## The Contributors

**Winfred M. Villamil** is an Associate Profesor at the Economics Department of College of Business and Economics of De La Salle University-Manila. He is the Chair of the Economics Department of the University. He earned his Doctor of Philosophy in Economics from the University of the Philippines.

**Aida Licaros-Velasco** is an Associate Professor at the Business Management Department of the College of Business and Economics of De La Salle University-Manila. She earned her Doctor of Business Administration degree from the Graduate School of Business of the DLSU-Professional Schools, Inc.

Tereso S. Tullao, Jr. is a Full Professor at the Economics Department of the College of Business and Economics of De La Salle University-Manila, and is the holder of the Don Santiago Syjuco Chair in Economics. He earned his Doctor of Philosophy and his M.A. in Law and Diplomacy from the Fletcher School of Law and Diplomacy, Tufts University, Massachusetts, USA, and his MA in Development Education from Stanford University, California, USA.

Michael Angelo A. Cortez is an Assistant Professor at the Accountancy Department of the College of Business and Economics of De La Salle University-Manila. He earned his Master of Business Administration degree from the Graduate School of Business of the DLSU-Professional Schools, Inc.

Gerardo L. Largoza is an Assistant Professor at the Business Management Department of the College of Business and Economics of De La Salle University-Manila. He earned his Master of Arts in Economics from the University of Exeter, U.K., and his Master of Science in Economics from De La Salle University-Manila.