
Impact on OFWs, remittances and local employment seen in the Philippines*

Celia Reyes, Alellie Sobreviñas and Jeremy de Jesus**

Editor’s Note: The global financial and economic crisis (GFC) which started in 2007 in the United States and expanded to other developed countries has, to some extent, affected developing countries as well. In response, the CBMS Network started the implementation of its initiative which aims to monitor and mitigate the impact of the global crisis on poverty in selected developing countries in Asia, Africa and South America. The project aims to provide inputs to policymakers in prioritizing mitigating measures to address the impact of the crisis. In particular, the results of this study would help in designing and prioritizing the necessary social protection programs as well as in refining program targeting and in addressing the incidence and stimulus of taxes and expenditures.

To date, eight (8) participating countries have officially started the implementation of the CBMS activities with the GFC component. These include Cambodia, Kenya, Lao PDR, Nigeria, Peru, Tanzania, Zambia, and the Philippines. Selected communities in each of these countries will serve as poverty observatories or sentinels of the impact of the crisis. Monitoring is being done primarily through the conduct of CBMS surveys in these sites. Household- and community-level data are being collected to capture the different dimensions of poverty. Aside from the standard CBMS core indicators, additional indicators are being monitored to specifically determine the potential impact of the crisis. These indicators, which were identified based on the relevant key transmission channels for each of the participating countries, include outcome and impact indicators as well as indicators of coping mechanisms. In particular, the study would determine the different coping strategies adopted by households in response to the crisis. The study would also identify the different programs that are being implemented to respond to the crisis and determine who are able to access these programs.

In the case of the Philippines, preliminary results for some of the sites are already available and are presented below.

Developing countries could be affected by the global financial and economic crisis in two possible ways: 1) financial contagion and spillovers for stock and bond markets in emerging markets; and 2) economic downturn in developed countries. Economic downturn in developed countries may have significant impact on developing countries through the following channels: a) trade and trade prices; b) remittances, c) foreign direct investment and equity investment; d) commercial lending; e) aid; and f) other official flows. Although the economic impact of the global financial crisis would vary across different countries, it is expected that, in general, there would be further pressures on current accounts and balance of payment. The crisis could also result in weaker export revenues, lower investment and GDP growth rates and loss of employment. In terms of social impact, the lower growth would translate into higher poverty and even slower progress toward the achievement of the Millennium Development Goals (MDGs) (Velde, 2008).

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The Philippines was not able to escape the adverse consequences of the crisis as seen in the following:

1. The country posted an annual rate of 3.8 percent in 2008 which is down from 2007’s 31-year high of 7.1 percent;
2. In terms of exports, the country’s earnings for September 2009 declined by at least 18.3 percent (from US$4.446 million in September 2008 to US$3.634 million) on a year-on-year basis, which is primarily due to lower demand from advanced economies;
3. In terms of employment, at least 41,000 people in the Philippines have lost their jobs as of 24 March 2009 amid the global crisis. The total number includes job losses from the crisis since October 2008 and includes overseas-based contract workers from recession-hit economies (about 5,700 persons) and employees in domestic factories (35,300 persons) which are also suffering from the fall in global demand. Furthermore, employment growth, measured in terms of labor turnover rates started to decline significantly during the second quarter of 2008; and
4. Remittances coursed through banks grew by 2.8 percent in August 2009 year-on-year notwithstanding the global financial crisis. Remittances during the period reached US$1.4 billion. However, the August growth is lower compared to the 10.4 percent growth a year ago.

Given the vulnerability of the Philippines, it is important to determine the potential impact of this global crisis on poverty. The study conducted by the CBMS Network’s Research Team in the country therefore aims to determine which sectors of the economy are affected by the crisis. It also attempts to look at the different coping mechanisms adopted by the households as well as the programs implemented by the government in response to the crisis. The result of this study would serve as inputs to policymakers in prioritizing mitigating measures that would address the impact of the crisis on poverty.

In this paper, results are presented for 9 selected sites1 distributed all over the Philippines. The sites would serve as poverty observatories or sentinel sites for monitoring the impact of the crisis (Table 1). To be consistent with the CBMS methodology, all households in the selected sites were included in the survey. The selected barangays under this study consist of about 3,274 households. As mentioned earlier, identification of these sites was based on the relevant transmission channels for the country. Note that for this round of data collection, the reference period used is 6 months (i.e., from November 2008 to April 2009).

A large proportion of retrenched OFWs used to work in Saudi Arabia. Data for the nine (9) sentinel sites revealed that about 25.9 percent of OFWs who were retrenched came from Saudi Arabia, followed by the United States with 14.8 percent. Data disaggregation also revealed that most of the retrenched OFWs are male (70.4%) as seen in Table 2 and Figure 1.

### Table 1. Total number of households and total population per barangay

<table>
<thead>
<tr>
<th>Barangay</th>
<th>Municipality/City</th>
<th>Province</th>
<th>Households</th>
<th>Population</th>
</tr>
</thead>
<tbody>
<tr>
<td>Urban NCR</td>
<td>Pasay City</td>
<td>NCR-4</td>
<td>856</td>
<td>26.1</td>
</tr>
<tr>
<td>Urban Outside NCR</td>
<td>Labo</td>
<td>Camarines Norte</td>
<td>1,738</td>
<td>53.1</td>
</tr>
<tr>
<td>Vila Angeles</td>
<td>Orion</td>
<td>Bataan</td>
<td>432</td>
<td>13.2</td>
</tr>
<tr>
<td>Poblacion III</td>
<td>Sto.Tomas</td>
<td>Batangas</td>
<td>354</td>
<td>10.8</td>
</tr>
<tr>
<td>Magbangan</td>
<td>Cabucgay</td>
<td>Biliran</td>
<td>215</td>
<td>7.9</td>
</tr>
<tr>
<td>Masikap</td>
<td>Puerto Princesa City</td>
<td>Palawan</td>
<td>227</td>
<td>7.9</td>
</tr>
<tr>
<td>Rural</td>
<td>Ando</td>
<td>Eastern Samar</td>
<td>680</td>
<td>20.8</td>
</tr>
<tr>
<td>San Miguel</td>
<td>Llorente</td>
<td>Eastern Samar</td>
<td>174</td>
<td>5.3</td>
</tr>
<tr>
<td>Salvacion</td>
<td>Puerto Princesa City</td>
<td>Palawan</td>
<td>237</td>
<td>7.2</td>
</tr>
<tr>
<td>Total</td>
<td>3,274</td>
<td>100</td>
<td>14,018</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: CBMS Survey, 2009

### RESULTS

#### OFWs & Remittances

**Returning OFWs due to retrenchment**

CBMS data reveal that there were some Overseas Filipino Workers (OFWs) who were retrenched during the period November 2008 to April 2009. In particular, about 440 of the 3,274 surveyed households have at least one member who was working abroad before. This translates to about 13.4 percent of all households interviewed. Although 38.0 percent of respondents reported that they had an OFW who returned during the period, only about 16.2 percent pointed to retrenchment or lay-off as the reason for the homecoming.

Most of the retrenched OFWs used to work in private households with employed persons. These workers represent about 22.2 percent of the retrenched OFWs (Table 3 and Figure 2). A relatively large proportion of retrenched OFWs came from the health and social work sector (18.6%) and manufacturing sector (14.8%). Based on a more disaggregated data on retrenched OFWs, the affected workers in the health and social work sector are mostly women (80.0%). On the other hand, all of

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1 The CBMS Network initiative covers 13 sentinel sites for the GFC Impact study. Data encoding for the remaining sites is still ongoing.
the retrenched OFWs in the manufacturing sector as well as in the transport, storage and communication sector are male.

Wage reduction among OFWs
Rather than return to the Philippines, some OFWs agreed to wage cuts during the reference period. About 9.4 percent of the households with OFWs reported that their OFWs experienced wage reduction during the period November 2008-April 2009. This represents 42 OFWs who experienced a reduction in wage. Some of the major reasons mentioned by the OFWs for the decrease in wage are the following: 1) reduced working hours (33.3%); 2) cutting cost measures by the firm where the OFW works (26.2%); and 3) losses incurred by the firm where the OFW works (11.9%).

About 71.4 percent of the OFWs who experienced wage reduction are working in Asian counties. A significant proportion of OFWs are, in fact, working in the Middle East. In particular, about 38.1 percent of the affected OFWs are working in Saudi Arabia, followed by the US (9.5%) and Hong Kong SAR (9.5%). Disaggregation by sex reveals that male workers dominate the group of OFWs who experienced a reduction in wage or salary.

Most of the OFWs who experienced wage reduction are service workers and shop and market sales worker. About 31.0 percent of the affected OFWs work in this type of job. This is followed by those who work in trade and trade-related work (14.3%), technicians and associates (14.3%), and laborers and skilled workers (14.3%). The rest work as plant and machine operators and assemblers (14.3%). Male workers likewise dominate this group of affected workers.

Decline in the amount and frequency of remittances received
More than 9 percent of the households who received remittances had experienced reduction in the amount of remittances received during the period. An estimated 7.3 percent of all households experienced a decline in the frequency of receipt of remittances.

The largest proportion of households which experienced a decline in the amount and frequency of receipt of remittance is reported in urban NCR (National Capital Region). About 18.3 percent of households with OFWs in urban NCR experienced a decline in the amount of remittance received during the period. This is higher compared to the reported figures for households in rural and urban areas outside of NCR which amount to 10.4 percent and 6.7 percent, respectively (Table 4).

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of working hours and employment benefits (Table 8). These employed persons would prefer working in the same job despite these reductions rather than moving to another job or being unemployed. Based on the responses given during the survey, about 1.8 percent (or 83 persons) suffered a decline in wage. In addition, 73 persons experienced a reduction in working hours while 8 persons suffered a reduction in benefits. Although there are more employed men than women, the reported proportion of employed women affected through reduced wage (2.1%) and working hours (2.1%) is slightly higher as compared with that of the men.

### Coping Mechanisms Adopted by the Households

Households usually cope with shocks (e.g., the global crisis) by increasing receipts, reducing consumption or shifting to cheaper substitutes. During the period covered by the study, a majority of the households (i.e., 85.5%) reported that they modified their consumption of food (Table 9). In particular, most of the households tried to reduce consumption of relatively expensive food items. Another common strategy adopted by the households was to buy food in retail and in smaller portions/packages. Next to food, clothing is another major expense affected as households try to cope with the shocks.

It should also be noted that some of the coping strategies adopted by households may have negative long-term consequences, especially on women and children. For instance, about 57.0 percent of the surveyed households reported that they modified their expenses related to health while 23.8 percent said that they modified some of their expenses related to education. In terms of health, households usually cope by shifting to generic drugs/cheaper medicines, as reported by 33.5 percent of the respondents. In addition, about 27.2 percent of all the respondents mentioned that they shifted to using medicinal plants or herbal medicines in case one of their household members got sick. The other more common coping strategy in terms of health expenses include the shifting to government health centers/hospitals and resorting to self-medication. It is also worth noting that 165 (or 5.0%) of all the surveyed households reported that they did not buy medicines even if they were necessary.

In terms of education, about 0.4 percent of students who were studying were withdrawn from school in the coming school year (i.e., SY 2009-10). In addition, about 0.4 percent of students who were studying in a private school in the past school year would be moved to a public school in the coming school year. Although these strategies are not damaging in the short-run, they can be counter-productive in the medium- and long-run.

Another major coping strategy adopted by households is in terms of tapping various fund sources. In fact, about 39.4 percent of the households reported that they borrowed money from various fund sources while 13.4 percent used their existing savings. Another 6.8 percent of the households either pawned or sold their assets. Furthermore, another major strategy of households is to seek additional source of income. About 5.6 percent of households said that at least one member of their household looked for work in addition to their existing job. However, only 4.6 percent actually did additional work. A few households also reported that at least one member of their household not previously working got a job in order to cope with the crisis. Some also tried to look for a work abroad. However, if one considers the results of this study, it can be said that the impact of the global crisis is not as severe as that seen from the effects of the food and fuel price shocks.

### Conclusion and Recommendations

In monitoring the economic and social impact of the global financial and economic crisis in the Philippines, this study notes that although the impact was not as large as initially expected, a modest increase in poverty is still expected. Moreover, coupled with the impact of the price shock in 2008 and the recent natural calamities, poverty incidence is expected to go up significantly. This becomes more worrisome given the reversal in poverty incidence observed in 2006 when poverty incidence went up for the first time since 1985.

Results of this study show that the potential impact of the crisis on poverty varies across different groups of households. Certain groups of households or individuals were affected more as compared to other groups. For instance, because the crisis has affected households in terms of OFW remittances and local...
Expansion of CBMS in Tanzania gets underway

The replication and institutionalization of the Community-Based Monitoring System (CBMS) in Tanzania got underway last July when the CBMS Team in Tanzania started the implementation of the second phase of their project.

For this phase of the project, the main focus is the expansion of the CBMS coverage in the country using the methodology, indicators and instruments that were developed and pilottested in the earlier project phase.

The project sites now cover not only the previous CBMS pilot sites of Nala village and K/Ndege ward in the Municipality of Dodoma but also Lushoto urban ward in Lushoto district and Sultani ward in the Municipality of Morogoro. In selecting the sites, consideration was made on the potential of getting information on the key transmission channels through which the global financial and economic crisis can affect the households in Tanzania.

Since July 2009, the project team has been able to accomplish the following:

- Networking with local partners for the implementation of the CBMS in the three councils identified as expansion sites.
- Designing of the CBMS data processing instrument that incorporates modifications in the questionnaires.
- Designing and identification of the indicators for monitoring the impact of the crisis at the local level through CBMS.
- Preparation of training modules for local enumerators on CBMS data collection, including the revised component for monitoring the impact of the financial crisis in Dodoma, Morogoro and Lushoto.
- Conduct of training workshop for local enumerators on the use of the improved CBMS data collection instruments.
- Pre-testing of CBMS with the Global Financial Crisis (GFC) component instruments.
- Consultation meetings in Dodoma, Morogoro and Lushoto on the design of refined indicators for monitoring the impact of the global financial crisis.

The project aims to enable local governments to monitor poverty conditions in the selected sites and to determine the impacts of the GFC to ultimately provide inputs on the kind of measures that are needed to respond to the adverse effects of the crisis.

The CBMS work in Tanzania started in 2006 and is being carried out by the Dodoma Municipal Council with the assistance of the Municipal Government.

CBMS pilot test in Nigeria ongoing

The CBMS-Nigeria pilot test, began in early 2009, is now in the middle of its implementation in the Edem community.

The CBMS-Nigeria Team designed data collection instruments for household and community welfare indicators as well as for the monitoring of the Global Financial Crisis (GFC). Training workshops for enumerators and encoders were conducted in the latter part of October to acquaint enumerators with the instruments as well as with the entire project.

To ensure the validity of the instruments and to serve as practice to the trained enumerators, the CBMS-Nigeria Team conducted a pre-test in Enugu Ezike, a neighboring community whose characteristics are similar to those of the pilot site Edem. Thirty households were randomly selected and enumerated. The completed survey forms were then encoded and analyzed. Observations during the various stages were used to improve the instruments.

Data collection is projected to be completed by January 2010 while data encoding is currently ongoing. The Team also aims to...
Pilot test of OPHI modules begins in the Philippines

The CBMS Network’s ground-breaking initiative to collect information on subjective areas of well-being took off last October 2009 with a household survey being conducted in two project sites, namely: Barangay 80 in Pasay City and Barangay Lumbangan in Rosario, Batangas.

The survey is part of the Network’s ongoing collaboration with the Oxford Poverty and Human Development Initiative (OPHI) dubbed as “Testing the Missing Dimensions of Poverty”. The project aims to pilot test survey modules for the following themes: (1) safety from violence; (2) empowerment; (3) employment quality; (4) dignity and self-respect; and (5) meaning and value.

The modules were developed by the OPHI after noting that the current data which shape poverty analysis in developing countries are derived from household survey instruments which do not collect data on these themes. Yet these are central to poor people’s experience of deprivation, exclusion and poverty.

Prior to this, Dr. Emma Samman, Research Officer of the OPHI, conducted a 3-day workshop for the research staff of the CBMS Network Coordinating Team. The workshop included a review of the translation of the modules, a pre-test of the survey instrument and a post-activity evaluation.

The review of the survey modules was conducted in order to ensure that certain nuances and complexities in the English language were not lost in the Filipino translation. Afterwards, a pre-test of the developed survey instrument was conducted in Barangay Lumbangan. The results of the pre-test were then evaluated, with the workshop later culminating with a final survey instrument.

The OPHI is a research center based at the University of Oxford which develops concrete survey and methodological tools to reduce the interconnected kinds of poverty and deprivation. One of its objectives is to advance the human development approach to poverty reduction through fundamental, sustained and multi-disciplinary research as well as through an effective dissemination of said research. Dr. Sabina Alkire, the director of the OPHI, is also a Research Associate at the Harvard University and Secretary of the Human Development & Capability Association (HDCA).

The OPHI was launched in May 2007 by Nobel Laureate Amartya Sen.

Impact on OFWs, remittances and local employment seen in the Philippines..from page 4

employment, households which are highly dependent on remittances as a source of income would be adversely affected through reduced remittance receipts. In addition, households with members who are working in the affected sectors (e.g., manufacturing) would be negatively affected through reduced income. This may therefore result in an increase in poverty incidence, albeit modestly.

In response to the crisis, households adopted various coping strategies, some of which may be damaging and counter-productive in the medium- and long-run. For instance, one of the coping mechanisms adopted by the households is in terms of withdrawal of their children from school which may have negative long-term consequences. The health status of the affected households could also be adversely affected in the long-run if they do not seek medical attention.

Although the government has identified and implemented some programs that could mitigate the impact of the crisis, more efficient targeting is necessary. The recurring problem of targeting in social protection programs highlights the need for a good targeting mechanism in order to ensure that only the eligible beneficiaries actually benefit from the program. Household-level data such as those being generated by the CBMS would be useful in identifying eligible beneficiaries. Hence, evaluation of current programs is needed so that those which are ineffective and need not be implemented anymore are identified.
Kakwani, Samman headline AKI Lecture Series on Poverty Research

Distinguished researchers, Dr. Nanak Kakwani and Dr. Emma Samman, headlined the launching of the Angelo King Institute for Economic and Business Studies (AKIEBS) Lecture Series on Poverty Research. Organized by the CBMS Network Office headed by Dr. Celia M. Reyes, the lecture series was formally launched on October 6, 2009.

Dr. Kakwani, a member of the Community-Based Monitoring System (CBMS) Steering Committee and former Director and Chief Economist of the International Poverty Centre of the United Nations Development Programme (UNDP), conducted his lecture on November 20, 2009 at the De La Salle University-Manila (DLSU-M).

Dr. Kakwani’s lecture was set amidst a background where many governments - as a result of the international increase in prices of fuel and food - are undertaking tax and subsidy reforms from the view point of mitigating their adverse impacts on the poor. Entitled “Impact of Eliminating Oil Subsidies in Jordan on the Poor and Middle Income Population”, the lecture aimed to provide a methodology which can help governments make reforms in their taxation and subsidy systems.

Using data from Jordan, Dr. Kakwani’s findings include the following: (i) oil subsidy on private transport benefit the rich proportionally more than the poor; and (ii) oil subsidy on public transport and on fuel used for heating and cooking benefit the poor proportionally more than the non-poor. He concluded that a good policy for the Jordanian government will be to eliminate subsidies on fuel used for private transport and keep subsidies, even increase them, on public transport.

He devised a methodology which he called “Pro-Poor Price Policy Reform Index” which gives an idea on what items should be subsidized or taxed. He said that in the Philippine context, a similar method can be adopted by the government to identify which items should be exempted or not from the Value-Added Tax (VAT).

Meanwhile, Dr. Emma Samman is a Research Officer of the Oxford Poverty and Human Development Initiative (OPHI) of the Department of International Development at Oxford University. Her lecture on October 6, 2009 discussed the results from the dataset on ‘missing dimensions’ of poverty in Chile, the first nationally representative dataset of its kind.

The dataset, which was collected using the five modules designed by the OPHI, contains indicators on employment quality, empowerment, physical safety, dignity, and subjective/psychological wellbeing, in addition to standard household survey data on income, health, education, housing quality, and standard employment conditions. The OPHI is promoting the regular inclusion of these modules in national household surveys to ensure that poverty data can better reflect poor people’s experiences of poverty.

Dr. Samman visited the country to work with the CBMS Network on pre-testing these survey modules. (See related article on page 6).

CBMS pilot-test in Nigeria ongoing...from page 5 begin sensitization campaigns for the establishment of a CBMS database in different locations within the local government jurisdiction.

The economic recession which occurred recently greatly affected the Nigerian economic performance leading to a reduction in per capita GDP and increase in head count poverty. This necessitated the adoption of different poverty alleviation plans. Unfortunately, though, Nigeria lacks a poverty monitoring and tracking system needed for an efficient implementation of these plans: hence the adoption of CBMS.

The CBMS work in Nigeria is being directed by Dr. Anthonia Achike of the Department of Agricultural Economics of the University of Nigeria with the aid of the University of Nigeria in Nsukka, Nigeria.
PEP-CBMS Network announces Call for Proposals for 2010

The Poverty and Economic Policy (PEP)-Community-Based Monitoring System (CBMS) Research Network is announcing a Call for Proposals for its 2010 competition for research grants with a total value of up to $US 50,000 each.

PEP provides financial and scientific support to teams of developing country researchers studying poverty issues to gain a better understanding of the causes and consequences of poverty; propose pro-poor policies and programs; improve the measurement and monitoring of poverty; strengthen local research capacity on poverty issues; and develop new concepts and techniques for poverty analysis.

Considering the nature of the research project, the PEP-CBMS grants are given to institutions, and not to individuals. The institutions should be based in developing countries, except those where the CBMS is currently being implemented, i.e. Bangladesh, Benin, Burkina Faso, Cambodia, Ghana, India, Indonesia, Kenya, Lao PDR, Nepal, Pakistan, Philippines, Senegal, Sri Lanka and Vietnam.

The Call for Proposals is done electronically through direct e-mail correspondence to target institutions and through announcement in the PEP website. Potential grantees may also be invited to present their proposal on the development of a CBMS in their respective country in a pre-scheduled interim meeting or training workshop of the CBMS network. It is during said activity where potential grantees are able to learn from ongoing CBMS initiatives, interact with existing network members and its pool of resource persons, and obtain the necessary basic tools for the development of a more detailed proposal on the CBMS. Proposals can be submitted at cbms.network@gmail.com.

Deadline for submission of proposals is on January 6, 2010. For information on how the proposal should be written, please refer to the CBMS Grants Manual available online at http://www.pepnet.org/funding/guides. A proposal template is also available in the PEP website.

The PEP Call for Proposals also extends to the three other subnetworks. For the Modeling and Policy Impact Analysis (MPIA), Policy Impact Evaluation Research Initiative (PIERI) and Poverty Monitoring, Measurement and Analysis (PMMA) subnetworks, funding includes a core research grant of $CAN 20 thousand plus a separate funding of up to $CAN 30 thousand to participate in training workshops, PEP meetings, international conferences, study visits and other activities. More detailed information on how to submit proposals for the three other subnetworks is available in the PEP website.

The 2010 PEP Call for Proposals is made possible by the Australian Agency for International Development (AusAID), and the Government of Canada through the International Development Research Centre (IDRC) and the Canadian International Development Agency (CIDA).