the downloaders downloading corrupted copies instead of authentic copies.

6. MediaDefender use MiiVi as a honey pot to trap pirates. (9-11)

Commandment: You shall not use computer to bear false witness

- MiiVi real purpose was to lure pirates, not to share uploaded videos. They trick people that MiiVi was actually a video sharer but it's actually a trap for pirates.

7. MediaDefender created a code for hacking into Pirate Bay's system. (9-11)

Commandment: You shall not snoop around in other people's computer files.

- In order to get into Pirate Bay's system and mess with it, they created a code to hack Pirate Bay.

8. TorrentSpy countersued for illegal wiretapping. (9-11)

Commandment: You shall not snoop around in other people's computer files.

- A trade group hired a hacker to obtain internal documents through wiretapping.

9. Hollywood would abandon the encryption technologies that prevent files being copied or used by other machines. (10-11)

Commandment: You shall use computer in ways that insure consideration and respect to fellow humans.

- With the encryption users will no be able to use their video player or music players if the encryption is present.

10. Our independent movie had no advertising budget until somebody pirated the movie and put it on the internet. (10-11)

Commandment: You shall not copy software which has not paid.

- Well, the independent film maker is to be lucky enough to make his film to be famous with the help of piracy which advertised the film but there is a repercussion by making little profit of that movie.

ICICI Bank Case Study Guide Questions

1. What is ICICI Bank's innovation?

They see bottom of the pyramid people as a potential customer so they give their banking services to them.

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

They reach the rural places and encourage banking and give credit extensions.

3. According to Mahajan, why are the transaction costs of savings in formal

institutions as high as 10% for the rural poor?

Most of the transactions of the poor are small and the distance between the bank branches to the rural areas are far.

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

It is access to credit and loans are small.

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

They developed a commercial retail subsidiary of the bank so that it have the opportunity to grow. The second is to invest on technology.

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

The bank of Madura imitates or applies and bases the model of The Grameen Bank of Bangladesh to cater poor people.

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

The first tier is to compete with commercial banks. The second competes with rural areas. The last competes with cooperative and special banks. It is three tiered so that it can accommodate all people.

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

First is to save, next is to lend what you save and the last is to borrow responsibly. It is like training the borrower on how to manage his credit.

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

The group size must be 15 to 20 and the members are poor. Fixed amount of savings should be collected every month. Members should be literate. Savings should be use for internal use. Members should be present every time. It is important to train the people to save and to help people in need.

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

Members contributed self confidence and communication skills that help income generating activities.

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

It would be use for payment system and would eliminate costs related with cash handling. The card would act as a credit or debit card with storage capacity and the ability to work offline while keeping track of all transactions. It would work because it is simple and easy. It only needs funds to implement and technological infrastructures.

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.

Banking is very simple because it is just deposit, withdraw or loan. It can happen here because people need money for everyday life and if the banks make innovative actions to serve the BOP then it would be successful.

ITC e-Choupal Case Study Guide Questions

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

Farmers using the internet from e-Choupal centers to connect with large firms, know the current agricultural breakthrough and global markets.

2. Discuss the paradox of Indian Agriculture?

Agriculture has high production rate and is important to India but the government controls and limits the distribution of agricultural products to places. Bad farming practices cause food shortage.

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

It has low oil content. The oil is then sold locally while the deoiled cake for animal feed is exported.

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

Mandis traders resale to crushers. Producer-run cooperative societies crush in mills. Farmers keep a small amount for their need and get the produce processed in job shop crushing plant called ghani.

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

It is like a useless third party in the channel because they control the channel and do things favorable on their side.

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

The competitors are knowledgeable about the industry. ITC rents Mandis processing plant time and buys soya from them.

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

They see what was good and could be improved in the current system.

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

They help the farmers by centralizing the distribution of needs from seed to pesticide to marketing their produced output.

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

Yes because it would help them somehow.

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

They are the ones recruiting farmers and help run the e-Choupal. It would weaken his credibility if he quits.

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

They believe that they will benefit in the long term interest of the company and great trust is given to them.

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

It removes the processes which are less helpful while the new system removes inefficiency.

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

Money could be saved with e-Choupal and there is improved agriculture, lifestyle and future.

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

The first is the soya choupal which is the proper obtaining of crops. The second is preservation of identity through the supply chain. The third is the traceability of the supply chain. The fourth is the creating institutions. The fifth is the rural marketing and distribution of strategy. The sixth is the sourcing IT enabled services. It is feasible because it is a step by step procedure that guides the farmers with the help of technology.

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

Yes because it is easy the procedures of e-Choupal is well guided and with the advent of technology it would be simple yet helpful.

Voxiva Case Study Guide Questions

1. What is the innovation of Voxiva?

They turn a village payphone into a communications device with a computer so that real time report about the disease is recorded accurately.

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

First is real-time collection of information from a distributed network of people, next is the rapid analysis of data and distribution of resources, and communicating back to the field to make response.

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

Most projects were basically not scalable. Make the system work in other 600,000 villages in India is something. It requires internet connectivity through the use of computers and adds cost in electricity.

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

Telephones make the communication more accessible and easy to use.

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

They need to monitor new cases of disease that spread across the country and to respond quickly.

6. What are Alerta Pilot's benefits?

Benefits are easy to use and accessible. There is a rapid response and reduces paper work which is very cost effective.

7. How can Voxiva help eradicate diseases?

The health worker will be educated in order to control or responds to situation like outbreak or even avoid it from spreading.

8. How can Voxiva be used for bioterrorism preparedness?

With the help of the system they will see signs of bioterrorism so they can quickly report it to the authorities.

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

Information systems should not only collect data but to give feedbacks or response as well. Using existing infrastructure or resource will also help and reduce cost. The system should also be scalable to know if the system will be a success if implemented.

10. What are some of Voxiva's challenges?

Attract more people in working together with the company and share values.

Make new business and not slow its ability to deliver quality services.

Focus on major opportunities and avoid interruptions

Have long sales cycles of selling services to governments and international development agencies.

Generate revenue from local economies.

Handle a diverse team and promote innovation continuously.

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

A team with different kind of specialties in order to make innovative outputs and ideas that can work together in solving problems.

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

Filipinos uses cel phone instead of telephone more often and use the cel phone to send information about diseases. Malaria and dengue since Philippines is a tropical country and there are many mosquitoes.

III. Quiz

Professional Ethics, Codes of Conduct, and Moral Responsibility

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

Ethics is the study of morality. This is a study of good or bad and right or wrong. It is a basis for right conduct for the majority. Morality is a system of rules for guiding human conduct and principles for evaluating those rules. Morality involves more on personal decision.

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

A moral system is that includes moral rules and principles. It aims at supporting human prosperity. Its purpose is to have and make peace around the society. Rules of conduct are action-guiding rules in the form of either directives or social policies while principles of evaluation are evaluative standards used to justify rules of conduct. While principles of evaluation is rooted in one of three system, religion, law and philosophical ethics

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

It means that everyone must automatically know what the rules are, thus people cannot question its reliability and know that the rules are just and reasonable and why it exist. Personal morality is personal and a private thing but some view it as a public system so that is the oxymoron of personal morality.

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

Moral system has informal commanding judges supervise over it. The game’s rules are understood by all of the players. The players can also use the rules to evaluate the behavior of other players in the game. But the player is not required to play but in a moral system everyone is obliged.

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

Moral system is rational in which is based on principles of logical reason reachable to ordinary persons. Moral system rules must be obtainable to all rational persons. It is impartial because it is designed to be followed by the people in the system.

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

Values can have worth or being worth. When used for selfish reasons it is non moral. Moral values are right things you know from your conscience while non moral values are wrong things based on your conscience.

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

In Religion, you should follow the commandment of God to do good and bad if you sin or disobey the commandment. In law, you do wrong if you go against a law and make an offence. In Philosophy, right and wrong is base on reason and virtue.

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 method use to analyze moral issues is normative, in contrast to the descriptive method that is used by social scientist. Philosophical study requires a consistent procedural plan be used to verify hypothesis and theories and these verification schemes must satisfy criteria of rationality and impartiality. Philosophical studies study moral issues based on the ethical theory and logical argumentation.

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 study is normative and it uses different kind of approach.

Sociological and anthropological studies are descriptive because they describe how people in different cultures and groups behave with respect to the rules of a moral system.

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

Discussion Stoppers

a. People disagree about morality on solutions to moral issues.

This world has many different people and cultures that have different beliefs on solutions to moral issues. If they clash, they disagree on many issues.

b. Who I am to judge others?

It is uneasy to judge others because of our different views and beliefs it will just lead to an argument and worse make more.

C. Morality is simply a private matter.

It tells us the opposing views and beliefs whether morality is public or not.

D. A morality is simply a matter for individual cultures to decide.

A moral system is dependent on, or relative to, a particular culture or group because only they can agree if they're on the same culture or belief. Oil and water don't mix in this case.

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

It can lead to different kinds of arguments and opposing views of people. We have different cultures and beliefs and personality. People need to learn to understand the way they think in those situations to avoid conflicts.

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

Moral relativism is a normative thesis and views ethical standards, morality, and positions of right or wrong are culturally-based and so subject to an individual choice that we can all decide what is right for ourselves. Cultural relativism is a descriptive thesis. It 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 culture.

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

It provides us with a framework for analyzing moral issues via a scheme that is internally coherent and consistent as well as comprehensive and systematic.

The theory needs must be coherent by making its individual elements fit together to form a unified whole. It must be consistent by making its parts not contradict with each other. It must be comprehensive that it must be able to be applied broadly to a wide range of actions. And it must be systematic by not having it simply address individual symptoms peculiar to specific cases while ignoring general principles that would apply in similar cases.

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

These are consequences of actions and policies provide the ultimate standard against which moral decisions must be evaluated. The morally correct action will be the one that produces the most desirable outcome. It tells us that all people desire happiness and happiness is an intrinsic good that is denied for its own sake. Humans desire as means to one or more ends.

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

Act utilitarianism is that all things are equal, actions that produces the greatest good or happiness for the greatest number of people seems desirable. Rule utilitarianism believes that policies that permit the unjust exploitation of the minority by the majority will have an overall negative social consequences.

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

- The morality must be ultimately grounded in the concept of duty, or obligations that humans have to one another, and never in the consequences of human actions.
- Morality has nothing to do with the promotion of happiness or the achievement of desirable consequences.
- Each individual, regardless of his or her wealth, intelligence, privilege or circumstances, has the same moral worth.
- People should never be treated merely as means to some ends.

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

Rule deontology is everyone would be treated fairly because the same rules would apply universally to all persons. There is no bias. All rules will apply to all equally. Act deontology is following the more important thing to do. It weighs the evidence a hand to determine which course of action would be required in a particular circumstance.

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

A moral system comes into being by virtue of certain contractual agreements between individuals.

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

A character-based ethical theory ignores the special roles that consequences, duties and social contracts play in moral systems. It focuses on criteria having to do with the character development of individuals and their acquisition of good character traits from the kinds of habits they develop.

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

It can incorporate aspects of utilitarian and deontological theories into one comprehensive framework by following the Deliberate and Selection stages strategies. First, it deliberates

over various policies from an impartial point of view to determine whether they meet the criteria for being ethical policies. Then select the best policy from the set of just policies arrived at in the deliberation stage by ranking ethical policies in terms of benefits and harms.

Discussion Question # 3

I will keep my promise and because she is also my close friend for a long time. I will protect her. If you see someone in danger would you not help? That is my character's conduct. If you don't help your friend and later if she's harmed and see the effect of breaking your promise, you can feel the guilt and your conscience will bug you. The theory of Ross is really helpful because it helps you decide and weigh the actions so that you can choose the best option. In the first place you will feel something fishy about the decision about rounding up all the Arab Americans and placing them in an internment camp. There must be something wrong with them.

IV. Corporate Social Responsibility

SANTECH ELECTRONICS:

The company offers convenience to customers as a service in selling retail products like amplifiers, speakers, integrated circuit, and other electronic accessories to customers.

THE INNOVATION...

SANTECH ELECTRONICS reallocate the pattern of just selling products to a gainful social responsibility to the society. By providing a record contract for the unfortunate individual who wants to show their talent. These individual does not have the opportunity to demonstrate it. By lending our equipments in exchange for advertisements and promotion of the business. The company will sponsor concerts and fundraising activities especially for the environmental, social, and educational activities. We can serve as a tool in educating the people and building hope with the use of MusiCause and DreaMusic program.

The company began in 1995 when Mr. Tony Lim, Co-owner of the company, bought a building in Quiapo and thought of selling electronic products to people within the area. With the help of her sister and co-owner, Ms. Estelita Hung, they manage the business. As the business grows, they thought of selling sound systems and audio visual equipments to cater people who are fond of having sound and visual entertainment in their houses. Soon after, schools bought from the company to provide an effective teaching process and restaurants also came to buy to gain an edge in their respective businesses. Now, the business is still gradually growing. They are finding and introducing new products to sell in the market. The company is also expanding within the area and is planning to expand in strategic places.

Mission

To provide quality services with promptness in giving convenience to customer needs.

Vision

To be the best seller in satisfying the growing electronics market in the Philippines

Position/Department	Description
President	The founder of the company.
General Manager	Overall supervisor and chief decision maker.
Assistant Manager	Monitors and helps each department
Inventory	This is where the stocks are stored
Department Secretary-in-charge	Receives and tallies the stock
Purchase	The ordering body of the company
Department Head	The one who orders products from sellers.
Sales	This is where selling of company items takes place.
Cashier	Receives money from customers and also Acts as supervisor in the sales department
Salesmen	Personnel that is in charge of selling products to customer inside the store.
Accounting	Handles the book keeping of the company.
Head Accountant	CPA(Certified Public Accountant) of the company.

Company competitiveness

Quality of Products – The products sold should have good quality to ensure customer satisfaction and together with good customer service, chances of successfully selling your products are high.

Customer Service – Good customer assistance is the best way to sell your products. It's like guiding the customer to the finish line which is letting him buy and patronize your products. This would also make them loyal to company.

Pricing Strategies – Pricing plays a key vital role in selling. If your price is right, then the customers will buy. Even though the price is expensive, but if the quality of it is very worth it, the customer will still purchase the product.

Management Experience – Handling people is a very important task. If you know how to deal with your people, know the in and outs of your company, work will be smooth and will bear good outcome.

Technological Expertise – Knowing some technological capabilities is an advantage because it is a special tool in improving process during work. So the customer would believe that the product you are selling is very easy to manage and use.

Company Strong point

Good Research Product from Suppliers – Products from suppliers are easy to sell because of their great product that they sell to their retailers.

Experienced and Well-trained Employees – Employees came from other companies that already have experience. With this, employees would know how to manipulate and handle such situations.

Centralized Management - The management is totally centralized. The leader makes all key decisions and most communication is done by one on one conversations. It is particularly useful for entrepreneurial retail business as it enables the founder to control growth and development.

Multiple Suppliers – Having many suppliers is beneficial because prices will not be controlled by the suppliers. You would have an opportunity to bargain their products and offering them at a low price.

Payment Cycle – having a long payment terms to the suppliers would help the company to use the other money to provide other source of income.

Just Compensation – paying their employees will help them to be motivated and improve their job and create a more relationship to their customers.

Innovation...

MusiCause

The MusiCause is from the word “ Music for a Cause”. The company will sponsor the equipments for their mini concert or fund raising concert. They will benefit by promoting their company through advertisements and sponsorships. Getting a small percentage for every successful concert is not their main concern but the ability to help promote the betterment of the environment and the society.

The key objectives of this program would be:

- To help promote in saving the environment.
- Produce business that represents competitive gain in their industry
- To build the fund raising programs
- To give focus on the events happening to the society
- Giving the people the “information” in the happenings of our country

DreaMusic

This program’s aim is to lend those individual who has a passion for music but does not have a capability to produce it. The company will lend its equipment in order to help the people to produce or create their own music. To help publish their own music that can help them to gain breakthrough in their passion. Giving them the opportunity to achieve their dreams.

The key objectives of this program would be:

- Help unfortunate people to illustrate their talent
- To encourage and inspire the individuals
- To find their talent
- Give them the quality of life
- Bestow hope in each and everyone
- To be a stepping stone to their dreams

MARKET RESEARCH

Many unfortunate people below the poverty line have potential in terms of music. Since every Filipino tries to show their talent in singing in different karaoke places, this is a good start in showing their passion in the music industry. To reach the people below the poverty line who has no capability to create or produce music or own an instrument.

There are programs that talks about the improvement that can help everyone of us such as the environment, society, relationship, and any other things that concerns us and the country. We think that this is a great opportunity to lend our company's hand by providing or sponsoring the events that they held. Our company is in participation to these kinds of events. The company cannot create their own fund raising activities but they can merge to these events/programs in order to reach out the people in best way as possible.

MusiCause Program Design:

Identification of events

The company will determine the event that is suitable for their sponsorship. Not every event will be authorized by their sponsorship and lending of equipments. Events that will benefit and that is built for fund raising environment will be assisted for sponsorship and lending of equipments. For example, Scholarship for the poor people concert, the equipments will be lent and the event will be sponsored by the company. But for the concerts that is only for their own good will not pass the criteria for the MusiCause. There will be a written agreement in which there will be indicating the guarantor of the said transaction.

Events Setup

The equipments that are being borrowed by the event organizer will be setup by the company. Santech will provide the people who will setup their equipments so that they will be able to minimize the risk of getting the equipments damaged. The equipments that are being borrowed will be monitored by the assistant manager of the company so that in case of unfavorable situation occurred there will be a person who will be responsible will act as a guarantor of the said equipment.

Rules and Standards

Equipments will be not be used for any other purposed aside from the said and written event agreement. Theft of some items will be held liable depending to the said agreement. If the said agreement narrates that they will be fully responsible for any damage and loss done within the event, they will be the one who will pay for it otherwise there will be a void of contract.

Promotion Cycle

The company will setup advertisement paraphernalia's just for the company to be made known. This will promote the company name and create more customers than usual.

Income Percentage

If the fundraising activities earned more than what they have expected, there will be a certain percentage that will be given to the company. It will be treated as an honorary cash or compliment for the support that they have given.

Delivery of Equipments

Equipments will be delivered by the company.

DreaMusic Program Design:

Identification of individual

Lending of equipments and recording will be provided for the individual who are considered to be passionate, poor, young, and willing to demonstrate their talents. Not everyone will be given a chance to record their songs. The criteria will be based on their potential, if the person can sing they will be given a chance to borrow instruments and try to improve on their skills, if they succeeded and qualified to record their song then their song can be recorded and it will be distributed to some recording companies. The company will help to build the first step of their dream.

Recording Conditions

Those people who are able to sing will be catered by the company. The recording will be done in the company and edit the song of the person. Their song will be published in the cd, and if by any chance they are a good singer, their song will be redirect to recording company. So that their song will be heard and evaluated further.

Lending Conditions

Equipments that are being borrowed by the person will be recorded and monitored by the company. If the borrower has a bad record in terms of borrowing, they will have a lesser chance of borrowing the said equipment. The borrower will take full responsibility to the equipment since he is the only one using it. Equipments will only be used within the company's premises.

Percentage

If the person has given a breakthrough because of his talent, the company will have a percentage for the record company. This will be a form of gratitude towards the company.

VALUE ANALYSIS

They just found out that not only in selling products they earn but they can also earn by just lending a hand through sponsorships, lending equipments, recording at the same time helping the community. They can earn not just in the form of money but in the form of building their company name as a supporter for the fund-raising activities and helping the less fortunate individuals who have talent in some areas. They can reach out to the people with their equipments in events and sponsorship. Their equipments serve as an instrument for educating the people.

VALUE TO CUSTOMERS

The customers are given a chance to prove their competitiveness despite their financial crisis. It would be a big help in achieving their dreams. In terms of events, collaborating to the event organizers in imparting their mission in every area of the environment, education, society and other fund-raising activities that will serve as a means of informing the people of what is happening around us and what can the people to improve their society, education and environment.

VALUE TO THE SOCIETY

In return, this will help the society keep in touch and be well informed about the happenings in our country. This will serve to educate the people and make a move in creating a better world in terms of the fund-raising events. In terms of the unfortunate people, this will provide as a stepping stone for their dream to be reached and their goals in life. It will help to experience the quality of life. It will also help them in creating a self-achievement in their part.

COST

They will invest for the equipments just for lending. They will anticipate the future unfavorable situations that might occur. The goal of this program is not focused on making profit even though there are some things that are included but it will serve as mediator in fulfilling dreams of the less unfortunate people and educating the society about the status of our country.

REVENUE

The revenue will be dependent on the percentage of each event and the items sold due to damages.

MARKETING

Our marketing strategy will be in a form of advertisements in events and promotion of the equipments. The lending of instruments through the events will convey a personalized message and build trust of low income people. The company believes in giving immovable opportunities like developing their talents and educating the people. The best channel in building a good foundation and relationship to the people is through their talents and concern for their society. The main goal is to educate and discover their talents. The company will give flyers and contacts about their company's objective. They can also help in marketing the events that they will be sponsoring.

Via word of mouth, the company will have less cost in promoting their goals at the same time helping them to reach their objectives. Word of mouth will be the most important element in marketing since it can influence other people's decision so the company should create a good relationship between the parties involved.

RISK MANAGEMENT

Since the objective of the program is to lend equipments, the primary risk is that equipments might be damaged or stolen. So in order to secure the equipments from misuses or theft, the company will sign a contract with a guarantor for those kinds of situations and they will be held liable for it and the borrower will lose his credibility to borrow equipments.

Strategic importance of DreaMusic and MusiCause

These programs successfully made a channel for promoting the company earn money and help the society at the same time. It also increases the revenue of the company through promotion and advertisements where the events take place, and fund raising activities that helps the society and the environment.

Sustainable Growth and Innovation

The company is finding new ways on how to use music to attract more people through lending their instruments. In the future, the company plans to join hand in hand with famous musician and singers and supporting their fund raising activities. The also plan to help government and charitable institution of their programs to the society.

Challenges

The challenge of Santech is to retain the interest of the poor people despite their financial crisis and continue pursuing their dreams.

Far places and weather affect the condition of the equipment in order to protect them the company invests in durable equipment cases.

For theft and damages by the equipments, they are trying ways to insure those equipments.

Key Learnings of DreaMusic and MusiCause to Santech

These program helped Santech understand that poor people have hidden music talents that needs to be develop and realizing that having concerts for a cause can promote the company and help build the society. Poor people can be a source of revenue if given attention and supporting fund raising concert will help the society as well. Business is not always business. Business is dynamic where interaction between two individual is needed and be mutual in giving and receiving benefits which is a give and take scenario.