

Ethic  
Reader  
By  
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# Book Reviews

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**ITETHIC**  
**Book Review 1**

**Reference: Current Issues in Business Ethics**  
**HF 5387 C87 1997**

### **Book Review**

#### **Chapter 1: Corporate Governance and Ethics**

**Quote:** “Board Roles”

**Explanation:**

1. formulating Strategy
2. developing Policy
3. Supervising Executive Management
4. Maintaining Accountability

**Chapter Explanation:**

The companies, and the system by which they are controlled and regulated, are central areas of investigation for business ethics. This chapter explained something about governance.

#### **Chapter 2: Codes of Ethics: some uses and some abuses**

**Quote:** “Limitation of a Code”

**Explanation:**

- The priorities and dilemmas of business
- Action and context

**Chapter Explanation:**

In this chapter benefits of codes are discussed like benefits of the organization: public relations, benefits to stakeholders: social responsibilities. Implementation is also formulated and commitment. In this part enforcement and discipline.

#### **Chapter 3: Privatised Ethics and the changing gender balance**

**Quote:** “Private Sector Ethics”

**Explanation:**

- Price levels equivalent to those needed to provide an economic return to efficient companies
- A choice of goods or services for consumers, recognizing that there are different sections of market demand.

**Chapter Explanation:**

This chapter builds upon in setting up the philosophical framework for the book discussing moral theories and problems in ethical relativism. Based on these and in light of the rapid advances in technology, the chapter discusses the moral and ethical premises and their corresponding values in the changing technology arena.

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Book Review  
BOOK TITLE  
Business Ethics

## **Chapter 1**

“What does *ethical* mean to you?”

### **Explanation of quote:**

Fifty percent of the businessmen interviewed defined “ethical” as “what my feelings tell me right” 25 percent defined it in religious terms as what is “in accord in my religious beliefs”; and 18 percent defined it as what “conforms to the golden rule”.

In popular usage the term “ethics” has a variety of different meanings. One of the meanings is “the principle of conduct governing an individual or a group”.

## **Chapter 1 Ethics and Moral Reasoning**

### **Chapter Explanation:**

Finally, the Bhopal tragedy also raised larger issues about the role of American business in the world. How should the needs of the third world nations be balanced against the dangers that modern technologies involve? Should US managers exercise tighter control over the managers of foreign subsidiaries even when they and their government insist on independence? These dilemmas in turn raised other questions about profits, private enterprise and capitalism itself.

One kind of ethical dilemma that domestic managers often face concerns the “internal” conflicts that business organizations create among their own members and constituencies, including managers of being negligent in their moral duty to care for the safety of their employees and of recklessly exposing them to hazardous chemical substances. Civil rights groups declare that the hiring and promotion policies of much business still discriminate against minorities, women, and the aged, thereby violating their moral rights to equality. Stockholders file resolution charging that officers and directors of corporation make unethical use of their funds or engage in unethical operations. And tragic dilemmas arise when the values and policies of an organization conflict with the employees own aims and values. The organization for example might insist on a production schedule that the manager thinks is an invasion of their right to privacy. Or the employee may find himself or herself in an organization whose practices seem inimical to the best interest of the people the organization serves. Again, a real case may best illustrate the dilemma.

## **Chapter 2**

“The theory of the rule-Utilitarian then has two parts, which we can summarize in the following two principles:”

### **Explanation of quote:**

- I. An action is right from an ethical point of view if and only if the action would be required by those moral rules that are correct.
- II. A moral rule is correct if and only if the sum total utilities produced if everyone were to follow that rule is greater than the sum total utilities produced if everyone were to follow some alternative rule.

## **Chapter 2: Ethical Principle in Business**

### **Chapter Explanation:**

Business ethics can be both a normative and a descriptive discipline. As a corporate practice and a career specialization, the field is primarily normative. In academia descriptive approaches are also taken. The range and quantity of business ethical issues reflects the degree to which business is perceived to be at odds with non-economic social values. Historically, interest in business ethics accelerated dramatically during the 1980s and 1990s, both within major corporations and within academia. For example, today most major corporate websites lay emphasis on commitment to promoting non-economic social values under a variety of headings (e.g. ethics codes, social responsibility charters). In some cases, corporations have redefined their core values in the light of business ethical considerations.

## **Chapter 3**

### **“Social Superstructure”**

#### **Explanation of quote:**

It is consist by its government and its popular ideologies. The member of the ruling class will control the government and ensure that it uses its force to protect their privileged position and at the same time they will justify their position of privileged.

## **Chapter 3: The Business System**

### **Chapter Explanation:**

The Business Systems approach considers business as system of interrelated factors of strategy, owners, investors, management, workers, finance, processes, products, suppliers, customers, and competitors.

Organizations prosper by achieving strategy that is implemented as a result of continuous decision-making at all levels of the business. Firms implement strategy through balancing the four major factors or perspectives:

1. Financial perspective
2. Customer perspective
3. Internal business process perspective, and
4. Learning, innovation, and growth perspective.

The four perspectives permit a balance between short-term and long-term objectives, between outcomes desired and the performance drivers of those outcomes, and between hard objective measures and soft subjective measures.

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**Book Review 3**

**Reference: Business Ethics (Concepts and Cases) 5<sup>th</sup> Edition**  
**HF 5387 V44 2002**

## **Book Review**

### **Chapter 4: Ethics in the Marketplace**

**Quote:** “Principle of Diminishing Marginal Utility”

#### **Explanation:**

This principle states that each additional item a person consumes is less satisfying than each if the earlier items the person consumed.

#### **Chapter Explanation:**

In this chapter it explains different kind of competition. It states three different kind of competition. First is the Perfect competition this competition states the equilibrium in perfectly competitive markets, Ethics and perfectly competitive markets. Second is the Monopoly Competition this explains the monopoly competition: justice, utility, and rights. Third is the Oligopolistic competition under this is explicit agreements, price fixing, manipulation of supply it also talks about bribery.

### **Chapter 5: Ethics and the Environment**

**Quote:** “The Ethics of Conserving Depletable Resources”

#### **Explanation:**

Conservation refers to the saving or rationing if natural resources for later uses. Conservation therefore looks primarily to the future: to the need to limit consumption now to have resources available for tomorrow.

In a sense, pollution control is a form of conservation. Pollution “consumes” pure air and water, and pollution control “conserves” them for the future.

#### **Chapter Explanation:**

To many observers conservation measures fall far short of what is needed. Several writers have argued that if we are to preserve enough scarce resources so that future generations can maintain their quality of life at a satisfactory level, we shall have to change our economic growth.

**Chapter 6: the Ethics of consumer Production and Marketing**

**Quote:** “the Duty to Comply”

**Explanation:**

The most moral duty that a business firm owes its customers, according to the contract view, is the duty to provide consumers with a product that lives up to those claims that the firm expressly made about the product, which led the customers to enter the contract freely and which formed customer’s understanding concerning what he or she was agreeing to buy.

**Chapter Explanation:**

Any affirmation of fact or promise made by the seller to the buyer that related to the goods and becomes part of the basis of the bargain creates an express warranty that the goods shall conform to the affirmation or promise.



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**Reference: Business & Society (Ethics and Stakeholders Management)**  
**HF 5387 C37 2003**

## **Book Review**

### **Chapter 6: Business Ethics Fundamentals**

**Quote:** "Descriptive Ethics"

#### **Explanation:**

Is concerned with describing, characterizing, and studying the morality of a people, a culture, or a society. It also compares and contrast different moral codes, systems, practices, beliefs, and values.

#### **Chapter Explanation:**

Business ethics has become a serious challenge for the business community over the past several decades. Polls indicates that the public does not have a high regard for the ethic of manager. It Is not easy to say whether business ethics have declined or just seem to have done so because of increase media coverage and rising public expectation. Business ethics concern the rightness, wrongness, and fairness of managerial behavior, and there are not easy judgements to make. Multiple people complete to determine which standard behavior should be compared with.

### **Chapter 7: Personal and Organizational Management**

**Quote:** The Golden Rule: "Do unto others as you would have them do unto you"

#### **Explanation:**

The golden rule simply argues that, if you want to be treated fairly, treat others fairly. According to this principle we are not to make an expectation of ourselves.

#### **Chapter Explanation:**

At the organizational level, factors were discussed that affect the organization's moral climate. It was argued that the behavior of one's superior and peers and industry ethical practices were the most important influences on a firm's ethical climate. Society's moral climate and and personal needs were

considered less important. Best practices for improving the firm's ethical climate include providing leadership from management, ethics programs and ethics officers, setting realistic objectives, infusing the decision-making process with ethical considerations, disciplining violators training managers in business ethics.

## **Chapter 8: Business Ethics and Technology**

**Quote:** "Ethical Leadership"

### **Explanation:**

Business needs to recognize the potential ethical issues involved in electronic commerce and be committed to treating customers and all affected stakeholders in an ethical fashion.

### **Chapter Explanation:**

The field of biotechnology was discussed with respect to social and ethical implementation. A key topic in this chapter included the new field of bioethics. Two arenas of biotechnology were identified and discussed that of genetic engineering, to include a discussion of stem cell research, cloning and genetic testing and profiling and the general domain of genetically modified foods.

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**Reference: Business Ethics**  
**HF 5387 B84 2005 V.1**

### **Book Review**

**Volume 1 Unit 1: Ethical Theory and Business Ethics**

**Quote:** “rational economic person”

**Explanation:**

Will act to maximize his or her own self-interest. (ex. His or her own utility)

**Chapter Explanation:**

In summary, virtue ethics has many strengths, the theory in its present form does not provide a sufficiently nuanced account of desire or of evil. Virtue ethics need to be revised to take these problems into account. If it is not coupled with a richer, more complex individual and socio psychology, managers and employee who are trying to live virtue ethics version of the good life their actions frustrated and perhaps even counterproductive.

**Volume 1 Unit 2: Distributive Justice**

**Quote:** “The Utilitarian Justification”

**Explanation:**

The strongest and most widely appealed to justification for intellectual property is a utilitarian argument based on providing incentives. The constitutional justification for patents and copyrights “to promote the progress of science and the useful arts” – is itself utilitarian.

**Chapter Explanation:**

Justifying intellectual property is a formidable task. The inadequate of the traditional justifications for property become more severe when applied to intellectual property. Both the nonexclusive nature of intellectual objects and the presumption against allowing restrictions on the free flow of idea create special burdens in justifying such property.

## **Volume 1 Unit 3: The Normative theories of Business Ethics**

**Quote:** “Intermediate Level”

### **Explanation:**

Principles to mediate between the highly abstract principles of philosophical ethics and the concrete ethical dilemmas that arise in the business environment.

### **Chapter Explanation:**

I have subjected each of the three leading normative theories of business ethics to critical examination. I have argued that the stockholder theory is not obviously flawed as it is sometimes supposed to be and that several of the objections conventionally raised against it are misdirected.

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**Reference: Ethics for Managers**  
**HF 5387 H65 2000**

## **Book Review**

### **Chapter 7: Moral Leadership**

**Quote:** "Visible but Invisible"

#### **Explanation:**

Great leaders generate a presence which inspires their followers. They act as coach and facilitator rather than commander and controller, keep in touch with their people and observe, praise, talk and listen to themselves.

#### **Chapter Explanation:**

A common thread throughout this chapter is the relationship between leaders and their followers, and the strength of this bond is trust. It is very hard to earn and very easy to lose. Leaders or managers must lead the wise counsel of Robert Greenleaf: 'legitimacy begins with trust'. Great leaders continuously create passion, enthusiasm and excitement among their followers.

### **Chapter 8: Caring for people**

**Quote:** "you don't inform you overinform"

#### **Explanation:**

Information overload is danger, however in the age of the internet and libraries at your fingertips. Every employee must develop the critical skill of being able to discern knowledge and wisdom from information.

#### **Chapter Explanation:**

The inner self is the link between individual effort and organizational success. Employee commitment is based on a perceived congruence between individual and organizational goals, and will only come to fruition when each employee's soul is mirrored in the organization's spirit and culture. Employees must be challenged to step out of the comfort zone and do something extraordinary without being driven down by stress. "the workers are considered lemons and they are squeezed really dry."

## **Chapter 9: Moral Marketing**

**Quote:** “Meeting of minds”

### **Explanation:**

The fairness and moral efficiency of such a transaction depend on three important provisos:

- Both parties are fully informed
- There are no dubious outside influences which manipulate the buyer.
- Neither party is excessively powerful in the relation to the other

### **Chapter Explanation:**

Clearly customer indifference should not be a trait of an ethical organization. It has a duty to its customers which can only be successfully exercised by not manipulating, misinforming or patronizing them. The most important factor in corporate success is “likeability” when customer like your product and how your employees deal with them.

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**Book Review 8**

**Reference: Ethical Theory and Business**  
**HF 5387 E84 1993**

### **Book Review**

#### **Chapter 1: Fundamentals Concepts and Problems**

**Quote:** "Normative Ethics"

**Explanation:**

This is a study that attempts to defend basic moral norms.

**Chapter Explanation:**

Justification of Ethics, moral problems frequently asks questions like certain thing can be justified. We don't know what the basis to this kind question is but according to Tom L. Beauchamp "an easy answer to this question is that the moral judgments are justified by giving reason for them. However, not all reasons are good reason and not all good reasons are sufficient for justification." Every point of views of a human is possibly questionable so it is need for a justification. People must know if their argument is acceptable by public or not.

#### **Chapter 2: Normative Ethical Theory**

**Quote:** "Essential Features of Utilitarianism"

**Explanation:**

Utilitarianism is concern about maximization of the good and minimization of harm and evil. It influences the people around them to produce the "greatest possible balance of positive value or the minimum balance of disvalue for all people affected." (Tom L. Beauchamp)

**Chapter Explanation:**

This chapter explains different type of utilitarianism such as Theories, Act and Rule, Criticism. In this chapter also tell us the Kantian Ethics. Morality also takes part in this chapter.

### **Chapter 3: Analysis of Cases**

**Quote:** “Langdell’s Principles”

**Explanation:**

Did not prove to be uniform across courts, contexts, or times, and incompatible and rival theories of approaches by judges tended to control in many precedent cases.

**Chapter Explanation:**

Using ethical theory for case analysis

There are some possible risk in transferring the case method from either law or business ethics. It also discuss the *Considered Judgments* is a technical term referring to “judgments in which our moral capacities are most likely to be most likely to be displayed without distortion” according to Tom L. Beauchamp.



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**Reference: Ethics at Work**  
**HF 5387 k45 1999**

## **Book Review**

### **Chapter 1: The Context**

**Quote:** "Ethical Behaviour"

#### **Explanation:**

Behaviour judged to be good, right, and honourable based on principles or guides from a specific ethical theory. Ethical theories may vary person to person, country to country, or company to company. Ethical realism accepts that although morality does not apply internationally, the ethical values of a trading partner should be respected. This was defined by the Oxford Dictionary.

#### **Chapter Explanation:**

In this chapter, one paragraph strike my attention, it talks about 'unethical' Bob Kelley defined unethical as "a combination of several of the above. Few of us will define unethical as careless, thoughtless, or stupid actions. So we accept that a measure of intent or wilfulness is involved in defining ethics. "

In this chapter they also discussed about different cultures and different influences. This is good in a ethics book because culture and influences are very important in ethics.

### **Chapter 2: The Stakeholder Approach**

**Quote:** "Guinea Pigs"

#### **Explanation:**

There are no hard and fast rules and circumstances may be needed in some cases.

#### **Chapter Explanation:**

In this chapter they talked a lot of things but what catches my attention are these two topics. It's about Intellectual property and financial reporting. Intellectual property talks about the protection of writers in their work while

financial reporting talks about the honesty in reporting the financial statement to their boss.

### **Chapter 3: Principle into Practice**

**Quote:** "Guides to Professional Management"

#### **Explanation:**

- The individual manager
- Others within organization
- The organisation
- The wider community
- The institute management.
- 

#### **Chapter Explanation:**

This chapter talks about what's the right practice and what's not or so called malpractice. They explained the paractices individually, in a group, in a community and in the country.

**Reference: Business Ethics (Ethical Decision Making and Cases)**  
**HF 5387 F45 2005**

### **Book Review**

#### **Chapter 1: Capitalism and the Corporation**

**Quote:** “Are Corporate Codes of Ethics Just for show?”

#### **Explanation:**

This issue is answerable depends who are you asking. In the book, Larue Tone Hosmer said this is just for show and he said that they are ineffective in bringing about more ethical behavior on the part of employees. While Professor of philosophy Lisa H. Newton said that this is not for show, this is useful and they raise corporate awareness of ethical issues. Everyone have their own point of views in this kind of issue. This just depends on what we believe in.

#### **Chapter Explanation:**

In this chapter the author explained a lot of things but what really strikes me is the topic titled “Why Codes Fail?” In that part of the book it explains why codes fail. One line in that part of the book is “the beliefs in an ethical code are standards of thought; they are the ways that the senior people in the organization want others to think”. I think one reason why codes fail is because not all of the employee thinks the way the senior people in the organization thinks.

#### **Chapter 2: Part 3 Human Resource: the corporation and the employee**

**Quote:** “Does whistle blowing violate company loyalty?”

#### **Explanation:**

This again is answerable by yes or no. some people says that this will violate the loyalty in the company but some says that it won't violate the company's loyalty.

#### **Chapter Explanation:**

Whistle blowing occurs when one employee of the company spread the wrong doing of the company. This whistle blower must be part of it. This have a lot of risk this can lead to loosing the job of the whistle blower. Like Charles

Atchinson working in Comanche park nuclear park he said that this is a power station that is not safe.

### **Chapter 3:** Part 4: Consumer Issues

**Quote:** “Ethics in Advertising: A look at the Report by the Pontifical Council for social communications”

#### **Explanation:**

This is a critical part in the advertising world. Their ads are for all people so it must be ethical. It's like media, media must be ethical. According to the book “advertising has a profound impact on how people understand life, the world and themselves, especially in regard to their values and their way of choosing and behaving” This chapter also explains the different part of the advertising world.

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**Reference: There's no such thing as Business Ethics**  
**HF5387 m393 2003**

### **Book Review**

**Chapter 1: Whatever Happened to Business Ethics?**

**Quote:** "Why is ethics in such terrible state?"

**Explanation:**

According to the book ethics is such a terrible state. Unethical decisions do the following reasons first We do what's convenient second We do what we must win and lastly We rationalize our choices with relativism. These reasons answer the question why ethics are in terrible state. Those people that decide unethically are doing the three reason mentioned above.

**Chapter Explanation:**

This book is titled Whatever Happened to Business Ethics it means that business ethics is getting out of the mind of the business minded people. For them ethics is not that important anymore. Chapter one explains why ethics is in terrible state. The author gives some reason why ethics is in terrible state some reasons are doing choices unethically and stuff. This chapter simply explains some dilemmas and experience of a businessman and woman.

**Chapter 2: Why this rule is Golden?**

**Quote:** "A version of the Golden Rule Exists in Just About Every Culture"

**Explanation:**

My attention was caught by the title of this chapter. I thought that there is one and only one golden rule in ethics but according to Fred Smith Sr. "A version of the Golden Rule Exists in Just About Every Culture". There are a lot versions of golden rule its according to religion. But I conclude that all golden rules in every religion say that we must think what others may feel.

## **Chapter Explanation:**

This golden rule is very important in a certain company. This can help employees when talking about ethics. I read in the book that there are really only two important points when it comes to ethics. First is a standard to follow. Second is the will to follow. I can say that this is very easy to follow if you have that will. The determination to be ethical. I am also amazed what Jim Blanchard said: "if we had only one rule in this company, it will be the golden rule. If we got one right, no other rules are necessary". I am amazed because this can be true and this shows how this golden rule can be important.

## **Chapter 3: The Golden Rule Begins With You**

**Quote:** "In the American marketplace today, 70 percent of the people who leave their jobs do so because they do not feel valued."

### **Explanation:**

I was struck with this statistic. If this is true then it is very easy to stop Americans leaving their jobs all the company must do show care to their employees.

## **Chapter Explanation:**

This chapter says that the Golden Rule begins with you. With the company to value, appreciate, trust, respect, understand and don't let others take advantage of others. These factors are very important to the employees. This are some ways the book explains how the Golden rule must begin with you.

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**Reference: Business Ethics (A Guide for Managers)**  
**HF5387 T43 1996**  
**Book Review**

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

**Quote:** “How do you establish ethical standards?”

### **Explanation:**

There are three ways in establishing ethical standards. First with yourself second with time and lastly the third with reflection. First with yourself you must know how to handle situations in ethical manner. With time you must devote more time in thinking about the problem. With reflection you must weigh what you will decide on or what you will do, to weigh the consequence in what you are planning to do.

### **Chapter Explanation:**

This chapter tells the reader why there must be a ethical working environment. This is almost the same as ethical dilemmas. Ethical dilemmas is also same as Business Life. The chapter also ask the question is Ethical dilemmas a threat or opportunity? It's all about trust.

## **Chapter 2: Why do People Make Unethical Decisions?**

**Quote:** “Maslow’s hierarchy of Needs”

### **Explanation:**

It has 5 layers first Physiological, Security, Social, Esteem, and Self-Actualization. From Physiological to Self Actualization you must move up to have some fulfillment.

### **Chapter Explanation:**

We are always taught to be good by our family, teachers sometimes our bosses. But we are not always good not all resources we have shows goodness sometimes it shows evils. We also have diverse standards this standards let us know how to weigh something. Also this chapter tells us that applying theories

helps us to understand ourselves. Theories can be very helpful if we put the dilemmas in our own hands or life this will help us what to do or what not to do.

### **Chapter 3: What does Unethical Behavior Cost?**

**Quote:** "Some say that there are no costs to unethical behavior"

#### **Explanation:**

There are certainly costs in unethical behavior but I think it is intangible. We don't know where to find in. there's no newspaper or stuff in those kind of topic.

#### **Chapter Explanation:**

This chapter says that there is cost in unethical behavior. There are cost in being deceitful "these cost have the potential to be far more damaging than being denied the use of the car for the week, going to bed without supper or having to write on the board 100 times our promise not to repeat our misdemeanor" Elizabeth Tierney. The cost of being unethical in business are significant.



**Reference: Business Ethics (Ethical Decision Making and Cases)**  
**HF 5387 F45 2005**

## **Book Review**

### **Chapter 1: The Importance of Business Ethics**

**Quote:** "Why Study Business Ethics?"

#### **Explanation:**

Studying this subject is valuable for many reasons. Some reasons are some people think if they're personal ethics are good then you are a good citizen. Not all the time is applicable. It is just some factor in the thical decision making.

#### **Chapter Explanation:**

In this chapter business ethics are defined. It is also stated in this book some reasons why to study business ethics. There are crisis in business ethics. This chapter also discussed the Development of Business Ethics. Some issues in business ethics. This also says that business ethics can be part of emerging field right now in our time. Some benefits of business ethics are discussed in this chapter. Like contribution in Employee Commitment, contribution in investor loyalty , contribution in customer satisfaction and contributes to profits.

### **Chapter 2: Emerging Business Ethics Issues**

**Quote:** "Stakeholders"

#### **Explanation:**

"Customers, investors and shareholders, employees, supplier, government agencies, communities and many other who have stake are known as stakeholders." For the reviewer a stakeholder is simply the one who is involved are known stakeholder.

#### **Chapter Explanation:**

This part of the book is all about issues. This is the part where stakeholders define ethical Issues in Business. But also the author also discussed the word "stakeholder". Some ethical issues in Business are Honestly

and fairness, conflicts of interest, fraud, and discrimination. This chapter also tells the reader how to recognize and Ethical issue.

### **Chapter 3: Ethics as a Dimension of Social Responsibility**

**Quote:** “corporate citizenship”

#### **Explanation:**

“This is often used to communicate the extent to which business strategically meets the economic, legal, ethical, and philanthropic responsibilities placed on them by their various stakeholders” (FERRELL). This term struck me because of its idea. This are accountable to the stakeholders.

#### **Chapter Explanation:**

Economic issues are discussed in this chapter, competitive issues are also one part of ethical issues and Legal and Regulatory issue. There are five parts of legal and regulatory issue. Firsts is Laws Regulating Competition, laws protecting consumer. Third, Laws in promoting Equity and Safety, fourth is laws to protect the environment and laws that encourage ethical conduct.

**Reference: Ethical and Social Issues in the Information Age**

### **Book Review**

#### **Chapter 1: Introduction to the Study of Social and Ethical Computing**

**Quote:** “COLOSSUS”

**Explanation:**

The COLOSSUS, designed to break the German ENIGMA code, used about 1800 Vacuum tubes to execute a variety of routines.

**Chapter Explanation:**

“Around the time that COLOSSUS was being developed by Turing, the team of John William Mauchly and J. Presper Eckert, Jr., was working at the University of Pennsylvania to develop another vacuum tube–based general-purpose electronic digital computer. Their model, named *electronic numerical integrator and computer* (ENIAC) was 10 feet high, weighed 30 tons, occupied 1000 square feet, and used about 70,000 resistors, 10,000 capacitors, 6,000 switches, and 18,000 vacuum tubes [1,2]. After ENIAC went into use, the team encountered a number of problems, the main one being that it did not have an internal memory because it was hard-wired and it was consistently pro-“ This will give an overview of the history of computing science in hardware, software, and networking.

#### **Chapter 2: Morality and the Law**

**Quote:** “Morality”

**Explanation:**

“Morality is a set of rules for right conduct, a system used to modify and regulate our behavior. It is a quality system in human acts by which we judge them right or wrong, good or bad. This system creates moral persons who possess virtues like love for others, compassion, and a desire for justice; thus it builds character traits in people.”

**Chapter Explanation:**

“If morality is a set of shared values among people in a specific society, why do we have to worry about justifying those values to people who are not members of that society? In other words, why do we need moral theories? What do moral theories have to do with the moral subscript? If you write a script for a play, you want both the audience and the ast to understand the message of the play.” This chapter discussed the different kinds of laws. Like “public morality, the law, looking at both conventional and natural law, and the intertwining of morality and the law.”.

### **Chapter 3: Ethics, Technology, and Values?**

**Quote:** “*Honor confidentiality.*”

#### **Explanation:**

“The principle of honesty extends to ‘issues of confidentiality of information whenever one has made an explicit promise to honor confidentiality or, implicitly, when private information not directly related to the performance of one’s duties becomes available. The ethical concern is to respect all obligations of confidentiality to employers, clients, and users unless discharged from such obligations by requirements of the law or other principles of this Code.”

#### **Chapter Explanation:**

This chapter builds upon in setting up the philosophical framework for the book discussing moral theories and problems in ethical relativism. Based on these and in light of the rapid advances in technology, the chapter discusses the moral and ethical premises and their corresponding values in the changing technology arena.

# Case Studies

## **If you are to implement something like “Casa Bahia” in the Philippines how would you go about it?**

“Casa Bahia” is a unique approach to customer service, Casas Bahia has developed an innovative business model that successfully serves the bottom of the pyramid (BOP) population throughout Brazil.

It is all about fulfilling the customer dream. My sales agent has to be very well-dressed, shaved and always smiling. If he has a personal problem, he cannot come to work. I will never allow him to transmit to my customer anything but perfection.

Those written above are just example of how casa bahia works. This casa bahia is really applicable here in our country. There are a lot of people here that don't get what they want because of financial problem. So that means if they want something they're not buying it because it's not affordable. This can be your target market some class C or D. You can give them what they want but in a cheaper manner. If I can implement “casa bahia” here in the Philippines I will use this as strategy in my company. I can bring dreams into reality. For example some people want cellphone but they can't afford one. I think I can have cellphones in my products in a cheaper price. Yeah there are some cheap phones now but the features and design is not enough to satisfy customer needs.

In Brazil also here in the Philippines the average of population was not wealthy. This population needed all kinds of basic goods, such as linens towel and sheets. To fulfill the dreams of poor people really means something. The key is financing. I can apply it here in our country by influencing people to save save and save. I know this is not an easy thing to do but there's no harm in trying. Financing can help a lot of people, sometimes even you don't have work you can save you just need to find a way. But in this I myself first need to know how to save. I must know different kind of saving if there's any. So people/friends can look up to me when it comes to financing. So they themselves can have a motivation, if they're friends can save why do they can't save?

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*“You moderate their greed.”* This was the instruction of National Economic and Development Director General Romulo Neri to Rodolfo Noel Lozada Jr. at one point in Lozada’s work as technical consultant on the national broadband network (NBN) project. They are talking about the scandalous “commission” of those involved in the deal. These main political personalities are then Commission on Elections Chair Benjamin Abalos and First Gentleman Mike Arroyo. Neri has denied the implications of this statement. He claimed that it was just a colorful way of saying the costs must be cut. But then the statement is full of meaning and depth. It conveys something appealing.

I find it interesting and annoying because of the fact that neither Neri nor Lozada seemed surprised by greed as such. They only wanted it moderated. They understood the game being played here but then a commission of \$130 million was just too much for them to handle. Not because it is illegal per se, but plainly because it’s a lot of money. Thus Lozada supposedly cautioned Chairman Abalos: *“Chair, bubukol po ito, masyado pong malaki. Baka kalahati [\$65 million], pupuwede.”*

Though I find Lozada as a very credible witness, I am disappointed that though he lowered the “commission” or should we say amount of corruption Abalos would be getting, he still tolerated the fact that Abalos would get something which he does not own. My point is, Lozada shouldn’t have said “65 million *pwede sir*”, he should have said Abalos shouldn’t get anything. But then I understand the threats on Lozada’s life if he had gone against Abalos during that time. At least now, he is determined to say the truth.

Though reluctant and terrified, Rodolfo Noel Lozada Jr. still exemplifies the personal insecurity that an individual experiences who comes face to face with the ugly side of a gangster regime. He sees how defenseless he is as he relieves himself of the guilt of our political system.

Lozada explained his decision to appear before the Senate. He recognized the need for him to think beyond himself and his family. He realized his essence as a member of our nation. Here he qualifies as a hero. Just like his idol-Jose Rizal, hopefully Lozada’s active participation will lead into an era of national and individual emancipation. Though what happened to Rizal must not happen to Lozada, in terms of death!

I salute Lozada for becoming an agent of change! He has gone beyond a *“Probinsyanong-Intsik.”*

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02/14/08  
ITETHIC

Assignment: Discussion Question of Chapter 4

1. Some virtues of the ethical codes adopted by ACM and IEEE-CS

Both organizations have adopted professional codes of ethics. Both the ACM and IEEE-CS codes contain general statements about what is expected and in some cases what is required, to be a member in good standing. The IEEE Code of ethics contains 10 general directives; the first four instruct members to:

1. accept responsibility in making engineering decisions consistent with the safety, health, and welfare of the public
2. Avoid real or perceived conflicts of interest wherever possible.
3. be honest
4. reject bribery in all its forms

General Moral Imperatives:

- 1.1 contribute to society and human well being
- 1.2 avoid harm to others

Shortcomings:

Ethical codes adopted by professional computer societies have no “teeth.” For example, violations of the ACM or the IEEE codes, unlike violations of professional codes in the fields of medicine and law, do not necessarily threaten the employment of those who violate them. Also computer professionals are not usually required to be members of either the ACM or the IEEE to be employed in the computing field or to practice as computer professionals.

3.

If this dilemma happened to me there's only one thing I will rely on. My own point of views. If I think the objectives of this project are not moral or I don't agree on it. So I think I won't bother think what others will tell me or what will be my image. I won't continue on the said project if I opposed on its own objective. I will just suffer the consequence of what I've done. At least I know that I have my own credibility or stand. If I don't agree I really



won't agree. And for me I know that my decision is correct for my conscience.

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### **Cyberspace Law for non Lawyers**

#### **Questions:**

- 1.) Lesson 2: What did they do wrong?
  - Violated the copyright law
- 2.) Lesson 3: When is something will have copyrighted?
  - Your work is copyrighted when it is written down
- 3.) Lesson 4: how will you know if you violated something?
  - When you copy something that you are not authorized yo copy.
- 4.) Lesson 5: What does copying means?
  - Your work is copyrighted when it is written down
  - It covers PARAPHRASES
  - It covers MANUAL copies
  - It covers PERSONAL copying as well as BUSINESS copying.
- 5.) Lesson 6: When is something not considered as copying?
  - Copying the FACTS from someone else's work
  - Copying an IDEA from someone else's work isn't considered copying
- 6.) Lesson 7: How important is "Quotation" ?
  - This can help you not violate the copyright law.
- 7.) Lesson 8: What is fair use doctrine?
  - This is a rule that can help people remember when to copy when not to copy.
- 8.) Lesson 9: Do you agree that copying is fair?
  - I certainly don't agree with that
- 9.) Lesson 10: Do you agree in copies of unpublished works tend to be UNFAIR?
  - Yes, I do.
- 10.) Lesson 11: Quoting and getting some sentences in an article is fair?
  - Yes, because you quoted the author and just get few sentences.
- 11.) Lesson 12: A service provider is liable only if it's a "contributory infringer. AND?
  - If it knew or had reason to know of the infringement. This means that if someone complains about an infringing post, the service provider must take reasonable steps to determine whether the post is actually an infringement - whether it actually copies someone else's work, whether it's a fair use, and so on - but until someone complains, the provider generally has no duty to look for potential infringements.
- 12.) Lesson 13: What are two kinds of truths that the law might try to protect?

- Truths about you that have revealed to the public, either by giving some information over to someone else, or by being observed in public; or
  - Truths about you that you have kept private.
- 13.)
- Lesson 14: What is informational privacy?
  - The question how much control, if any, does the law give you over the collection, and dissemination, of information about you that you have willingly given over to someone else.
- 14.) Lesson 15: What is USENET?
- USENET is an online bulletin board where you can post some news.
- 15.) Lesson 16: Are you in favor in wire tapping?
- No.
- 16.) Lesson 17: Do you agree that constitution protects people not places?
- Ofcourse.
- 17.) Lesson 18: Do the police have to get permission from a judge before they start recording all the telephone numbers that they will dial?
- NO.
- 18.) Lesson 19: What are the four sysop exceptions?
- There are other parts of ECPA that explicitly give the sysop powers to intercept electronic communications - we discuss some of these below. These are obvious exceptions to the general protection ECPA gives.
  - If the sysop gets the consent either of the sender, or any of the intended recipients, then the sysop can disclose the content of the message.
  - If the sysop must look at the content to forward the message, then the interception is permitted.
  - If the message appears to pertain to the commission of a crime, then the sysop can disclose it, but only to law enforcement officials.
- 19.) Lesson 20: Are there exception for ECPA?
- Yes.
- 20.) Lesson 21: Is it a crime to gain "unauthorized access" to a stored communications on a computer system?
- You may, for example, have permission to send and receive email on an on-line service; that does not mean you have permission to hack into the email of someone else. In either case, the hacking must be intentional. You must mean to cross a border for your crossing to be a crime.
- 21.) Lesson 22: What is Encryption?
- Is a technique for turning your message into gibberish
- 22.) Lesson 23: Is pseudonym same from anonymity?
- No.

23.) Lesson 24: Could the government ban anonymity?

- No.

24.) Lesson 25: If the employer, sitting with your email system operator, looks through your email inbox, and seeing an email sent to you from someone outside the company, proceeds to open that? Is that a crime?

**NO**

**Hindustan Lever Limited Case Study**

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

HLL is the largest soap producer in India. They create a unique approach to public-private partnership as a solution, and made this public health issue an integral part of its business.

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

Washing hands with soap can prevent this disease. Washing hand with soap reduced diarrhea by 48 percent. Washing your hands can prevent the spread of ARIs.

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

There are a lot of reason why MNC is in the best position to influence behavioral change, one basic example is Marketing expertise to craft communication messages and direct contact programs that can bring about behavioral change.

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

HLL products can help fight this disease. Their products serves two purposes.

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

Economically speaking this can help by selling their products to the consumer. In beauty this is a beauty product and at the same time it can help prevent the disease.

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

30% increase in hygienic handwashing behavior.

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

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

I'll just follow what I have to do.

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

By starting a new Vision Mission “Making a billion Indians feel safe and secure wherever they are by focusing on their health and hygiene needs”. The team decided to tie up with the soap usage to the needs of the family health problems,

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

They change their price strategy. They adjusted to the customers. “Lifebuoy is priced to be affordable to the masses....” Yes I do agree because this strategy makes their products affordable.

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

The key is to lower their cost.

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

Yes they decide to go through the local school system. This will work in our country because there are a lot lower class people living in a bad place that study in local school.

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

Introduce their new product that is cheaper.

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

Yes.

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

Germ glow demonstration is a device that can detect if your hands are dirty. Yes it is effective. For me this is the best way.

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

It's success is by influencing people to be clean.

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

Wealthier Indian populations can benefit by their environment because if people are clean this can help to have good environment.

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

Yes it is. I also thing Swatshya Cheetna program is scalable.

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

YES.

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

I think Swathsya Cheetna program is bigger than PPP.

1. What is the innovation of Jaipur Foot?

It offers a replacement foot for poor people. It cost way cheaper that the original price.

2. What is the business of Jaipur Foot?

It offers these handicapped citizens of India a chance to return to their livelihood and pursue their dreams. It makes a artificial foot that is very cheap.

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

The main beneficiaries of Jaipur Foot's products are the poor people that are handicapped.

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

Afghanistan is one of the markets of Jaipur Foot because they have tme most landmines in their land and one effect of landmines is making people handicapped.

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

It is way cheaper for example a prosthetic foot cost \$8000 in west while jaipur's artificial foot cost \$30.

6. What is the Gait Cycle?

"It is the manner in which we walk".

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

It uses willow, sponges, and aluminum molds. And rubber.

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

It must simulate normal foot movement like squatting, Sitting cross-legged, walking on uneven ground and Barefoot walking.

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



- Poverty
- Closed Economy
- Work Lifestyle
- Limited trained manpower

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

The raw materials used by jaipur's foot are made in their own country (India). Other products they need to import something to compete their raw materials.

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

The jaipur's foot customers were treated as if it's their own family. They are treated with extra care. In the west patients are treated as patient only.

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

BMVSS was established by Mr. D.R. Mehta in March of 1975. In the first year of BMVSS 9 more limbs were fitted from 50 to 59.

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

"Ossur an Iceland-based publicly traded company that manufactures, markets, and sells prostheses throughout Europe and North America. Ossur is the second largest producer of prostheses in the world while Jaipur sells their products in Afghanistan most likely in Asia. For me, Jaipur is more competitive because they sell their product cheaper.

14. Is the Jaipur Foot model scalable? Explain.

Yes, it is scalable because it uses good raw materials. And it sells their products to poor people.

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

It will reduce the manufacturing cost of the jaipur foot. It will reduced by about 40 percent. And also the foot itself will become light it is easier to carry/wear by the handicapped. It will be lighter by 60 percent.

## 1. Who is Barack Obama?

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

## 2. Speech of Barack Obama.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

That has been my experience at Trinity. Like other predominantly black churches across the country, Trinity embodies the black community in its entirety - the doctor and the welfare mom, the model student and the former gang-banger. Like other black churches, Trinity's services are full of raucous laughter and sometimes bawdy humor. They are full of dancing, clapping, screaming and shouting

that may seem jarring to the untrained ear. The church contains in full the kindness and cruelty, the fierce intelligence and the shocking ignorance, the struggles and successes, the love and yes, the bitterness and bias that make up the black experience in America.

And this helps explain, perhaps, my relationship with Reverend Wright. As imperfect as he may be, he has been like family to me. He strengthened my faith, officiated my wedding, and baptized my children. Not once in my conversations with him have I heard him talk about any ethnic group in derogatory terms, or treat whites with whom he interacted with anything but courtesy and respect. He contains within him the contradictions - the good and the bad - of the community that he has served diligently for so many years.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

We can do that.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

### **3.) Why can't obama disown his pastor Reverent Jerimiah Wright?**

He knew Reverent Jerimiah Wright for 20 years already that's why he can't disown his pastor. Eventhough he knows that Rev. Wright's comments are wrong he can't disown him because of the friendship they made in a long period of time.

### **4.) How did Singapore come to existence?**

In World War II Singapore was conquered and occupied by the Japanese Empire from 1942 to 1945 after the war Singapore goes back to British Control. Singapore is part of Malaysia (1963). "Social unrest and disputes between Singapore's ruling People's Action Party and Malaysia's Alliance Party resulted in Singapore's expulsion from Malaysia. Singapore became an independent republic on 9 August 1965." Wikipedia. This is why Singapore was separated from Malaysia.

### ITC e – Choupal

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

e-Choupal is a web based system for farmers.

2. Discuss the paradox of Indian Agriculture?

“Agriculture is economically, nutritionally, and socially vital to India it contributes 23% of GDP, feeds a billion people, and it employs 66% of their workforce”

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

“Forty percent of the increased output was attributable to the introduction of new crops (soya and sunflower). Soya therefore represents an important innovation in the Indian oilseed complex that is resulting in better utilization of scarce resources and greater cropping intensity.”

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

“There are three commercial channels for the products: manis, traders, or eventual resale to crushers, and producer-run cooperative societies for crushing in cooperative mills.”

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

They are the one delivering stuffs to the farmers.

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

- ITC began with buying and exporting DOC in product dynamics.
- ITC then began renting processing plant time and buying soya from mandis.

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

Reconstruct means reconstructing the whole thing while re-engineering makes the bad place better. It will save a lot of money.

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

“The farmer’s universe consists of many activities, ranging from procuring inputs To selling produce. Today the village trader services the spectrum of the farmers needs. He is centralized providers of cash, seeds, fertilizers, pesticides, and marketing.”



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

For me No.

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

“ITC insists that at no time should the sanchalaks give up farming, for this would compromise the trust the sanchalak commands. The fact that the sanchalak works on commission could undermine his credibility. ITC mitigates this by projecting the role as a public office as opposed to a profitable venture.

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

To gain their profit.

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

The chain will be more efficient.

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

Farmers will benefit from e-Choupals. They can now earn more and save more.

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

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

Yes.

## Voxiva

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

Voxiva is providing a Web based solution by the means of telephone.

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

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

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

“Projects were deployed on a pilot basis and not scalable. There are 600,000 villages in India it is very hard to apply the system to that number of villages.”

“Projects were overwhelmingly focused on connectivity and devices”

Computers and Internet for them is the number one solution.

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

Telephones are way cheaper when it comes to telecommunication.

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

Voxiva’s problem that need to be solve is to deliver Practical Technology Solutions

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

- “It is intuitive to use and accessible, even from very remote region of Peru.”
- “It allows for quicker, better informed decision making by health authorities and better allocation of scarce resources.”
- “It fosters better data quality because data is entered directly by users in the field and validated at the source”
- “It allows for rapid feedback of information”
- “It reduces the paperwork burden on health workers”

- “It promotes transparency and accountability by making information available”
- It is cost-effective relative to the current system and other IT rollouts”

7. How can Voxiva help eradicate diseases?

Voxiva can detect disease earlier than expected.

8. How can Voxiva be used for bioterrorism preparedness?

It is used to determine Blood Shortages. This shortage is an effect of bioterrorism

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

- Foster two-way information flows.
- Avoid stovepipes
- Technology alone will fail.

10. What are some of Voxiva's challenges?

- Focus on key opportunities and avoiding distraction
- Develop recurring revenue business models to generate revenue from local economies.

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

India can be a big market for VOXIVA because they are in BOP and will not have a chance to know their disease ahead of time.

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

Yes, I think this system will be effective in our country. Many people here have telephones so it is easier for them to contact people when it comes to health issues.

## ICICI Bank Case Study

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

ICICI bank is the second largest banking institution in India. They are focusing they're market to the poor. They think that there are a lot of potential in BOP.

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

They are purveying micro credit to the rural poor by linking selfhelp groups with banks.

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

Because of the small average size of transaction and distance of the branches from the villages.

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

Their focus has been on access to credit.

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

- \* The direct access, bank led-model
- \* The indirect channels partnership model

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

Executives at the Bank of Mabura felt that the efforts of Bangladesh could be replicated in India.

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

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

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

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

- Is the group size between 15 and 20 members?
- Are all members considered very poor?
- Was there a fixed amount of savings collected each month?
- Is there more than 20percent literacy?
- Have they used their savings for internal lending purpose?
- Have the members kept a high level of attendance?

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

According to NABARD study, microlending impact on a household is various aspects of confidence, communication, and the woman's role in decision making fir the household also showed considerable gain.

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

12. Discuss the quote: "Banking with the pooper 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 Philppines? Discuss.

I think this won't work here in our country because there are only few poor people can save money. Even they undergo seminar they will still have a hardtime to save and pay their depts.

## ITC e-Choupal Case Study Guide Questions

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