

## **BIBLIOGRAPHY**

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Adviser: Jovita M. Sim, MSc.

## **ABSTRACT**

This study was conducted to find out the profile of the producers engaged in tupig production, find out their reasons in engaging in tupig production, determine the sales of the tupig per production and find out the factors that affect the sales of the producers.

It was found that most of the producers were secondary and elementary graduates. Producers engaged in tupig production as their only source of income. Tupig was a highly demanded because lot of the tourist and devotees were looking for tupig as a “pasalubong” or take home present or snacks. They also sell some “pasalubong” products like “bukarilyo,” “bukayo”, banana and camote chips and “alamang” for additional profit to maximize the use of their market location and to grab also the opportunity to offer some products of Pangasinense to tourists.

Date and day were the major factors that affect the sales of tupig like during Christmas and New year season, Holidays, Holy week, festival of Manaoag, Wednesday, Friday, Saturday, and Sunday are the peak season increased sales of tupig. Weather can



also affect the sales of tupig because even if it is peak season if the weather is bad it can decrease the sales of tupig.

Producers used their personal money as their capital in producing tupig. The amount of capital they used per production is from Php 500.00 to 1,200.00 and it provided a net gain of Php 863.00 per production or per day. Therefore, tupig production is a profitable business in Manaoag, Pangasinan.



## INTRODUCTION

### Rationale

In the late 1960's tupig has become commercially available in the market with several variations in preparation, taste and quality.

Tupig is widely popular in regions like Pangasinan, Ilocos Region and Cagayan, where rice and coconut are the major agricultural products. Oral history could not determine where tupig production originated.

Manilenios (people of Manila) loved to attend Sunday masses in Our Lady of Manaoag Church. This church is considered one of the tourist attractions in the place because of its century age, because of the high population of tourist going to the area, demand for "pasalubong" products like tupig is high. Other products known as "pasalubong" take home present are puto, "bukayo" and "bukarilyo" (these are sweetened coconut meat/flesh) and other native delicacies.

Tupig making is an important source of livelihood in Pangasinan. Tupig is a rice cake that has been a traditional mirienda or dessert for most Filipinos during New Year and town festivals in Ilocandia Region.

Production of tupig is supported by the Department of Labor and Employment (DOLE) as one of the livelihood because of the availability of raw materials in the area. It is an alternative market for farmers producing the raw materials for tupig.

The Department of Labor and Employment (DOLE) Region 1 awarded Php 498,000.00 worth of livelihood assistance to the Tupig Makers Association of Bulangao. The assistance is intended for the association "tupig" livelihood enhancement and



integrated agricultural production project, which is seen to benefit 110 “tupig” makers, rice farmers, banana producers, and charcoal briquette makers, said Labor communication officer Arly Valdez.

Undersecretary of DOLE Trasmonte encouraged the municipal government of Balangao and the beneficiaries to use the livelihood assistance properly.



## REVIEW OF LITERATURE

### Tupig Preparation

According to [www.wordpress.com](http://www.wordpress.com) (2006) tupig is a rice cake, it is very similar to “suman”, the difference are tupig uses glutinous rice flour while suman uses glutinous rice sometimes mixed with a regular rice. Tupig is grilled while the suman is steamed. Ingredients used are coconut milk, rice, sugar and usually in long forms.

People in certain municipalities in Pangasinan have different ways of making tupig but the basic ingredient are the same; grated coconut, ground sticky flour or rice and molasses. Sugar is used as a sweetener although most prefer coconut milk.

Tupig has been one of the favourites of devotees of Our Lady of Manaoag church in Pangasinan, but the commercially sold tupig is very thin with only a tablespoon of mixed ingredient wrapped in banana leaves. Through time this native delicacy has also been develop in different flavours such as jackfruit, pandan (screw pine), guava, ube, and strawberry.

Some towns in Pangasinan, Tarlac, and La union also produce tupig using ground glutinous rice with coconut gratins, sugar and sesame seed then wrapped in a wilted banana leaf. It is being cooked even. It can be stored a long period of time under room temperature.

In some cases tupig can last for two (2) weeks even without refrigeration. Its shelf life is extended up to a month when kept frozen (Gomez and Sadumiano 2011).



## Demand of Tupig

Demand is the amount of a particular economic good or service that the consumer or group of consumers will want to purchase at a given price. The demand curve is usually downward sloping, since consumers will want to buy more as price decrease. Demand for a good or service is determined by many different factors other than price, such as the price of substitute goods and complementary goods. In extreme, demand may be completely unrelated to price or nearly infinite at a given price, along with supply, demand is one of the two key determinants of the market price (www.investorwords.com 2012).

Demand is the relation among the various amounts of a product that buyers would be willing and able to purchase at possible alternative price during a given time, all other things remaining the same.

Consumer demand for product and services is affected by their price and availability and by consumer's personal taste and discretionary income (Berkowitz, Kerin and Rudeluis 2003).

Consumer demand for product is quite different from demand in the business market. Unlike consumer demand, business demand is derived, inelastic, joint and fluctuating (McDaniel, Lamb, and Hair 2004).

Demand pricing is important because it takes market response into account. The only justification for a price increase is that it will increase profit and unless a company is badly strapped forecast or is deliberately milking a product or service profit should be looked at for a long-term viewpoint that is building customers loyalty and future revenues (Keegan, Davidson and Brill 2000)



If the price increase could be expected to deflate profit, it should obviously not be pursued. And if rising cost a big problem, the solution should be found through cutting cost or increasing volume. In essence, demand pricing ignores cost. If an increase in price looks likely to raise long term profit, it should be considered, even though cost remain stable or decline whether or not you increase price in this situation depends on your market share objective value rather than cost is what determines pricing (McDaniel, Lamb, Hair 2004).

The demand for tupig follows a pattern which reaches its peak during Sundays and holiday seasons, where local people and tourist usually go to Our Lady of Manaoag, when consumption normally take its surge as social-related activities increased during this period.

### Profitability Analysis

Profitability refers to the potential of venture to be financially successful. This may be assessed before entering into a business or it may be used to analyse a venture that is currently operating. Although it may be found that one set of factors is not likely to be successful or has not been successful, it may not be necessary to abandon the venture. It may instead be feasible to change operational factors such as pricing or costs (www.wisegreek.com 2012).

However, www.finance.qandas.com defined profitability as a term used by corporations and financial experts when they discuss whether to make or sell a goods or service. It is an expectation of making more income from sales of the goods or service than they spend performing the service or making the goods. Profitability is different from “profit” in that profitability is an idea or expectation while the “profit” is the physical result.



Profitability controls need to measure the profitability of their various products, territories, customer group, channels, and other sizes. This information will help management determine whether any products or marketing activities should be expanded, reduced, or eliminated (Kotler and Armstrong 1991).

Services are characterized by perishability because the unused service capacity of one time period cannot be stored for future. Good marketer can handle the supply demand problem through production scheduling and inventory techniques. Service marketers do not have the same advantage, and they face several hurdles in trying to balance supply and demand. They can, however plan for demand that fluctuates according to day of the week, time of the day or season (Pride and Ferrell 2000).

According to the article in Bulatlat authored by Makilan (2006), Damascon and Orbito earned a living by producing tupig. Damascon, 50, from Urdaneta, Pangasinan learned making tupig from her mother who also used to sell the native “kakanin”. She was able to send her only child to college by selling tupig. At a selling price of Php 25 per pack of 10 pieces, she earns from Php 300.00 to Php 400.00 per day. Her customers are locals and travellers from Manila who stop at her post to buy “pasalubong” (take home).

Meanwhile, Orbito, 34, from Carmen, Pangasinan carries a box with packed tupig. He sells them by boarding commercial buses or at bus stop where passengers wait for buses. His wife prepare and cook the tupig in their house. He earns Php 300.00 a day.

Tupig producers in Manaoag sell their product through direct selling, where most buyer are commuters, tourist and devotees of Our Lady of Manaoag. Most of the vendors sell their tupig per piece. The problem mostly they encountered in production and marketing are lack of capital and high competition.





## Tools of Profitability

Costing. According to Business dictionary.com costing is a system of computing cost of production or of running a business, by allocating expenditure to various stages of production or to different operations of a firm.

However, classof1.com says that costing is a technique and process of ascertaining cost. This technique consists of principles and rules which govern the procedure of ascertaining the cost of products service. The process of costing includes routines of ascertaining costs by historical or conventional costing, standard costing or marginal costing.

Cost capital is the rate of return on assets that must be earned to permit the firm to meet its interest obligation and provide the expected return to owners. The cost of capital used for analyzing proposed expenditures is also influenced by the perceived riskiness of the proposal being evaluated (Marshal, Wayne, Veile 2002).

Cost analysis. The act of breaking a cost summary into its constituents and studying and reporting on each factors. The comparison of costs (as of standard with actual or for a given period with another) for the purpose of disclosing and reporting on conditions subject to improvement (www.merriam-webster.com).

According to Peter D. Bennett cost analysis involves the reallocation of the natural accounting to the functional accounts of managerial accounting so that managers can control marketing costs. This process involves breaking down marketing costs and then assigning them to specific marketing activities or unit, such as products, geographic units, channels of distribution, or market segments.

Marketing cost analysis is an analysis of sales and volume which is helpful in evaluating and controlling a company marketing effort. However, management needs to proceed to



further and assess cost to determine the relative profitability of its territories, product lines, or other marketing units. In the words of one researcher “As corporate profits turn down and stocks take a plunge, leading companies are looking at marketing cost analysis to lift their bottom line [profits].” In fact, if marketer’s expenditures are not worthwhile, their budget maybe-in fact- should be-reduced (Petter D. Bennett).

Return on investment analysis. It is usually assigned to the rate of return calculation made using data from financial statements. This ratio is sometimes referred to ask the return on assets. There are many ways of defining both the amount of return and use average total assets during the year as the amount invested (Bertwokitz, Kerin and Rudeluis 2003).

According to Marshal, Wayne, and Veile (2002) return on investment is a financial measure based on using clearly pieces of information. The “return” represents the financial gain beyond the initial investment. The “investment” is the total of the all expenses that were put at risk for the purpose of generating the return. In general, each marketing investment is expected, to contribute to the generation of profits as customers are influenced to purchase more. Return on investment is presented as a percentage calculated by dividing the return by the investment.



## METHODOLOGY

### Locale and Time of the Study

The research was conducted in Manaoag, Pangasinan, particularly in Our Lady of Manaoag Church. The study was conducted on December 2012.

### Respondent of the Study

The respondents of the study were all the vendors of tupig near Our Lady of Manaoag church in Manaoag, Pangasinan. Total enumeration was employed in the selection of respondents.

### Data Collection

A survey questionnaire was used in gathering the needed data. This was distributed to the respondent. Data collected were validated through interview during collection of questionnaire.

### Data Gathered

The data gathered were reasons of going into tupig production, the cost of production, volume and profits in tupig production.

### Data Analysis

All data gathered were categorized, tabulated, analyzed and interpreted according to the objectives of the study. A cost and return analysis was done to analyze the profitability.



## RESULTS AND DISCUSSION

### Profile of the Respondent

Source of information were thirty tupig producers in Manaoag, Pangasinan, specifically those producers selling in the Church premises since selling of tupig is concentrated in this area. Table 1 presents the profile of the respondents as to age, gender, civil status, educational attainment, major source of income and number of children.

Age. Thirty seven percent of the respondents were in aged bracket of 18-28 years old, 30% belonged to age bracket of 29-38 years old, 27% were 39-48 years old and only 6% belonged to aged bracket of 49 to 58 years old. This results shows that more of the respondents were young to middle aged.

Civil status. Most (77%) of the respondents were married, 2 (7%) of them were widow and 5 (16%) of the respondents were single yet engaged in tupig production to help their parents to send their siblings into school.

Gender. All respondents were female, however in their business, the husband of those married respondents also helped in the business doing some of the heavy works like grinding glutinous rice and their children were also helping them to sell their products. This implies that tupig production and selling is a family enterprise which family labor is utilized.

Educational attainment. Majority (73%) have finished secondary, there were 17% who finished or reached elementary level, and there were 10% who have reached college but were not able to finish their course.



Number of children. The children were the helpers of the parents in this livelihood activity. Some of the children were involved in selling their products. Majority (60%) of the respondents have 5-7 children and 40% have 2-4 children. As mentioned by the respondents, for a small enterprise like tupig production and selling, their income is not enough especially if number of children is 5, it is difficult/hard for them to satisfy the needs and wants of their children. So, even if they want their children to go to school, they cannot send them especially in college because they cannot afford the tuition fee. Earnings in tupig production and selling is just enough for their daily household needs especially for food.

Table 1. Demographic profile of the respondents

PARTICULARS	FREQUENCY	PERCENTAGE
Age		
18-28	11	37
29-38	9	30
39-48	8	27
49-58	2	6
TOTAL	30	100
Gender		
Female	30	100
TOTAL	30	100
Educational attainment		
Elementary	5	17
Secondary	22	73
College undergraduate	3	10
TOTAL	30	100



Table 1. Continued...

PARTICULARS	FREQUENCY	PERCENTAGE
Civil Status		
Single	5	17
Married	23	77
Widow	2	6
TOTAL	30	100
Number of children		
2-4	12	40
5-7	18	60
TOTAL	30	100

Reasons of Respondents on Engaging in Tupig Production

The Department of Labor and Employment (DOLE) provided livelihood assistance to some municipalities of Pangasinan for tupig production. Though the municipality of Manaoag was not spared with that financial assistance, some of the residents in the area have seen the opportunity of that livelihood in their place especially that their area is considered a tourist destination because of the Manaoag Church and Lady of Shrine. This is the reason why their selling area is within the church premises. Tupig is considered a take home present items “pasalubong” and snacks for the residents, tourist and devotees. Tupig is a delicious rice cake that is why devotees and tourist are looking for this food because of its uniqueness.



Table 2 shows that majority (57%) of the respondents considers this enterprise as livelihood/source of income, as the main reason of engaging in tupig production and selling.

Table 2. Reasons of respondent of engaging in tupig production and marketing

REASON	FREQUENCY	PERCENTAGE
Source of income	17	57
Additional income	10	33
High in demand	3	10
<b>TOTAL</b>	<b>30</b>	<b>100</b>

Thirty three percent of the respondents identified tupig production and selling as source of additional income for the family. This is the reason why most of those engaged in tupig production and selling were women. Husbands of these women were working as tricycle drivers, security guards, and junkers. The income of their spouses are not enough to meet their daily needs that is why they took the initiative to engage in tupig production to augment income and so they can send their children to school.

Ten percent were engaged in tupig production because they have seen the opportunity of high demand for the product.

#### Amount of Capital Used by the Producers per Day

Table 3 shows that four (13%) of the respondents incurred a total cash cost of production at Php 500.00 to 700.00 per production or per day because they control the volume of tupig they produce which depends on the demand or the peak season of



tourist/devotees going to the church (usually during Wednesday, Friday, Saturday and Sundays). Five (17%) also controls production uses Php 701.00 to 900.00 per production because tupig is just an additional products, their main products are also “pasalubong” take

home products like “bukarilyo”, “bukayo”, “alamang”, and other specialty product of Manaoag, Pangasinan. Nine (30%) of the respondents used a capital of Php 901.00 to 1,100.00 production to balance their sales of tupig over their other products. The 12 (40%) of the respondents used a capital of Php 1,101.00 to 1,300.00 because tupig is their main product and those respondents are located near the gate of Our Lady of Manaoag Church or along the roads. They produce more tupig because most of the people pass this way that’s why it is an advantage over the other producers and sellers selling very near the church, because these producers do not only cater to the tourist and devotees but also to residents in the area and other consumers and passers by who are members of other churches. In other words these sellers caters to all types of consumers.

Table 3. Amount of capital used by the producers per day

WORKING CAPITAL	FREQUENCY	PERCENTAGE
Php 500-700	4	13
Php 701-900	5	17
Php 901-1,100	9	30
Php 1,101-1,300	12	40
TOTAL	30	100
MEAN Php 1,200		





### Period of Time Spend in Production and Selling Tupig

Table 4 shows majority (57%) of the respondents mentioned that they spend 6 hours selling tupig, the time range is from 7 in morning (AM) to 2 in the afternoon (PM). These tupig producers and sellers sometimes do their wrapping and cooking in the selling area. While cooking the wrapped tupig, they continue to pack/wrap the other tupig to maximize their time. Usually sellers who spent less time in selling are also sellers who produce less quantity. Thirteen percent of the respondent spent 7 hours in selling tupig (Table 4). Most of these sellers are located near the gate of the church, and produces a larger quantity of tupig. Twenty percent of the respondents spent 8 hours in selling tupig, because they want to sell all the tupig that they produced and there are also more buyers in the afternoon because of workers going home and other 10% respondent spent 9 hours in selling tupig because some devotees go to the church from 3 in the afternoon (PM) to 4 in the afternoon (PM) to avoid the hot temperature.

Table 4. Period of time producers spent in selling Tupig

HOURS SPENT IN PRODUCTION AND MARKETING	FREQUENCY	PERCENTAGE
6 hours	17	57
7 hours	4	13
8 hours	6	20
9 hours	3	10
TOTAL	30	100
MEAN 6.83 hour		



### Factors Affecting the Sales of Tupig

In Table 5 the production and sales of tupig like other products has its peak and lean season of production and sales. Factors that determines the peak and lean season of production and sales are the Christmas and New Year, Holy Week season, Fiesta of Manaoag and during Wednesdays, Fridays, Saturdays and Sundays and weather condition as mentioned by the respondents.

Most (90%) of the respondents mentioned that the date and the day were the major factors that affect the sales of tupig. The most common days tourist and devotees go to the church is during holidays like Christmas and New Year, Holy Week season, Fiesta of Manaoag and during Wednesdays, Fridays, Saturdays and Sundays. These are the peak season for tourist, thus, peak season also for the business and sales turnover is high. Production is also increased during these season thereby increasing capital and profit.

Even if peak season is favourable if the weather is bad there is a decrease in the number of devotees going to the church, this factor also affects the sales turnover of tupig. Three of the respondents mentioned weather as one factor that affects their sales of tupig. Thus, some of the producers do not produce and sell tupig when weather is bad.

Table 5. Factors affecting the sales of tupig

FACTORS	FREQUENCY	PERCENTAGE
Weather	3	10
Holidays	37	90
TOTAL	30	100



### Source of Capital of the Tupig

All respondents used their personal money/savings for capital in producing tupig. A capital of PhP 500 to 1,200 per production is not heavy for the producer to start a business because they knew that this will be recovered in a day it will gain profit.

### Cost and Return per Production

Table 6 presents that tupig production requires a small amount of capital as mentioned in previous discussion and shown in Table 3. The computation of cost and return was based on the most common quantity of raw materials used. Equipments used were charcoal stove, griller, big umbrella and wooden stool with a total computed depreciation of PhP 15.00 per day.

Majority of the respondents used 5 kilograms of glutinous rice, from that 5 kilograms of glutinous rice, they need 10 kilograms of banana leaves to wrapped the tupig, 5 kilograms of sugar, 17 pieces of coconut, uses 12 packs of charcoal, and 2 packs of plastic bags per day used for packing. Labor cost for grinding the glutinous rice is PhP 12.00 per kilograms, and cost incurred for fare is PhP 50.00 and market fee of PhP 10.00 per day. Total cash expenses incurred in production is PhP 1,160.00. Non-cash cost include the depreciation cost of equipment at PhP 15.00 per day, labor cost in grating the coconut at PhP 51.00 and imputed interest on capital of PhP 116.00. Total non-cash expenses is PhP 182.00. The total expenses is PhP 1,342.00 per day of production.

From these expenses, the total output is 735 pieces sold at PhP 3.00 per piece providing a gross sales of PhP 2,205.00. Thus, the computed net income is PhP 863.00. Return above cash cost is PhP 1,045.00. This implies that tupig production is profitable providing a net



income of Php 863.00. Returns to labor/management is Php 385.00/day which is accepted because it is higher than the prevailing wage rate of Php 200.00 to 250.00 per day labor rate in the area. Results therefore shows that tupig production is profitable.

Table 6. Cost and return of the tupig production per day

PARTICULAR	QUANTITY	UNIT PRICE/COST (Pesos)	TOTAL VALUE (Pesos)
Gross Sales	735 pcs	Php 3.00/pc	2,205.00
Production Cost			
Cash Cost (materials and labor)			
Glutinous rice	5 kgs	40.00	200.00
Banana leaves	10 kgs	10.00	100.00
Sugar	5 kgs	40.00	200.00
Coconut	17 pcs	20.00	440.00
Charcoal	12 packs	12.00	60.00
Plastic bag	2 packs	20.00	40.00
Grinding of glutinous rice	5 kgs	12.00	60.00
Fare			50.00
Market fee (local tax)			10.00
<b>Total Cash Cost</b>			<b>1,160</b>



Table 6. Continued...

PARTICULAR	QUANTITY	UNIT PRICE/COST (Pesos)	TOTAL VALUE (Pesos)
Non-Cash cost			
Labor (grating of coconut)	17 pcs	3.00/pc	51.00
Depreciation cost			15.00
Imputed interest of capital			116.00
Total Non-Cash cost			182.00
Total Cost			1,342.00
Net Income			863.00
Returns above Cash Cost			1,045.00
Returns to Expenses			64%
Return to labor/management			385.00



## SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

### Summary

This study was conducted to determine the profitability of the tupig production, find out the reasons of the respondents in producing tupig despite of high competition, determine the capital needed, and find out profit derived from the amount of capital.

A total of 30 respondents were the source of information for this study. The ages of the respondents ranged from 18 to 56 years old. Majority of them reached secondary level and most of them were married. The respondents are engaged in tupig production as major source of income and for some as source of additional income to augment income of husbands while others look at it as an opportunity because of the existence of devotees and tourist in the area since tupig is considered a take home gift “pasalubong” product.

The respondents get their capital for tupig production and selling from personal money. Amount of capital used in production ranges from PhP 500.00 to 1,200.00 by majority of the respondents. Amount of capital depends on the order and the peak season of devotees and tourist going to the area.

The major factor that affect the sales turnover of tupig is the date and day, where Wednesday, Friday, Saturday, Sunday, and holidays are the peak season of tupig. This is the time when devotees and tourist visit the church. Bad weather also negatively affect the sales turnover of tupig because lesser number of devotees visit the place there by decreasing sales.

With the low cash capital requirement ranging from PhP 500.00 to 1,200.00 return to capital is 64%.



## Conclusions

From the result, it can be concluded that production and selling of tupig in Manaoag is a profitable enterprise, and just like other enterprises it has lean and peak season. It is a good source of income for a family as the return to labor is high as compared to the existing wage rate in the study area.

## Recommendations

Based on the conclusion, it is recommended that producers should maintain the quality of tupig produced in order to maintain the trust and loyalty of buyers whether these are tourist, devotees or resident in the area. On the volume/quantity of production, producers should consider the peak and lean season in order to avoid spoilage or waste resulting to loss instead of profit.

Producers should also consider the sustainability of the enterprise by considering the source of raw materials like processors should also plant banana in their backyard or idle land so they have source of banana leaves for wrapping and reduce cost of production. Producers should look into or consider to explore on the production of other pasalubong products that could be produced with the available materials in the area as this would not only increase their income but also a good alternative market of farmers producing raw materials, thereby helping farmers.



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