Business Ethics and Corporate Social Responsibilities

A Study Based on Dutch Bangla Bank Limited and Unilever Bangladesh Limited

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ABSTRACT: Business ethics is the evaluation of business activities and behavior as right or wrong or other word critical, structured examination of how people & institutions should behave in the world of commerce. In today’s business world it is a burning issue how the business can be ethical by maintaining the corporate social responsibilities. Corporate Social Responsibility or CSR is the most talking terminology in recent times among corporate world, commercial community and capitalistic industry, and its practices are being integrated into international business practices and hence are becoming one of the determining factors for market access. According to United Nations Industrial Development Organization, CSR is generally understood as being economic, environmental and social imperatives (Triple-Bottom-Line-Approach), while at the same time address the expectation of shareholders and stakeholders. The concept and practice of CSR is comparatively new strategy in formal sense for the corporate sector of Bangladesh. Currently, CSR initiative in Bangladesh is a greeting start, particularly where issues of rights and ethical behavior enticing the central to the lifeblood of an organization. Dutch Bangla Bank Limited and Unilever Bangladesh Limited are continuously contributing to the society as a part of their business as well as responsibility.

Key words: Business ethics, corporate social responsibilities, unethical approach, corporate communication, evaluation

1. INTRODUCTION

Social responsibility requires individuals engaging in business endeavors to behave in an ethical manner. Ethics are principles of behavior that distinguish between right and wrong. Ethical conduct conforms to what a group or society as a whole considers right behavior [1]. Ethical standards in business are based on commonly accepted principles of behavior established by the expectations of society, the firm, the industry, and an individual’s personal values. Nowadays almost all organizations lay due emphasis on their responsibilities towards the society and the nature and they call it by different names like corporate social responsibility, corporate governance or social responsibility charter.[2]Within the boundary of ethical practices these corporate responsibilities are taken into account by the multinationals of Bangladesh to enhance the image of the organization that eventually increases the profitability as well. Now a day most of the businesses believe that ethics in practice that makes sense; just having it carefully drafted and redrafted in books may not serve the purpose. Of course all of us want to be fair, clean and beneficial to the society. For that to happen, organizations need to abide by ethics or rule of law, engage themselves in fair practices and competition; all of which will benefit the consumer, the society and organization. Primarily it is the individual, the consumer, the employee or the human social unit of the society who benefits from ethics. [3]Thus the better works aside with the ethical judgment will believe being fair, honest and ethical is one of the basic human needs.[4] Every employee desires to be such himself and to work for an organization that is fair and ethical in its practices. But the practices are not fair all the times. This study will unfold how the prominent organization Dutch Bangla Bank Limited and Unilever Bangladesh Limited handle the responsibilities towards the society and how ethically they maintain the ethical issues in practicing the business. In Bangladesh practice of Business ethics is still not so admirable in public sector and small companies, but business ethics has been an increasing concern in large organizations. [5]Most of the larger corporations increasingly fear the damage to their image associated with press revelations of unethical practices. Business understands that the image of business and the responsibility are integral part of each other. [6]Avoiding these issues any business cannot exist in the long run.

2. CSR OF DUTCH-BANGLA BANK LIMITED

DBBL as a responsible corporate citizen is fully aware of its responsibility about how its operational activities impact its stakeholders, the economy, the society, its staff and the environment. Conducting business in an ethical way, creating opportunities for business & economic growth, empowering people to fulfill their aspirations, ensuring protection of environment while financing businesses and supporting the distressed people of the society are at the heart
of corporate social responsibility policy of DBBL[7]. For carrying out its CSR works it has established a foundation, named Dutch-Bangla Bank Foundation (DBBF). DBBF is consistently pursuing its objective of being active in those social areas where it is needed most. The Foundation carries out diverse social and philanthropic activities in the field of health, education, information technology, disaster management, donation of different organization etc. The main corporate activities including the CSR are;

2.1 Smile brighter program for cleft-lip patients

Cleft-lip is far more a social set back than a health problem. Boys and girls cursed with cleft-lips face numerous problems in everyday life ranging from disruption of formal education, attending social ceremonies and impediment at the time of getting married. Considering the gravity of the situation, DBBL has taken the initiative to bring back smile on the face of the boys and girls with cleft-lip through plastic surgery at free of cost since 2003. More than 4,679 numbers of poor cleft-lipped boys & girls have so far been successfully operated upon across the country under the "Smile Brighter" banner. Besides, special camps were arranged under this Smile Brighter' program in Dhaka, Savar, Tangail, Mymensingh, Kishoregonj, Sirajgonj, Pabna, Rajshahi, Naogaon, Bogra, Rangpur, Dinajpur, Lalmonirhat, Sylhet, Comilla, Noakhali, Feni, Chittagong, Cox's Bazar, Faridpur, Khulna, Jessore, Kustia, Shatkhira, Barisal, Bhola, etc. As a continuous process, the cleft-lipped boys & girls are being treated across the country for restoration of hope and dignity in their lives.

2.2 Cataract operation for underprivileged blind people

Visual impairment is an immense social problem in our country. Cataract is the major cause of blindness. 80% of the affected people can resume vision through cataract operation. A large number of rural poor people are deprived of the opportunity to cure the problem. Keeping their sufferings in mind, Dutch-Bangla Bank Foundation started the program of operating 12,000 underprivileged blind people by providing sophisticated cataract surgery (Intra Ocular Lens) throughout the country in phases since 2008. Up to the year 2009, 1,750 cataract operations have been completed successfully in different regions of the country.

2.3 Medi-care services for the rural people

DBBL has established Rural Medi-Care Service Center at its rural branches of Shimrail, Dania, Gazipur Chowrasta, Board Bazar, Savar Bazar, Baburhat, Patherhat and Hathazari Branch to render free medical services to the rural and destitute people of the adjoining areas especially for the women and children.

2.4 Donation to OGSB Hospital and ICDDR

Obstetrical and Gynecological Society of Bangladesh (OGSB) is working with poorest of the poor women and children of our country. They have established a four-storied Hospital having 20,000 sq.ft in each floor along with an academic Institute at Mirpur, Dhaka. To meet the increasing demand for services for women and children, the OGSB authority has planned to construct another floor (4th floor, measuring 20,000 sq. ft.) of the hospital which will be solely used for neonatal care for the sick and vulnerable children. Financial support of Taka 20,000,000 was approved in favor of OGSB Hospital and Institute of Reproductive & Child Health, Mirpur, Dhaka for construction of 4th floor of the above mentioned OGSB Hospital at Mirpur, Dhaka. There is now growing concern about blood safety, equitable access to safe blood and blood products and their safe and rational use in the third world countries. According to the recommendations of WHO, the Bangladesh Government has initiated a strategy to make provision for safe blood transfusion in order to contain the transmission cycle of transfusion associated infections. In this connection, ICDDR, B authority has planned to set up an international standard blood transfusion unit. The Board of Trustees of DBBL approved financial support of Taka 11,476,800 to ICDDR, Dhaka for setting up of the blood bank with all modern facilities of international standard. Personal financial assistances and finance for equipment purchases also included in to the regular activities of DBBL.

2.5 DBL and Education

Education is a pre-requisite for the overall development of the country. Keeping this view in mind, Dutch Bangla Bank Limited has been giving priority to the education sector by awarding Scholarship and Fellowship, and making infrastructural development.

✓ Scholarship Program

Dutch-Bangla Bank Limited (DBBL) has been awarding the largest number of scholarships in Bangladesh for the meritorious and needy students every year since 2001. This scholarship is available for different levels of education such as:

i) HSC level: Dutch-Bangla Bank Limited awards new scholarships every year for the meritorious and needy students of this level along with the continuation of existing awardees. The students, who have been studying at H.S.C. level after passing S.S.C. examination in the current year, are eligible to apply for scholarship of this level. The scholarships are renewable for the entire academic period of H.S.C. level. Already 745 scholarships have been awarded in this level.
ii) Graduation level: Every year DBBL awards new scholarships for the meritorious and needy students of this level along with the continuation of existing awardees. The students, who have been studying at graduation level after passing H.S.C. examination in the current year, are eligible to apply for scholarship of this level. The scholarships are renewable for the entire academic period of graduation level. Already 876 scholarships have been awarded in this level. Under this program a scholarship awardee is provided with the following benefits in Table 1.

Table 1. Scholarship amount of DBBL

<table>
<thead>
<tr>
<th>Sl.</th>
<th>Level of Study</th>
<th>Duration of Scholarship</th>
<th>Amount of Scholarship per month (BDT)</th>
<th>Onetime grant Annually for reading materials</th>
<th>Total grant per year for each awardees (BDT)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>HSC level</td>
<td>2 years</td>
<td>1000</td>
<td>2500</td>
<td>14,500</td>
</tr>
<tr>
<td>2</td>
<td>Graduation Level</td>
<td>2-5 years</td>
<td>2000</td>
<td>5000</td>
<td>29,000</td>
</tr>
</tbody>
</table>

✓ Fellowship Program
Dutch-Bangla Bank Limited has been awarding fellowship for pursuing M.Phil, Doctoral & Post-Doctoral degree since 2006. This fellowship is awarded to those researchers engaged in research in various fields like Social, Biological, Medical, Agricultural and Natural Sciences and also engineering at different public universities of Bangladesh in M.Phil., Ph.D. & Post-Doctoral Levels. Every year fellowships are awarded to the researchers for the entire period of research work as required by the university curriculum. Already 159 fellowships have been awarded. Under this program a fellowship awardee is provided with the following benefits in Table 2.

Table 2. Fellowship amount of DBBL

<table>
<thead>
<tr>
<th>Sl.</th>
<th>Level of Study</th>
<th>Amount of Fellowship per month (BDT)</th>
<th>Total grant per year for each awardees (BDT)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>M. Phil Level</td>
<td>5000</td>
<td>60,000</td>
</tr>
<tr>
<td>2</td>
<td>Doctoral Level</td>
<td>5000</td>
<td>60,000</td>
</tr>
<tr>
<td>3</td>
<td>Post-Doctoral Level</td>
<td>5000</td>
<td>60,000</td>
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2.6 Information technology
Dutch-Bangla Bank Limited (DBBL) undertakes a project with BASIS (Bangladesh Association of Software and Information Services) to award the best IT uses by Bangladeshi companies. DBBL and BASIS organized IT award-giving ceremony in this regard. The award Ceremony was held on 30th November 2005, which was the day before last day of BASIS SOFIEXP02005 (November 27-December 01, 2005). This was a gala evening (with dinner and cultural program) attended by around 700 dignitaries including government high officials & policy makers, corporate heads, representatives from development agencies, IT policy makers, academicians and the IT industry members. In this regards, DBBL’s contribution in supporting this event was 50% of the estimated cost with Tk. 6.25 Lac.

2.7 Disaster management
DBBL has donated Tk. 25 lakh (Taka Twenty Five Lac) on June 13, 2007 for victims due to devastating landslides following torrential rains lashed down in Chittagong city and its adjacent areas. Dutch-Bangla Bank Limited (DBBL) donated 130 bundles of GCI sheets worth Tk. 5.60 lac for rehabilitating the homeless people affected by river-erosion of Ramgoti Upazila under Noakhali District on August 14, 2005. Donation of 700 bundles of high grade GCI sheets to Gaibandha and Rangpur districts Dutch-Bangla Bank Limited donated 700 bundles of high grade GCI sheets worth of Tk. 29.00 lac for rehabilitating the standard people of the four Upazilas of Gaibandha and Rangpur districts. 4,000 blankets were distributed to cover each of the 4,000 families of the villages waiting for blankets.

Donation to different organization
✓ Tk.4 crore for setting up a modern cancer hospital to Ahsania Mission Cancer Society.
✓ Tk.1 crore for setting up a modern cancer hospital to Bangladesh Cancer Society.
✓ Tk.1.20 crore for setting up a pediatric hospital to provide service to low income people whose 30% will be free and rest will be at low cost.
✓ Tk.90 lac to kidney foundation for setting up Operation Theater.

Besides this DBBF also provides financial aid with different organizations that engages relentlessly to work with destitute women and children. Very recently DBBF has donated Tk. 15, 00,000/= to Rotary Club of Metropolitan Dhaka to purchase a modern equipment for the hearing impaired children. In 2003 approximately Tk.12, 10,986 (taka twelve lac ten thousand nine hundred eighty six) only and in 2004 approximately Tk.40, 51,000.00 (taka forty lac fifty one thousand) only and in 2005 approximately Tk31, 55,000 (taka thirty one lac fifty five thousand) only is given as donation to
different organization and person to mitigate their purpose. DBBL donates Tk.1, 00, 00.00 per month to bear operational expenses of Narayangonj Diabetic Hospital since October, 2001. DBBL has established Rural Health Center at its rural branches to render free medical services to the rural and destitute people of the adjoining areas. On the other hand, the need base donations and subscriptions are extended to those areas, where it is needed most. Synopses of the donation of DBBL are given below:

- Tk.40, 000,000.00 (Taka forty million) to Dhaka Ahsania Mission to set up an Ahsania Mission Cancer Hospital.
- Tk.10, 000,000.00 (Taka ten million) to Bangladesh Cancer Society to set up a modern cancer hospital.
- Tk.12, 000,000.00 (Taka twelve million) to Shishu Sasthya Foundation to construct two floors of proposed 15 storied building of the Foundation.
- Tk.9,000,000.00 (Taka Nine million) to Kidney Foundation to setup two operation theatres and a kidney transplantation ICU with a view to provide low cost services to poor kidney patients.
- TK.1, 500,000.00(Taka one million five hundred thousand) to Rotary Club of Metropolitan, Dhaka to help the disadvantaged children with hearing impairment.
- Tk.500, 000.00 (Taka Five hundred thousand) to Md. Atiur Rahman Hridoy, a meritorious student of BUET who has been suffering from Blood Cancer.
- Tk.100, 000.00 (Taka one hundred thousand) to Md. Mokhlesur Rahman, a meritorious student of Economics Department of Dhaka University who has been suffering from Hepatitis-B.
- Tk.350, 000.00 (Taka Three hundred Fifty Thousand) to Bangladesh Neonatal Forum for improving neonatal health as well as reducing neonatal Mortality rate in Bangladesh.
- Tk.350, 000.00 (Taka Three hundred Fifty Thousand) donated for sinking 25 shallow tubewells in 25 spots of Angorpota Dahagram enclaves.
- Tk.300, 000.00 (Taka Three hundred thousand) to Saleh Child Development Disability Management Centre to provide support to the mentally retarded and disabled children.
- Tk.300, 000.00 (Taka Three hundred thousand) to Bangladesh Thalassemia Hospital to setup modern equipment for reducing sufferings of poor Thalassemia patients.
- Tk.200,000.00 (Taka Two hundred thousand) to Health Promotion Limited for setting up private Chamber for Community Maternity Practitioner (CMP) Students
- Tk.180,000.00 (Taka One hundred Eighty Thousand) to Nirapad Sarak Chai for helping 12 families, victims of road accidents
- Tk. 150,000.00 (Taka One hundred Fifty Thousand) only to APON for organizing a training program on Therapeutic Community.
- Tk.100, 000.00 (Taka One hundred thousand) only to Society for the Welfare of the Intellectually Disabled, Bangladesh for training and rehabilitation of the mentally retarded and disabled children.
- Tk.100, 000.00 (Taka One hundred thousand) to SIED TRUST, Bangladesh for rehabilitation of underprivileged intellectually disabled children.
- Tk.100, 000.00 (Taka One hundred thousand) to Street Children Partner Bangladesh to develop the condition of street children.
- DBBL has donated G.C.I. sheets among the victims of river erosion and tornado affected people of Bogra, B. Baria, Netrokona, Mymensingham, Gaibandha, Rangpur and Ramgoti at a cost of Tk. 10 million.
- DBBL has distributed blankets among the cold affected people of the country. So far the bank has distributed 1, 50,000 pieces of blankets at a cost of Tk. 37.50 million.

3. UNILEVER BANGLADESH LIMITED

Unilever Bangladesh set itself at an exemplary position in the country as an imitable leader in the area of corporate engagement in social development. Recently, Unilever Bangladesh was honored with a national level CSR award organized by Standard Chartered Bank and the Daily Financial Express.[8] Over the past seven years, Unilever Bangladesh has led the way in terms of both corporate reputation and business results, with seven consecutive years of double-digit growth. In 2005, Unilever Bangladesh was one of only two Unilever businesses in Asia to cross the magical figure of 20% growth. An inspiring growth story and a great example of living through vitality. Unilever generates wealth and creates jobs in the communities where it operates. Employees, governments, suppliers, investors and many others benefit economically from our activities. These activities provide new sources of income for people who live in areas where opportunities for work are often few and far between. It has fixed its goal is to engage with at least 500,000 smallholder farmers in our supply network. With building strong network Unilever Bangladesh has taken several steps as a part of their global operation to ensure better quality of life. The major contributions to the society are as follows:
3.1 Health concern

Poor hygiene and sanitation remain the cause of millions of preventable deaths. In developing countries around 80% of diseases are water borne. According to UN estimates, over 2 billion people have limited access to safe drinking water. Of these, nearly 800 million lack even the most basic supply of clean water. This is a major public health issue. Many Unilever brands offer hygiene benefits but none more so than our toilet soaps. Every year, diarrhoea and pneumonia claim the lives of over 2 million children under five. Yet studies show that washing hands with soap can significantly reduce the incidence of these diseases. Different toothpastes play an important role in helping to prevent tooth decay which is one of the world’s most common diseases and can lead to more serious health conditions. The simple practice of brushing twice a day can make a big difference to oral health. To make a lasting impact on health it has several campaigns to encourage people to make changes to their everyday habits, like washing hands with soap before eating and after going to the toilet. For oral health and hand washing Unilever has focused on children so that it can instill habits that last a lifetime.

Unilever Bangladesh limited always try to conduct with some healthcare issues and to implement this code of business they launched “Lifeboy Friendship Hospital” in 2002 with a floating oil tanker. Their code of business principles describes the operational standards that everyone at Unilever follows, wherever they are in the world. The main health issues on which Unilever Bangladesh is working currently are;

- Nursing training program with Ma O Shishu General Hospital in Chittagong and though they already sets up a modern operation theater and advanced intensive care unit in 25 May, 2004 for high quality medical care for economically deprived section of the society.
- They launched a campaign named ‘Annual Kalurghat Health Camp’ to provide free health care facilities to people around Chittagong since 2007.
- In November 16, 2007 Unilever announced ‘Pepsodent-Bangladesh Dental Society Oral Health Day’. Lifebuoy worked with NGOs, governments and other companies Global Hand washing Day with many other countries including Bangladesh in 2008. Unilever Bangladesh Ltd. volunteers also visit the school to show the importance of hygiene and health.
- Over 10,000 people have cured by the Health camp out of which over 5000 ailing mothers and children received treatment and immunization. 4000 people received diabetic medical assistance and free blood tests and 6000 patients received free eye treatment which surgery facility.
- “Pure it”, home water purifier, provides water ‘as safe as boiled’ without needing electricity and at a price that is more affordable than boiling water.

Improve nutrition program as a part of social commitment: As lifestyles change, there is continuing concern about the effect of diet on public health. Unilever Bangladesh Ltd. is working continuously on this issue. Today people are living more sedentary lives and calorie-rich foods are more available and affordable. The result is a higher incidence of obesity, caused by people consuming more calories than they expend. A healthy diet needs the right balance of fat (avoiding an excess of saturated fat), not too much salt and plenty of fruit and vegetables – otherwise the risk of heart disease and other chronic illnesses is increased. At the same time, millions of people around the world remain hungry or lack essential nutrients in their diets. Developing and emerging countries in particular face the double burden of over- and under-nutrition. Unilever has a vital part in providing solutions to these problems. The main Nutrition Enhancement Program drives improvements in nutritional quality. Since Unilever has begun the program in 2003, it has made good progress on lowering the levels of each of the four key nutrients: salt, saturated fat, trans fat and sugar. For each of these nutrients, we measure our progress against the most stringent international standards. They apply these standards to all the food products in our portfolio, including our food service products which are consumed in restaurants, schools and hospitals.

3.2 Commitment to the environment

Unilever Bangladesh Limited (UBL) recently kicked off its tree plantation program. The aim of this program is to promote environmental care and raise environmental awareness. As a start, this year itself, the Company is planting 10,000 trees that will be scaled to higher numbers in the coming years. The initiative began at Taranagar Union under Keranigonj Upazilla of Dhaka District. The program was inaugurated by Unilever’s Brands & Development Director, Mr Naushad Chowdhury. The Unilever Managers also participated by planting saplings demonstrating their commitment to the cause. For the successful execution of this plantation program, Unilever partnered with Thengamara Mohila Sabuj Shanga (TMSS), a well-known NGO with strong experience in managing such projects. Under this project, campaigns will also be run in the locality to raise the level of environmental awareness and educate the community so that they may take ownership and reap benefit from the plantation. Unilever has been organizing tree plantation drives at their
Kalurghat Factory area on an annual basis. This program will be in addition to the list of numerous CSR projects that Unilever carries in the areas of Health, Education and Women’s empowerment.

3.3 Education, women development and empowerment

Unilever strongly believes in the importance of empowering women in Bangladesh, because the progress of any society will be constrained if a significant part of its population is neglected and excluded from the benefits of development. They believe, with economic and educational empowerment, women can become more vocal about their rights and become stronger in withstanding repression in any form. To empower this portion of the society the prominent phases taken are

Fair and lovely foundation: The mission of this foundation is to encourage economic empowerment of Bangladeshi women through information and resources in the areas of Education, Career and Enterprise. It is this realization that has brought about the Fair & Lovely Foundation Scholarship Program. Under this scholarship program, women who have passed their HSC each receives a Taka 25,000 scholarship to support her tertiary level education. For building nations future they emphasis on educational campaigns like working with an NGO named Shathee Samaj Kalyan Samity (SSKS) for giving education facilities for Banani residential slum areas children since January, 2005. By fair and lovely scholarship program 375 women got scholarship annually. They are working with SSKS for giving study facility to 300 slum children

Unilever Chevening Scholarship: In 2006, UBL jointly funded ‘Unilever Chevening Scholarship’ for a Bangladeshi national wishing to study in a university in the United Kingdom with the cooperation of British council. For women empowerment UBL was started pilot project ‘Joyeeta’ in August 2003, later on that leads to ‘Project Aparajita’ with CARE. They also took some initiative like urban vocational training program in 2005 and scholarship program for women with Farida Lata Foundation and Uttarone Nari in 2003. UBL in collaboration with Tengamara Mohila Shabuj Shanga (TMSS) started a tree plantation program on 30th October 2009 for promoting environmental care and awareness.

Ponds “My 2nd Honeymoon” program: “Aging is not lost youth but a new stage of opportunity and strength”- Betty Freidan, Writer, Women’s rights activist & the co-founder of the National Organization for Women had once pertinently quoted. She believed women with their inner strength are capable of taking on anything and everything with poise and grace, regardless of age. Pond’s, a brand which is a strong believer of this insight also acknowledges the fact that the drudgery of life at times makes romance take a backseat between married couples. Pond’s, in an effort to rekindle that romance between a man and his wife has been running the “Pond’s My 2nd Honeymoon” campaign for the last two years. For the last two years, Pond’s has received tremendous response from the campaign. This year too, the brand hopes to rekindle the romance between the couples and make a difference in their lives.

It can be said that Unilever made a positive image with their various campaigns of social works. and 500 indoor patients can be treated in the Ma O Shishu General Hospital in Chittagong and also 275000 people have been helped by the Life boy Friendship Hospital since 2001. They are contributing in health sector, education, climatic problem and women empowerment and these are the most vital issues of nowadays society. So they created a positive atmosphere within general people especially rural people’s mind that they are socially responsible and their product are environmental friendly. Unilever Bangladesh works with various NGO’s; those are the helping hand of the poor people. As a leading company, their CSR activities are making positive perception about Unilever which is helping to create brand equity. These CSR activities are not only expressing their dedication for the society, but also to make their own place in the competitive market and stay the long time and create positive image about themselves. Their social activities are really appreciating. Unilever Bangladesh has directed their corporate social responsibilities activities as Lever Brothers Bangladesh in past. To improve the daily life of the people Unilever Bangladesh has been working very intensively. Over the last few decades, Unilever Bangladesh has been constantly bringing new and world class products for the Bangladeshi people to remove the daily drudgery of life. Over 80% of the country’s households use one or more of Unilever products. They aim to give everybody a little something to celebrate about themselves every day. They believe that to succeed in business, it is essential to maintain the highest standards of corporate behavior towards everyone they work with, the communities they touch, and the environment on which they have an impact. More over Unilever is using the knowledge of consumers to understand what triggers such changes and have devised programs that drive sustained behavior change

4. CONCLUSION

The main objective of business is to serve people with their every need for the well-being of human being and to ensure that, there is no alternative of following business ethics [9]. So business needs to be conducted properly. Since the practice of business ethics in our country is still not ubiquitous, we are not getting the proper environment for the business, and thus often we are facing some crisis situation and it is hampering our total economic development. Our
policy makers and the top executives of the organizations should give more concern in making ethical policies and take proper steps to encourage business executives and service holders to follow them.[10] Though the business practices of these two leading organizations are also engaged in some unfair practices to market their product in massive areas but the effort to make the life of people convenient and smoother we cannot ignore their contribution even the positive images are enough to remove the shortcomings. The policy and the practices of these two organizations made their position strongly in the mind of the people of Bangladesh.

5. REFERENCES