

Leveraging Collective Remittances for Community Development?

A Critical Analysis of Mexico's 3x1 Program for Migrants

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**Abstract**

This thesis examines the relationship between collective remittance leveraging programs and community development in the Global South, with a focus on the case of Mexico's 3x1 Program for Migrants. I will show that Mexico's 3x1 Program for Migrants fails in its objective to foster participatory development among poor and marginalized communities, pointing out some of the limitations associated with this model of development. Further, by scoping out and linking this social program with the dominant discourse surrounding the relationship between migration, remittances, and development, I will argue that the discursive representation that positions migrants as "agents of development" acts to depoliticize the relationship between migration and underdevelopment in Mexico.

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## **Section I**

### **Introduction**

In recent years, much attention has been paid to the relationship between migration and development in the Global South. Once considered the result of “development failure”, migration, and in turn migrants, have recently been reframed as powerful agents of development by policy makers and development practitioners around the globe (de Haas, 2012:14). In particular, there has been much focus on the developmental impact of the economic remittances migrants send home to their families each year, which in 2014 exceeded four hundred thirty four billion U.S. dollars (WorldBank, 2014). Further, migrant organizations such as hometown associations<sup>1</sup> (HTAs), which have for many years been contributing social and economic resources to their communities of origin, have been increasingly commended by governments and institutions around the world for their positive contributions to development in the Global South (Kunz, 2012:103). Recently, many nations have implemented policies and social programs which attempt to leverage the social and economic capital of their diaspora for specific development projects, including (but not limited to) Mexico, El Salvador, Somalia, Ecuador, Peru, and Colombia (Aparicio and Meseguer, 2012:4). While these policies and programs do differ in content and implementation, many are based on the model of Mexico’s innovative 3x1 Program for Migrants that matches the financial contributions of HTAs three-to-one (Aparicio and Meseguer, 2012:4). The recent interest in migrant remittances, coupled with an increasingly optimistic discourse surrounding the

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<sup>1</sup> Hometown associations are migrant organizations “composed of migrants from the same community” (Burgess, 2012:120).

relationship between migration and development, has resulted in international organizations and financial institutions framing migrants as powerful development actors (de Haas, 2012:9)<sup>2</sup>. This new development trend begs a few questions, such as: What impact are the contributions of migrants having on their communities of origin? To what extent do migrant organizations have the potential to elicit meaningful social and economic change in underdeveloped nations? What constraints exist that hinder their ability to contribute to sustainable development in their nation of origin? These questions are paramount to the future of development research, in a world that is increasingly becoming defined, reshaped and impacted by the processes of migration.

For my undergraduate thesis I have chosen to explore the relationship between collective remittance leveraging programs and community development in the Global South, with a focus on the case of Mexico's 3x1 Program for Migrants. I will show that Mexico's 3x1 Program for Migrants fails in its objective to foster participatory development among poor and marginalized communities, pointing out some of the limitations associated with this model of development. Further, by scoping out and linking this social program with the dominant discourse surrounding the relationship between migration, remittances and development, I will argue that the discursive representation that positions migrants as "agents of development" acts to depoliticize the relationship between migration and underdevelopment in Mexico.

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<sup>2</sup> Institutions and Organizations which have celebrated the relationship between migrant remittances and development in recent years include (but are not limited to) the World Bank, the International Monetary Fund, the International Labour Office, The International Organization for Migration, and the United Nations Development Program (de Haas, 2012:9)

In this thesis, I will first provide an overview of the theoretical lens' that are often applied to the study of migration and development and explain why I have chosen to conduct my research using the transnational theory of migration framework. Second, I will explore the literature pertaining to my chosen topic and situate myself within the often polarized debate that occurs in regards to this area of inquiry. Third, I will provide a brief overview of the methodologies I have used and the empirical findings of my research. Lastly, I will provide a discussion based on my findings.

## **Section II**

### **Adopting a Transnational Lens**

According to Stephen Castles (2014), “migration is a process which affects every dimension of social existence...[and] as interest in migration research has grown in recent years, theoretical approaches have proliferated...leading to a more complex understanding of migration and its links with broader processes of change” (p.21). Historically, neoclassical economic analysis and historical-institutional theoretical approaches have dominated the field of migration studies.

Neoclassical economic analyses of migration tend to focus primarily on the phenomenon of migration at the individual level, assuming that the choice to migrate is a rational, market based decision. Under this approach, analyses may focus on factors such as “demand for labor...[or] good economic opportunities” to explain why individuals choose to migrate (Castles, 2014:22). In regards to remittances, it is pointed out by scholars such as Ben Page (2012) that the vast amount of literature surrounding this subject has been influenced by neo-classical economic analysis (p.2). Much of the

literature focuses on the “direct impacts of remittances on growth, poverty reduction...[and] also the indirect macro-economic impacts...[on] exchange rate policies, labor supply and productivity” (p.2). Criticisms of this approach are that it tends to be a-historical (in that it does not look at the historical, or structural, determinants of migration and remittances) (Castles, 2014:23), and that this approach tends to “naturalize” remittances, treating them as “intrinsic to a diaspora lifestyle...pushing questions about the practice of remitting into the background” (Page, 2012:4).

The historical-institutional approach to migration has its intellectual roots in Marxist political economy, and in particular the dependency theory of the 1960s (Castles, 2014:26). In contrast to the neo-classical economic approach to migration studies (in which the rational individual is the primary unit of analysis), the historical-institutional lens looks at the phenomena of migration at the macro-level, linking this process to the “unequal distribution of economic and political power in the world economy” (Castles, 2014:26). In this sense, the structure under which migration occurs becomes the main unit of analysis (Castles, 2014:26). While this approach can be very useful in terms of relating migration and its resulting practices (such as remittances) to the overarching social and economic structure, it is criticized for viewing this structure as “all-determining, while paying inadequate attention to human agency...[such as] the motivations and actions of the individuals and groups involved” (Castles, 2014:27).

In recent years, we have seen an emergence of scholars who seek to provide a more nuanced and interdisciplinary approach to the study of migration, and its associated processes (Castles, 2014:27). One such interdisciplinary approach is the transnational theory of migration, which emerged in the 1990s in an attempt to address the

shortcomings of the approaches mentioned above, which are often viewed to be too “one sided to analyse adequately the great complexity of contemporary migration” (Castles, 2014:27). Unlike historical-institutional approaches (under which the global economic system is often the unit of analysis, with little mention of human agency), and the neoclassical approach (which are most often individualistic analyses that do not consider historical or social factors), adopting a transnational lens provides the opportunity to analyze migration and its associated processes in a more nuanced and interdisciplinary way (Castles, 2014:p.27, 30-31).

Although there are variances in its application, central to the transnational approach or perspective, is the focus on "how the cross-border practices of migrants and non-migrants, individuals as well as groups and organizations, link up in social spaces criss-crossing national states, mould economic, political and cultural conditions, and are in turn shaped by already existing structures" (Faist, 2013:2). According to Faist (2013), the analytical framework underpinning transnational theory can be broken down into three components. First, is the concept of “transnationalization”, which refers to the overarching processes under which actors, groups and institutions operate (p.2). This could be processes such as neoliberal globalization, or the globalization of labor within the capitalist system, for example. Second, is the concept of “transnational social spaces”, which refers to the linkages, circuits, and community identities that extend beyond the borders of a single nation state (Faist, 2013:2). It could be said that HTAs, and the various linkages they create and maintain between their country of origin and residence, create a transnational social space. Lastly, is the concept of “transnationality”, or the “degree of connectivity between migrants and non-migrants across national borders”, by

way of things such as the transfer of knowledge between migrants and non-migrants, and the sending and receiving of remittances (Faist, 2013:2).

Essentially, the transnational perspective on migration allows one to explore the ways in which migrants and non-migrants are linked, through the strong ties created and maintained during the migration process, with an understanding that the resulting transnationalism, is a product of overarching social, economic and political structures. This last tenet is particularly important, and acts as a defining feature of transnational theory. Nina Glick-Schiller, a scholar who has contributed immensely to the formulation of transnational theory, argues that in order to understand transnational processes “we must begin by recognizing that the world is currently bound together by a global capitalist system” (Glick-Schiller et al., 1992:8). To Glick-Schiller (1992), what underpins the transnational perspective is the assumption that “the development of the transnational migrant experience is inextricably linked to the changing conditions of global capitalism, and must be analyzed within that world context” (p.19). It is argued that the strength of transnational analysis is that it acts as a framework under which “global economic processes...can be linked to migrants’ social relationships, political actions, loyalties, beliefs, and identities” (Glick-Schiller et al., 1992:8).

The topic of my thesis is the relationship between collective remittance leveraging schemes and community development in the Global South, with a focus on Mexico’s 3x1 Program for Migrants. According to Steven Vertovec (2004), economically speaking, “the most transformative processes and phenomena of migrant transnationalism have concerned remittances, the money migrants send to their families and communities of origin” (p.984). While much of the literature pertaining to this topic has focused on

descriptive, economic based analyses, transnational theory can provide a framework that allows for a more nuanced understanding of interventions aimed at leveraging migrant remittances. Beyond just providing a descriptive analysis of the Mexican social program's contribution to community development, the adoption of a transnational lens allows room to question why the Mexican diaspora has been courted as development actors, what constraints exist to hinder the creation of meaningful transnational partnerships, and what the role of non-migrants is (or should be) in this process.

Transnational theory is relatively flexible, it allows room to navigate various fields of inquiry. It is a "bottom up" approach to understanding social processes, which refers to the way this approach begins by looking at the phenomena of migration at the migrant level, before scoping out to explore the way in which the migrants' experiences, actions, and choices (such as, the choice to remit), are shaped by overarching structural factors (Faist, 2013:18). This is achieved by studying phenomena as they occur (such as, how migrants organize and remit) and then exploring how these processes are shaped by the wider economic, social and political contexts in which they are deeply embedded.

### **Section III**

#### **Review of the Literature**

According to Hein de Haas (2012), debates surrounding the relationship between migration and development have a long and complex history (p.8). While, historically, mass out-migration was viewed as the result of, and in turn further contributed to, underdevelopment, a new and more optimistic view began to emerge in the 1990s (p.8). In particular, one of the main focuses of this new migration and development optimism has surrounded an immense interest in the development potential of migrants' economic

remittances, which, in general, refers to the flow of money from migrants to people and communities in their country of origin (de Haas, 2012:9). The emergence of this optimism, which has been adopted by governments, financial institutions and development organizations around the globe, has coincided with the proliferation of neoliberalism (de Haas, 2012:9). Neoliberalism, in this context, refers to a political economic model (touted by institutions such as the World Bank and the IMF) that de-emphasizes the role of the state in bringing about social and economic change, and instead emphasizes the power of individuals and the market (de Haas, 2012:20; Bakker, 2014:24). This model's tendency to "shift attention away from structural constraints...[and the] crucial role that states play in shaping favourable conditions for human development" (de Haas, 2012:22) has greatly impacted development practices over the past three decades. This is evidenced by the emergence of market-based solutions to poverty and underdevelopment, such as micro-credit, and the optimism surrounding the development potential of private flows of capital, such as migrant remittances (Bakker, 2014:24).

The optimism surrounding migrant remittances has resulted in a recent increase in policies and programs specifically designed to link the capital of diasporas with development objectives in the Global South (Pellerin and Mullings, 2013:89). These policies and programs vary greatly. For example there are fiscal policies that attempt to stimulate diaspora investment in local businesses, and social programs (such as Mexico's 3x1 Program for Migrants) that attempt to leverage collective remittances for community

development projects (Julca, 2013:374,375)<sup>3</sup>. This emerging trend is referred to by some scholars (Pellerin and Mullings, 2013; Boyle and Kitchin, 2014) as “the Diaspora option”, which is a term defined as an “emerging policy orientation aiming at utilizing the human, economic and social capital of migrant populations in order to revitalize levels of investment, skill and development in the places with which they maintain ancestral ties” (Pellerin and Mullings, 2013:93). It is argued by Boyle and Kitchin (2014) that “the essential logic underpinning diaspora engagement remains the same: overseas communities have resources and attachments which, if harvested properly, have the potential of accelerating economic growth and development in the home country” (p.18).

The vast majority of economic remittances fall into the category of worker remittances (also known as family or individual remittances) (Goldring, 2004:822). These flows are characterized by the transfer of money directly from a migrant working in a host nation to a non-migrant in their country of origin (most often a family member) (Goldring, 2004:812). There has been much discussion about the potential of leveraging these personal transfers, however, many scholars acknowledge that worker remittances themselves have little developmental potential since they typically represent personal income for the non-migrant with a high percentage (between eighty and ninety percent in Mexico, for example) being utilized for non-productive consumption purchases, such as food, clothing and medicine (Adida and Girod, 2011:7; Fox and Bada, 2008:438; Goldring, 2004:809, Torres and Kuznetsov, 2006:105). Given the personal nature of these flows (wages that are remitted to cover basic needs of family members), it is generally

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<sup>3</sup> For a full list of the various policies and programs aimed at increasing or leveraging remittance flows, as implemented by forty four countries across the Global South, see: Julca, A. (2013). Can Immigrant Remittances Support Development Finance? *Panaeconomicus*. 60(October 2012), 365–380

accepted that Governments should refrain from the direct leveraging of these flows for development purposes, and instead only focus on making it easier and cheaper for migrants to remit their hard earned money (Ratha, 2007:2).

According to Luin Goldring (2004), the acknowledgement that workers' remittances are personal money, is, in part, what has led to the emergence of a series of academic debates surrounding the developmental potential of "collective remittances" (p.808). This term refers to the "longstanding practice on the part of migrant organizations (also referred to as Hometown Associations or HTAs), namely, their fundraising and subsequent construction of various projects to benefit their communities of origin, something they have done for decades" (p.808). These remittances (or, philanthropic donations) are seen as "collective" in that they refer to "money raised by a group that is used to benefit a group or community with which it is affiliated" (Goldring, 2004:808). Goldring (2004) proposes that the immense interest Governments have shown towards collective remittances in recent years can be viewed as "an effort [on behalf of the Government] to move beyond the impasse in the debate on the potential for leveraging family remittances for development, and as part of the consolidation of a development model which emphasizes the market and public-private partnerships" (p.809). Indeed, governments in no less than fifteen countries have recently begun to introduce programs that are designed specifically to leverage collective remittances towards localized development projects<sup>4</sup> (Aparicio and Meseguer, 2008:4; Julca, 2013:20). While these programs differ in content and scope, many of them are modeled

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<sup>4</sup> Countries include: Mexico, El Salvador, Guatemala, Costa Rica, Peru, Nicaragua, Brazil, Bolivia, Colombia, Ecuador, Uruguay, Dominican Republic, Argentina, Guyana, and Somalia (Aparicio and Meseguer, 2008:4; Julca, 2013:20)

after a social program that was first implemented in Mexico in 1999, called 3x1 Program For Migrants, of which Aparicio and Meseguer (2008) provide a concise (albeit, very brief) overview:

The 3x1 Program for Migrants is administered by the Mexican Ministry of Social Development (SEDESOL) following the initiatives of hometown associations. A Committee of Validation and Attention to Migrants (COVAM), which includes representatives of the four parties involved (migrants, municipal, state, and federal government via SEDESOL), prioritizes and decides on the technical viability of the projects. Each of these parties contributes 25% of the total cost of the approved project. (p.11)

The purpose of this program is to contribute to community development in Mexico, with a focus on the poorest communities that have historically been effected by high levels of marginalization (Aparicio and Meseguer, 2008:3). In particular, to gain approval by the program's project evaluation committee<sup>5</sup>, projects are supposed to be those that are related to the provision of public goods that will benefit the entire community (such as electricity, public water works, and roads), or "productive" projects (like an agricultural cooperative, or educational scholarship) (Aparicio and Meseguer, 2008:11; Wadell, 2015:10; Kijima and Gonzalez-Ramirez, 2012:293). Given that Mexico's 3x1 Program for Migrants is seen as a pioneer in the area of collective remittance leveraging, scholars who are involved in the academic debate surrounding the potential for this development model often draw heavily on this program when formulating their arguments.

Works by scholars who have contributed to the academic debate surrounding the developmental potential of collective remittances can generally be grouped into two categories. Some scholars (Waddell, 2015; Torres and Kuznetsov, 2006; and Zamora,

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<sup>5</sup> "Each project demands the creation of a "community committee" – which comprises representatives from the three levels of government plus the sponsor migrant association" (Simpser et. al, 2015:10)

2005) argue that programs aimed at leveraging collective remittances are progressive, participatory social programs that contribute to local (or community) development in a country of origin, and as such, suggest that a variety of policy measures should be taken to maximize this potential. The second group (Aparicio and Meseguer, 2008; Bada, 2015; Macias, 2012; Fox, 2008; Kijima and Gonzalez-Ramirez, 2012; Kunz, 2006, 2011) argue that the leveraging of collective remittances have little, or even a negative, impact on development in a country of origin, with some arguing that further attempts to leverage these flows should be avoided until the impacts are better understood. I will further discuss the works of the authors who occupy these polarized positions in the next section of this review.

Authors such as Waddell (2015), Torres and Kuznetsov (2006), and Zamora (2005), situate themselves on the positive side of the academic debate, in that each of these authors highlights the potential collective remittance leveraging has to function as a progressive and participatory model for community development. Torres and Kuznetsov (2006) propose that collective remittances “are a manifestation of the human and social capital generated by labor-exporting regions with intensive international out-migration” (p.100). This claim is made based on the authors’ positioning of collective remittances as a positive result of the social networks that have been created due to increased labor mobility between Mexico and the USA in recent years (p.100). Further, it is argued by Torres and Kuznetsov that the public/private partnerships (meaning the partnership between the Mexican Government and HTAs) created by interventions such as the 3x1 Program for Migrants, has immense potential for aiding community development, in that these partnerships can help to channel migrant capital into development projects at the

community level (p. 101,102). They (2006) draw heavily from the successful projects implemented under Mexico's 3x1 Program for Migrants, proposing that this social program provides a gateway for participatory development, which in this context refers to the active involvement of Mexican migrants in the planning and carrying out of development projects in their communities of origin (p.102). In particular, they argue that the 3x1 Program for Migrants provides Mexican migrants with a clear channel to have their voice heard during the planning and execution phases of development projects, while also encouraging the transfer of "social capital" back to the migrant sending region (e.g., the knowledge and skills migrants have gained while working and living in the USA) (p.100). For these reasons, they view migrants as important development actors, and conclude that "migrants' capital offers a clear entry point for local development" (Torres and Kuznetsov, 2006:102).

Waddell draws similar conclusions in his work which compares the development potential of family and collective remittances in Mexico. He (2015) argues that in a world where development financing is increasingly difficult to procure, collective remittances represent a "relatively unexploited resource bank for developing countries" (p.5). In his analysis, he purports that programs which attempt to leverage collective remittances have been overwhelmingly successful in terms of contributing to sustainable community development, and that Mexico's grant matching scheme may "represent a "win-win" in that the state benefits from the influx of extra development funds and migrants benefit from the state's capacity to oversee development projects" (p.13).

In a similar vein, Zamora (2005) also considers social programs designed to leverage collective remittances as having great potential. Drawing examples from the

Mexican case, he argues that while family remittances may already be “earmarked to cover basic needs”, migrants abroad (from countries which have high levels of out-migration) should be courted as “development actors”, since it has proven possible to leverage their capital for productive and sustainable development purposes (p.32). For each of the scholars mentioned above, collective remittance leveraging is seen as having immense potential for creating a development model based on transnational public/private partnerships and active citizen participation.

It is important to note, that the articles discussed above all drew their conclusions based on the perceived “success” of Mexico’s 3x1 Program for Migrants, by looking at a very narrow sample of the many implemented projects. Waddell, for example, drew his conclusions by analyzing projects which were completed only in select communities within the Mexican State of Guanajuato. Similarly, Zamora’s analysis considers only one small community in Zacatecas. This is problematic as other authors have noted that studies such as these provide a very limited contribution to the debate on the development potential of collective remittance leveraging, since they do not discuss issues that may arise such as unequal access to funds between migrants and non-migrants, program participation levels across regions, nor do they attempt to “offer any counterfactual comparison among communities that participate in the program and otherwise similar ones that do not participate” (Aparicio and Meseguer, 2008;8,9).

In contrast to the supportive analyses of collective remittance leveraging programs, scholars such as Aparicio and Meseguer (2008), Xóchitl Bada (2015), Flores Macias (2012), Jonathan Fox (2008), Yoko Kijima and Goracio Gonzales-Ramirez (2012) and Rahel Kunz (2006, 2011) each provide arguments to discount (to varying

degrees) the positions mentioned in the above section. Some scholars, such as Flores Macias (2012) focus on the theoretical underpinnings of collective action to call into question the replicability of collective remittance leveraging programs. In his (2012) article, Macias argues that while the anecdotal “success stories” of collective remittances “suggest that the development potential is enormous”, we need to be careful in drawing conclusions based on this evidence alone (p.418). In an analysis which draws from examples of project implementation in both Mexico and El Salvador (both of which created similar collective remittance matching schemes), he highlights the immense coordination issues that arise, and the differential outcomes that occur not only between countries, but among regions, when social programs rely on the logic of transnational partnerships between migrants and their State of origin. He (2012) argues that these programs have very little potential for replicability, partly because “collective action is hard to achieve, and the complications are even greater in the context of diffuse, long-distance, transnational developmental partnerships” (p.442). In other words, it is proposed that the design of development initiatives such as Mexico’s 3x1 Program for Migrants, which rely on the sustained collective action of international migrants (who are not a homogenous group), may not be sustainable, or easily replicable.

Other scholars focus on directly discounting the perceived “success” of Mexico’s 3x1 Program for Migrants. Bada (2015) argues that not only are the majority of projects implemented unsustainable, but inequality is inherent in the design of government programs which attempt to leverage the capital of their diaspora. Drawing from the case of Mexico, he shows how these government interventions place too much importance on HTAs and migrants as agents of development, while local voices are often lost in the

development discussion altogether (p.3). He (2015) argues that the trend towards leveraging collective remittances creates a new hierarchy which favors USA based Mexicans over those who actually live in the communities where projects are being implemented. For example, in Mexico there are many local community groups which have great ideas, but no access to funds; sometimes creating tensions between migrants and non-migrants who may have different ideas of what a community's needs are (p.3). Other sources back up this idea of "conflicting interests" by pointing out that "few cross-border membership organizations support grassroots development agendas" in their communities of origin (Fox and Bada, 2008:454). According to the research of Rahel Kunz (2006), the silencing of local voices is inherently linked to the discourse surrounding remittance leveraging for development, which is evidenced by the choice of actors who are considered by policy makers to be relevant in the remittance and development arena (p.6). Kunz (2006) is quick to point out that in the design of Mexico's 3x1 Program for Migrants, "the main protagonists are the migrants and the three levels of the government. The voices of the non-migrant community members are often not considered important" (p.7). In this sense, scholars are discounting the arguments which posit this model of development as being inherently participatory (Torres and Kuznetsov, 2006; Kunz, 2006; Bada, 2015) by asking the question: participation for whom?

This position is further exemplified by the works of Aparicio and Meseguer (2008) and Kijima and Gonzalez-Ramirez, (2012), whose articles act to discount the argument that collective remittance leveraging schemes are progressive, participatory, and pro-poor, social programs. Despite the common claim that these programs can function to channel resources to communities that "need them the most" (which in this

context refers to those with historically high levels of poverty, marginalization, and out-migration) it is argued that collective remittance leveraging programs are designed in such a way as to exclude poor municipalities, and in some ways may be biased *against* the poorest segments of a population (Aparicio and Meseguer, 2008:3; Kijima and Gonzalez Ramirez, 2012:302). In the case of Mexico, HTAs are responsible for the design and submission of project proposals (which is considered essential to incentivize migrant participation), however, for a variety of reasons, poor and/or marginalized municipalities are far less likely to have an established HTA representing them abroad, often leaving them excluded in program development (Aparicio and Meseguer, 2008:3; Kijima and Gonzalez Ramirez, 2012:302). Indeed, if we look at figures from 2007, it is shown that less than one quarter of project funds were actually channelled to municipalities with high levels of poverty and marginalization (Aparicio and Meseguer p.11). Since relatively wealthier municipalities are receiving the lion's share of project funds, it is suggested that programs such as the 3x1 Program for Migrants may indeed function to increase regional inequality, while also marginalizing the voices of non-migrants in the development of their own communities (Bada, 2015:9; Aparicio and Mesguer, 2008; Kijima and Gonzalez Ramirez, 2012).

This position becomes more problematic when we consider the political economic impacts of collective remittance leveraging schemes. Scholars point out that their impacts are not only unequal for the reasons mentioned above, but can induce a “public moral hazard”, which refers to the way that “these new institutional forms [can] mask a net reduction in public finance” (Grabel, 2009:94). These programs may indeed function to reinforce and legitimize the notion that the State is not responsible for providing even the

most basic of infrastructure and services (such as potable water or an electricity grid) (Goldring, 2004:824), by reducing migrants, to “economic and political resources – to objects of policy” (Iksander, 2010:275). Qualitative findings collected by Manuel Orozco during interviews with HTA representatives show that migrants often express their own concerns in this regard, in that they fear that the Mexican Government may shirk their responsibilities “because migrants will take care of things” (Orozco, 2003:9).

Further, scholars such as Leigh Binford are quick to point out that the immense focus on the possibilities of migrants’ economic contributions to development, can often mask a much wider and inequitable relationship between migration and exploitative labor practices in the global capitalist system (Binford, 2003:325). He (2003) holds that we need to understand *why* remittances have surged in recent years, *why* States have recently “discovered” their diaspora, and what role this plays in maintaining the rapidly intensified globalized division of labour (Binford, 2003). Globalized capitalist production relies on international migration to “occupy slots at the bottom of the economic food chain, as subcontracted labor power to agricultural, construction, textile and office cleaning firms...as service providers, domestics, nannies, gardeners, car wash attendants, grocery workers...who enable the comfortable lifestyles of economically accommodated classes” (Binford, 2003:325). For Binford, remittances, thus, are rightfully framed as a *consequence* of an inequitable global system, and the pursuing of policies that seek to maintain (and capitalize) on these flows are seen as missing the point altogether, acting to de-politicize and glaze over some of the more detrimental impacts of Neoliberal Globalization.

An examination of the literature pertaining to collective remittance leveraging shows that there are a variety of perspectives on the impacts these programs can have on communities of the Global South. Without a doubt, we must acknowledge that migration, and moreover, the transnational ties that are created between migrants and their country of origin are acting to shape many facets of society in migrant sending regions. While this, in and of itself, is not a negative thing, it is important that we understand the implications of programs, such as Mexico's 3x1 Program for Migrants, on local community development. On one hand, it is shown that collective remittances can, and do, contribute to the provision of infrastructure and services in migrants' communities of origin. However, many scholars have pointed out these programs may have unintended consequences (such as regional inequality, the marginalization of local knowledge and voices, the legitimization of "governing from a distance", and the maintaining of an inequitable division of labor, etc.). Furthermore, there is room to question the sustainability of programs such as these, which are not designed to address the significant structural constraints human beings face in marginalized, underserved communities. A HTA may be able to help finance the building of a water pump, but will they provide the maintenance of said pump further down the road? A scholarship is a great idea, but will the recipient be able to find meaningful employment within their home country upon the completion of their program, or will they follow their predecessors and migrate upon the completion of their studies? Is this really a panacea for meaningful community development or does the discourse simply attempt to mask the structural issues that have helped to maintain underdevelopment in Mexico?

## **Section IV**

### **Methodology**

Given that I have been conducting secondary research for the purpose of this thesis, the majority of the data (both qualitative and quantitative) that I use in this thesis to back up my claims has been drawn from works published by scholars who have been studying this topic over the past two decades. I have also drawn mostly from literature directly pertaining to the case of Mexico's 3x1 Program for Migrants. In terms of basic facts and figures, I have drawn some of this material from government reports (where available), and from publications put forth by institutions and organizations. Since "official" record keeping of collective remittance statistics has been lackluster, the vast majority of the data included in my thesis has been derived from books, academic journals, case studies and economic publications pertaining to my chosen subject.

### **Empirical Evidence**

The empirical evidence I have examined suggests that collective remittance leveraging schemes have little long term development potential. Many studies that have attempted to evaluate Mexico's pioneering social program have found that not only are there issues surrounding the sustainability of completed projects, but that the structure of the program, which focuses on courting transnational migrants as development actors, is problematic. In this section, I provide a detailed overview of the 3x1 Program for Migrants. Following this, I will explore each of the main claims made by proponents of collective remittance leveraging schemes; namely that they are pro-poor (in that they can target communities afflicted by high levels of poverty), that they are participatory, and

that they contribute to projects that aid sustainable community development. Following from this, I will provide an analysis of my findings, while considering the context in which the discourse surrounding remittances and development is operating.

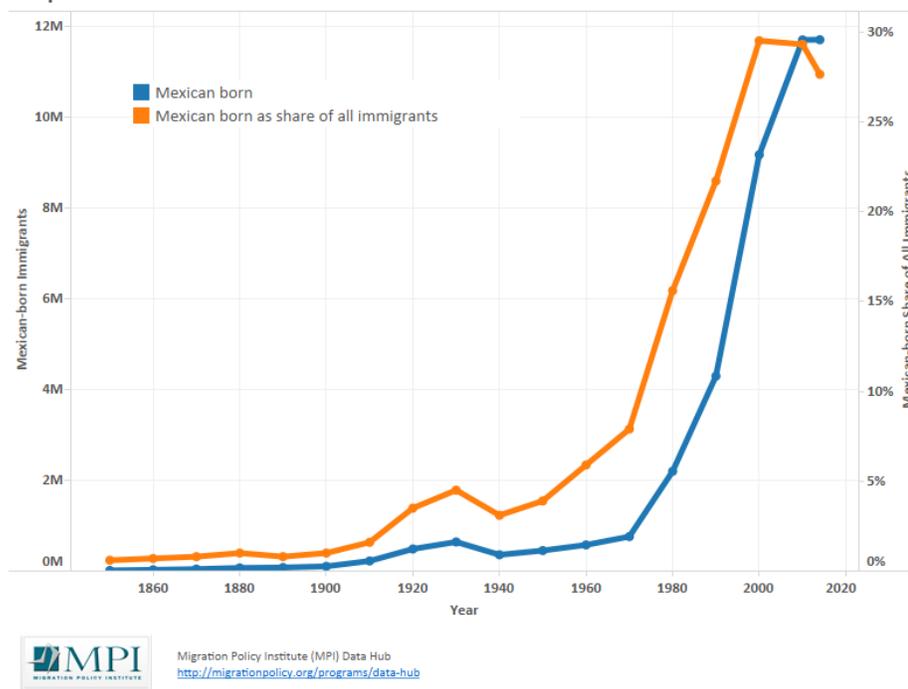
The 3x1 Program for Migrants is administered in Mexico by the Secretariat of Social Development (SEDESOL), the Governmental department in Mexico that is responsible for implementing and overseeing social development programs and efforts in Mexico. For every dollar that Mexican HTAs channel into approved development projects in their community of origin, the Government will contribute three dollars (one dollar each at the federal, state, and municipal level) (SEDESOL.gob.mx, 2015). The main purpose of this social program, is to “benefit migrant communities with high levels of poverty or marginalization” (SEDESOL.gob.mx, 2015). To better understand the driving forces behind the creation of Mexico’s 3x1 Program for Migrants, we must first examine the evolution of the Mexico/U.S. collective remittance landscape.

It is proposed by Durand, Massey and Charvet (2000) that contemporary migration patterns between Mexico and the United States date back to the early twentieth century, when American agricultural and mining companies began recruiting wage laborers from Mexico to fill gaps in the labour supply (p.5). The recruitment of Mexican labourers was influenced heavily by policies introduced in the United States around that time, such as the Chinese Exclusion Act of the 1880s, and the Gentlemen’s Agreement with Japan in 1907, which limited “traditional sources” of labourers (Durand, Massey and Charvet, 2000:5). Further rates of labour recruitment from Mexico increased after the 1920s, as “World War I, then the creation of the Soviet Union, and finally the imposition of restrictive quotas cut industrialists off from traditional European labor sources”

(Durand, Massey and Charvet, 2000:5). Scholar Sarah Lopez, who has charted the history of Mexican HTAs in the United States, notes that it was during these decades (1900-1920s) that Mexican migrants developed the first, U.S. based, “social clubs”, which originated “as a response by Mexican migrants to exclusionary practices in U.S. cities” (Lopez, 2009:12). Originally, these clubs were not formed based on the origins of a group of migrants, but rather “on the places where they settled in the U.S.” (Lopez, 2009:12). The activities of these migrant clubs were largely directed at life in the U.S., and involved building networks among migrants, and helping one another navigate their new (and often socially exclusionary) surroundings (Lopez, 2009:12). Lopez (2009) notes that the neoliberal reforms that were rolled out in Mexico during the 1970s and 1980s significantly altered the migratory patterns between Mexico and the United States (p.12). These reforms, which focused on “reducing state intervention in the economy...[the] privatization of state industries and services and the liberalization of trade, foreign direct investment, exchange rates, prices and interest rates...”, had immensely negative impacts on social conditions in the Latin American region, including (but not limited to) a rise in poverty, inequality, and dramatic increases in unemployment (Elton, 2006:2). Of particular relevance to this thesis is the relationship between the deteriorating social conditions found in this region under neoliberal reforms, and migration, which, for many Mexicans, became a coping strategy “to confront these changes in the labor market” (Elton, 2006:2). Indeed, as we can see from graph one (below), the number of Mexican Immigrants living in the United States has risen quickly and significantly since the 1980s:

Graph 1:

Number of Mexican Immigrants and Their Share of the Total U.S. Immigrant Population, 1850-2014



Note: Sourced From Migration Policy Institute Website. Link: <http://www.migrationpolicy.org/programs/data-hub/charts/mexican-born-population-over-time>. Accessed on 3/25/2016.

Lopez (2009) notes that it was following this initial surge of emigration from Mexico (in the 1980s) that U.S. based Mexican social clubs increasingly became “informal, or formal associations of volunteers based on their pueblo of origin as opposed to their current residence” (p.12). Club members would often use the social ties created through their membership in a club to “practice Mexican culture...to maintain ties to home and create space to express themselves in a foreign land...[and to] convert their economic surplus into a collective fund for public development in Mexico through collectively remitting” (Lopez, 2009:12). Thus, it was within the context of great social upheaval in Mexico, and

the desire of migrants to help those who had been left behind in their communities of origin, that HTAs were first created (Lopez, 2009:12).

Initially, HTAs sent collective remittances to communities of origin through informal channels (usually through entrusting the money to a fellow migrant from their hometown who would physically take the money back to Mexico), and there was much uncertainty over how the resources were spent (Lopez, 2009:13). Often, the returning migrant would hand off the collected funds to the local priest, who would then be responsible for allocating the remittances among community members, or for generating assistance from locals to construct a community project (Lopez, 2009:13). There was typically no tracking or verifying of the usage of these collective remittances, and the uncertainty over how these funds would be used led a group of HTAs from Zacatecas to organize with one another to create a migrant Federation (Federacion de Zacatecas) in order to address these issues (Lopez, 2009:13). The Federation (which is still in existence) acts as an “umbrella non-profit organization, [that] unifies all of the state’s HTAs to represent one Zacatecan migrant voice, strengthen social and community networks, and structure informal remittance sending”<sup>6</sup> (Lopez, 2009:13). By the 1990s, HTAs represented by the Federacion de Zacatecas had begun to use portions of their collective remittances to finance the refurbishing of “plazas, churches and cemeteries with American dollars”, which drew much attention from Mexican State officials (Lopez, 2009:13). In 1993, through pressure from members of the Federation, State officials in Zacatecas began contributing funds to these projects (Lopez, 2009:14). In 1999, the

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<sup>6</sup> Following from the establishment of the Federacion de Zacatecas, an increasing number of HTAs began to organize Federations to represent their home States. Figures from 2005 show that there were thirty operating umbrella Federations (Burgess, 2012:122)

federal government announced that it would be establishing the 3x1 Program for Migrants, and the program formally came into operation in 2002 (Macias, 2012:429). Lopez (2009) notes that “the increasing financial power of HTAs caused a shift in the Mexican [federal] government towards working directly with [migrants]”, who the Government began actively courting for participation in their new social program (Lopez, 2009:14). This courting has occurred through hailing migrants as “heroes of Mexico” in the media, and also by organizing meetings between HTA Federations and Government representatives to spread the message of the 3x1 Program for Migrants (Lopez, 2009:15). Lopez (2009) argues that in these meetings, migrants are not only “informed of the potential of 3x1 to transform rural Mexico”, but they are also “courted” in that the meetings focus on the key role that migrants will play in this social transformation if they are to participate, casting them as “business partners” and “agents of development” (p.15). Also, since the inception of the 3x1 Program for Migrants, municipal level officials have been known to contact migrants living abroad, requesting them to form HTAs to finance specific projects (Duquette-Rury, et. al, 2013:68).

Efforts of the Mexican Government to garner migrant support for their innovative social program have proven to be quite successful. Table 1 (below) shows that the program expanded rapidly and significantly between the years 2002 and 2007, most notably in regards to the number of HTAs registered in the program, the number of projects implemented, and the dollar amounts contributed at each of the four levels of funding (HTA, federal, state and municipal).

Table 1: Mexico's 3x1 Program: Number of Participating Entities and Funds Allocated, by Actor, 2002-07

Concept	2002	2003	2004	2005	2006	2007
Participating States	20	18	23	26	26	27
Projects	942	899	1436	1691	1274	1613
Supported Municipalities	247	257	383	425	417	443
Participating Migrant Groups	20	200	527	815	723	857
States of Residence in USA	8	17	31	35	34	37
Budget (In Millions of Mexican Pesos)						
Federal/Allocated to Projects	113.7	99.9	175.9	232.1	192.0	257.7
State, Municipal and Migrants	266.5	277.7	461.8	619.7	556.9	690.8

*Note.* From “Developing a Road Map for Engaging Diasporas in Development: A Handbook for Policymakers and Practicioners in Home and Host Countries”, by Aguinas and Newland. Geneva: IOM, 2012. P.194.

More recent figures indicate that the expansion of the program has continued post 2007, with table two showing that the federal government's budget for 3x1 Program for Migrants funding has sat at an average of 539.6 million pesos between the years 2008 to 2014:

Table 2: Indicators for Mexico's 3x1 for Migrants Program (2008-2014)

Year	Federal Budget Total in Millions of Pesos
2008	562.4
2009	576.4
2010	571.0
2011	546.3
2012	476.6
2013	498.9

2014	545.58
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Note. From “Diagnostico Del Programa 3x1 Para Migrantes”, SEDESOL Report, 2014. P.14.

While these figures show that there has been indeed much interest, both on the part of the Government and HTAs, in financing development projects through this program, we must look a little bit deeper to examine whether or not this program has been able to meet its objectives, which are to contribute to community development in Mexico, with a focus on the poorest communities that have historically been effected by high levels of marginalization (Aparicio and Meseguer, 2008:3).

Some of the issues with collective remittance leveraging schemes become clear when we begin to look at the regional variation in participation levels of Mexico’s 3x1 Program for Migrants. In one publication by Aparicio and Meseguer (2012), municipal level data was collected to “evaluate the programs capacity to target the poorest municipalities”, which underpins the programs “progressive” or “pro-poor” tenet. Yet, what these scholars found was that the “poorer” the community, the less likely they are to participate in this social program. For example, in 2007, less than twenty four percent of federal funds under this program were invested into municipalities that are considered poor or very poor (p.11). The reason for this, according to the evidence presented by Aparicio and Meseguer (2012), is bound to the structure of the program itself, in that it induces a self-selection bias: “Given that migrants self-select into the 3x1 program, and that Mexican migration is not evenly distributed relative to poverty, the program disproportionately benefits relatively well-off municipalities to the detriment of poor ones” (p.12).

Similarly, Kijima and Gonzalez-Ramirez (2012) conducted a quantitative study to assess the percentage of communities participating in the 3x1 Program for Migrants based on marginalization level, where marginalization level was determined by the communities' access to public goods. Variables used to determine marginalization level are: population aged fifteen or older who are illiterate, population over the age of fifteen who do not have primary education, households without drainage or toilets, electrical power, and piped water, households that are overcrowded, and households with a dirt floor (Kijima and Gonzalez-Ramirez, 2012:304). It is noted that the level of marginalization determined through these measures shows a strong correlation with the headcount of poverty present in a community (as measured by the absolute number of individuals living below the national poverty line) (Kijima and Gonzalez-Ramirez, 2012:294). The findings of Kijima and Gonzalez-Ramirez's study show that the government budget for 3x1 Program for Migrants projects was spent differently across marginalization levels. For example, in one part of the study, the authors (2012) looked at project implementation in the state of Zacatecas between 2002 and 2005. What they found is that 34% of the projects implemented during this period in Zacatecas occurred in communities that were considered to have a "low" or "very low" level of marginalization. In fact, the least number of projects (3.5%) were destined for communities considered "very marginalized" (p.294-298). In other words, the lion's share of projects were being implemented in communities that were considered to have low or very low levels of poverty, and/or those which already had relatively higher levels of access to public goods.

In terms of further explaining why this occurs, Bada (2015) contributes substantially with findings from his qualitative study of the contributions of US-based

HTAs to community development in Mexico, which back up the claims made by the above scholars. What he found is that “with a programme design that favours migrants’ ability to submit proposals that are backed by HTAs, the [3x1] program primarily allocates investments in states where HTA networks are the largest. Consequently, the programme tends to allocate resources in areas with a high density of binational networks but that are not necessarily the most in need of investments” (p.9). One interview that he (2015) conducted with a representative of SEDESOL (the government body overseeing the 3x1 program), suggests that inequality at various levels may be inherent in programs which are based on migrant demands, rather than on socio-economic need:

It is no secret that the highest proportion of international migrants is from the north and the Bajío Zamorano region, but few of the municipalities in the Bajío are marginalized. Therefore, 60 percent of the matching fund program goes to municipalities with high migratory intensity indexes but not necessarily those with high marginalization. We have only been able to allocate 40 percent of the budget to thirty-five municipalities with the highest marginalization. These communities don’t have water or sewage, but migrants want to fix the public square, build a church or a rodeo ring. We try to encourage them to fund projects that focus on immediate and basic needs, but we can’t force them. The program has decided to respect their will. (p.9)

As expressed in the quote above, not only does the design of Mexico’s 3x1 Program for Migrants hinder its progressive potential, but there is also a high level of discontinuity between the project related desires of HTA members, and those of non-migrants. Bada (2015) argues that the structure of the program results in a community development model where non-migrants “run the risk of having their voices silenced”, given the limited space for their involvement in project planning (p.3) Thus, Bada calls

into question the participatory nature of this program, by prompting the question: participation for whom?

A clear example of the “silencing” of local voices that can occur within this development model is brought to light through the work of Rahel Kunz, whose qualitative research highlighted a significant lack of consideration for local input during the decision making process of 3x1 Program for Migrants projects. Kunz (2011) provides the example of a project designed to build a well in a community in Los Pilares, Mexico.

She notes:

Many of my respondents did not agree with the well project. They often mentioned the case of a neighbouring community where a well project had been implemented through 3x1 funding. In that case, the community had to make regular financial contributions to keep the well functioning, which in some cases met with resistance. When the electrical device operating the well broke, the community was asked to pay for its repair, which led to disputes. In the end, the well was out of order for several months, and it was not clear who was going to pay for the repair. Having learnt about this example of a failed well project, many of the interviewees were concerned to avoid this. Instead, there was an alternative proposition: many women in the community suggested they would prefer transforming a natural *barranca* into a basin to collect water, which would be cheaper and require less maintenance...the women knew about the potential problems, yet during preparation for the project, their voices were not heard (p.129)

In this quote, Kunz notes the way in which the program’s “migrant bias” simultaneously excludes local voices from the decision making process, while also requiring the same community members to provide resources (through labor or financial contributions) to maintain projects. Indeed, Kunz’s (2011) research shows that:

Maintenance work and costs for the project are generally shouldered by the community members, and thereby often

indirectly by non-migrant women. These can be substantial and can lead to the failure of the project in the long term...it is all the more surprising that the community members who have to contribute to the financing and maintenance of such projects are not given a voice in planning and implementation decisions (p.130).

Further, surveys conducted in Jerez, a municipality in southern Zacatecas, show that local knowledge of the program itself can often be limited, with over 72% of local respondents stating that they “knew nothing about it [the program]” (Garcia Zamora, 2005:28). The author notes that this figure is surprising given that “[the 3x1 Program for Migrants] is the most important state and national program [of its type], and it originated in Zacatecas” (Garcia Zamora, 2005:28). Furthermore, this figure, while not necessarily representative of program knowledge nation-wide, is indicative of a lack of engagement between locals and migrants when it comes to project planning and program participation.

Regarding the sustainability of 3x1 Program for Migrants projects, Bada (2015) notes that “there are no academically reliable evaluations of the failure rate of Three-for-One productive projects” (p.9). However, based on the qualitative interviews Bada (2015) conducted in his study (both with HTA representatives, and government representatives in Mexico), it is estimated that approximately fifty percent of the “productive” projects implemented under the 3x1 Program for Migrants fail within a “few” years (p.9). The reasons for this vary substantially, and include a lack of both initial planning and project follow ups, labor shortages (in areas where the majority of youth continue to emigrate), and an inability to compete at the market level with agricultural products (Bada, 2015, p.7, 9-10).

## **Section V**

### **Discussion**

In keeping with the transnational theory of migration, it is important to analyze the continuation of the 3x1 Program for Migrants within the broader socio-economic context in which it was created. The evidence presented above shows that Mexico is an exemplary case of the measures States take to court populations abroad under the “Diaspora Option”, in that the Mexican Government has actively worked to frame out-migration as a process that can be beneficial for Mexican development (Lopez, 2009). This has included reframing their relationship with their diaspora, by hailing them in the media as “heroes of Mexico” for their economic contributions to their homeland, and through actively courting Mexican migrants to participate in the 3x1 Program for Migrants (Kunz, 2012:104, Lopez, 2009:). However, when placed under scrutiny, an examination of the 3x1 Program for Migrants shows that the program itself fails in its objective to function as a participatory and pro-poor model of community development despite the efforts of the Mexican Government to frame it as such. Much of this is due to the structure of the program which has focused on capturing the capital of its diaspora. This has favored the desires of U.S. based Mexicans over those of local citizens and has missed a possible opportunity to foster cooperation between these two groups. There is also room to question who seeks to benefit most from the way in which the Mexican Government has engaged its diaspora in recent years. The evidence shows that HTAs have developed over time through the agency of migrants who wish to remain connected to their communities of origin and contribute in some way to the betterment of their homeland (Lopez, 2009:12). This is incredibly honourable, especially considering that

many of the individuals involved in generating collective remittances (which are in essence, donations) live in precarious conditions themselves, as labor migrants (Elton, 2006:2). The way in which the Mexican Government has institutionalized their diaspora's philanthropic efforts legitimizes the notion that Mexican migrants are responsible for helping to provide even the most basic of goods and services to their communities of origin (like water, and electricity). As Pellerin and Mullings (2013) put it in their historical analysis of the discourse surrounding this topic, the "diaspora option, has obscured the selective, market-driven orientation of most of the policies supported within this option, and the subtle way that these policies are shifting the risk and responsibility for social transformation away from the state and private corporations, and towards migrant populations" (p.90).

Further, the evidence shows that the consequences of the neoliberal reforms of the 1980s and 1990s are intimately related to both the phenomenon of Mexican-U.S. migration, and the subsequent remittances that are generated through this process. Despite migration (and the sending of remittances) being utilized by many individuals as a strategy to mitigate the social consequences of neoliberal policies, the discourse surrounding remittances and development acts to reframe these financial flows as a *positive result* of neoliberal globalization. As Elton (2006), points out, the current discourse surrounding the relationship between migration and remittances de-politicizes the issues at hand altogether, in that it fails to acknowledge the complex relationship between neoliberalism, migration, and underdevelopment:

the remittance hype largely misses the point: Some of the very entities now celebrating remittances as a remedy for underdevelopment prescribed and promoted policies that created the conditions for increased emigration from many

countries across Latin America and the Caribbean since the late 1980s...that's why it is so unsettling to hear the organizations that prescribed and imposed these reforms as loan conditions celebrating this fruit of failure as a remedy for underdevelopment. It is even more unsettling when one considers that the majority of people who migrate from Latin America do so without documents, risking, and sometimes losing, life and limb along the way. (p.2).

The discourse surrounding remittance led development implicitly legitimizes the contexts in which remittances are generated, the historical processes which have led to such a world where remittances flourish, and fails to acknowledge that remittances are a *consequence* of unequal social relations. The discursive representation of the relationship between migration, remittances and development, has serious implications to how development is conceptualized. Migration (irrespective of contextual migratory experiences) becomes reframed as a “win-win” scenario for sending and receiving nations despite the lack of evidence to suggest that this model of development has the potential to address the structural causes of marginalization in Mexico.

## **Section VI**

### **Conclusion**

As the evidence has shown, the 3x1 Program for Migrants has in many ways failed in its objective to function as a participatory and pro-poor model of community development. It has been shown that there are limitations, notably related to the structure of the program itself, that prevent resources from being channeled to communities that need them the most, while also marginalizing local citizens from playing a role in determining the development trajectory of their own communities. In this sense, the 3x1 Program for Migrants has shown to be neither participatory, nor pro-poor, despite the efforts of the

Mexican Government and various pro-remittance scholars to frame it as such. Further, we can see from the data provided that the 3x1 Program for Migrants is not designed to address the structural issues that have created and maintained social conditions such as poverty throughout Mexico, yet the State continues to actively pursue the capital of migrants to subsidize their social spending. This case study demonstrates that the discourse surrounding the relationship between migration, remittances and development has depoliticized migration by reframing it as a positive, fruit bearing component of neoliberal globalization. This has the effect of glazing over the highly contextual inequalities that many individuals find themselves faced with throughout the migration process, while also neglecting to address the structural roots of issues such as poverty and underdevelopment in migrant sending regions.

## Section VII

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