

*The Emergence of Collective Migrants and Their
Role in Mexico's Local and Regional Development*

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INTRODUCTION

By current estimates, almost 22 million inhabitants of Mexican origin reside in the United States.¹ Behind that impressive figure – equal to 8% of the total U.S. population and 22% of Mexico's – lies a complex interplay of relations between the two countries. These relations have been affected by changes in migratory patterns and by spectacular rates of growth in the income earned from selling Mexican labour abroad, which totaled almost US\$6 billion in 1999.

One of the most noteworthy features of these changes is the emergence of *collective migrants*, referring to higher level and relatively permanent migrant organizations that function on both sides of the border and foster a social and cultural solidarity between migrant Mexicans and their hometown circle founded on mutual social, political and economic benefits. The increasing presence of these migrants as potential agents for development has caused a crucial question to be restated: To what extent can migrants' savings become a lever for local and regional economic development?

This essay reflects on that question and tries to cast some light on: the economic and social importance of Mexican migration to the U.S., the main qualitative changes and problems associated with it, the role played by collective migrants in supporting their communities of origin,² and the main challenges faced by such migrants in more effectively boosting local and regional development in Mexico.

I. INTERNATIONAL MIGRATION AS A SOURCE OF FOREIGN EXCHANGE – A REASSESSMENT

In recent decades, Mexican migration to the U.S. has clearly grown in both volume and complexity. According to the most recent estimates:

- The number of Mexican-born people born living in the U.S. stands at 8.2 million, of whom slightly more than a third are undocumented migrants.³

1. This figure includes U.S. citizens of Mexican descent, and both legal and illegal immigrants who have settled in the country.

2. In this regard, our analysis focuses on the Mexican state of Zacatecas, which has a long history of migration and stands at the vanguard of migrants' social and community investment projects and efforts. Nevertheless, this phenomenon extends beyond Zacatecas, encompassing experiences of other regions, especially those with a long and sustained migratory tradition, such as Oaxaca, Michoacán, Jalisco and Guanajuato.

3. To give an idea of how Mexico's international migration figures have increased, in 1998 there were 6.4 million Mexican citizens residing in the USA.

Table 1. Mexican migration to the US, 1992-1997*

Federal states	Migrants 1992-1997	Annual average	Annual growth rate (per 1000)
Mexico	1590359	318072	3.5
Zacatecas	65549	13110	9.8
Durango	69410	13882	9.7
Guanajuato	182276	36455	8.3
San Luis Potosí	81273	16255	7.4
Nayarit	31984	6397	7.1
Jalisco	212518	42504	7.1
Aguascalientes	29155	5831	6.8
Michoacán	105221	21044	5.4
Colima	9945	1989	4.1
Rest of states	803028	160606	2.3

Source: ENADID, 1997, and Population and Housing Survey, 1995.

*This category refers to Mexicans who have changed their residence to the US between 1992 and 1997, and continue living abroad at the moment of the survey.

- The flow of temporary migrants (*sojourners*) accounts for 800,000 to one million trips a year.
- Each year, some 300,000 Mexicans take up permanent residence (*settle*) in the U.S. (Tuirán 2000).

Along with the upward trend in international migration, monetary remittances sent from the U.S. to Mexico, have jumped, reaching a record level of almost US\$6 billion in 1999 (table 2). Thus, exported labour has come to represent Mexico's third most important source of foreign exchange, contributing slightly more to the balance of payments than does tourism. In fact, Mexico is, by far, Latin America's leading receiver of family remittances (Waller Meyers 2000, p. 275).

An analysis of each sector's net contribution to foreign-exchange earnings further underscores the importance of migrants' remittances in offsetting the deficit in the balance of foreign payments. Thus, table 3 shows, throughout the 1990s these remittances have been the country's second-largest source of net foreign income, surpassed only by oil.⁴ Moreover, as can be seen in Figure 1, remittances are the source of foreign exchange that grew most consistently over the decade.

In contrast to other exports, remittances – where the merchandise sold is direct labour – reveal the absolute structural inability of the national produc-

4. Because of falling international oil prices, during 1998, remittances from abroad actually rose to occupy first place.

Table 2. Importance of remittances in Mexico's foreign exchange (US\$ million)

Year	Remittances	Tourism	Oil	Manufacture	Agriculture
1991	2660	4340	8166	32307	2373
1992	3070	4471	8307	36169	2112
1993	3333	4564	7418	42500	2504
1994	3475	4855	7445	51075	2678
1995	3673	4688	8423	67383	4016
1996	4224	5287	11654	81014	3592
1997	4865	5748	11323	95565	3828
1998	5627	6038	7134	106550	3796
1999	5910	5869	9920	122819	4144

Source: Bank of Mexico (1999); and INEGI, *Economic Indicators* 2000.

Table 3. Contribution of remittances to Mexico's net foreign exchange (in US\$ million)

Year	Agriculture	Oil and gas	Mining	Manufacture	Tourism	Remittances
1991	242	7030	395	-14660	1905	2660
1992	-746	6896	360	-22066	1788	3070
1993	-129	6054	319	-19068	1948	3333
1994	-693	6265	291	-23350	2305	3475
1995	1373	7507	-133	-117	3028	3673
1996	-1079	10469	74	-124	3327	4224
1997	-345	9227	758	-6023	3710	4865
1998	-976	5406	544	-9881	3760	5627
1999	-554	8954	-446	-10363	3768	5910
2000*	-161	9385	1388	-12969	2854	4564

Source: *Bank of Mexico Annual Report*, 1999 and INEGI, *Economic Indicators*, 2000.

Note: * till September 2000

tive apparatus to generate employment. This point strikes home further if we note, along with Philip Martin (2000, p. 2.3.2), that between four and five million Mexicans are currently employed in the U.S.; this roughly equals about one-third of the workers employed in Mexico's own formal sector (according to figures from the Mexican Social Security Institute, IMSS) or one fifth of the total "active" wage-earning population of the country⁵, as reported

5. The definition of an "active worker" in Mexican official statistics (where a person is deemed active if he or she has worked at least five hours in the week before the census) often tends to exaggerate workforce figures.

by the National Statistics, Geography, and Informatics Institute (INEGI). So, though important as a source for foreign exchange and family income, the overseas sale of Mexican labour highlights the underdeveloped nature of our economy and the asymmetry of our trading relations with U.S. capitalism.

II. LABOUR EXPORTS: KEY ELEMENT IN MEXICO'S FOREIGN TRADE

To fully assess the importance of labour exports, we must allow for a brief digression. When we examine the particularities of Mexico's exports, the first feature worthy of note is the vigour and specific weight of the *maquiladora* sector (export-oriented assembly plants that serve international production processes and integrate very little with the domestic economy.⁶ Between 1982 and 2000, export sales of the maquiladora industry increased 25-fold, accounting for almost half the country's manufactured exports in the year 2000 (46%). Moreover, this proportion rises to 54% if the export surplus is taken into consideration, i.e. the difference between the value of exports and import requirements (Cypher 2000, p. 16). Along with this, spectacular growth also occurred in non-maquiladora manufacturing, where exports rose 20-fold over the same period.⁷ And, even more significantly, some of its most dynamic sectors, such as the auto industry, are evolving toward assembly-based operations, following a model of industrial segmentation and delocalization with exceptionally high proportions of imported components.⁸

To complete this picture, we also have to point to the striking concentration and centralization of capital in Mexico's export sector: 25 corporations account for 75% of all manufactured exports, and 10 of these for slightly more

6. There have recently been major changes in the maquiladora industry. For example, in describing how these businesses are beginning to operate in areas other than plain assembly, Sergio Ordoñez (1997: 87) goes as far as to say that "it is inappropriate to continue referring to these industries as assembly plants." In turn, Gary Gereff (1996) speaks of a "second wave" of maquiladoras.

7. Calculations supported by 1982 data and the INEGI Web page, Mexico, 2000.

8. Imported components make up between 85% and 90% of vehicles exported to the USA. In a recent article, Gerardo Fujii describes this characteristic in the following terms: "The dynamism of the export sector does not pull the rest of the economy along behind it; instead, it is filtered out of the country, primarily to the USA. Examples are provided by two very dynamic export industries: automobiles and electronics. Both are characterized by the dominance of multinational companies, which use the country as a base for the final assembly of their products, using mostly imported components. It would thus appear that the industrial sector tends to resemble the assembly industries found along the U.S. border."

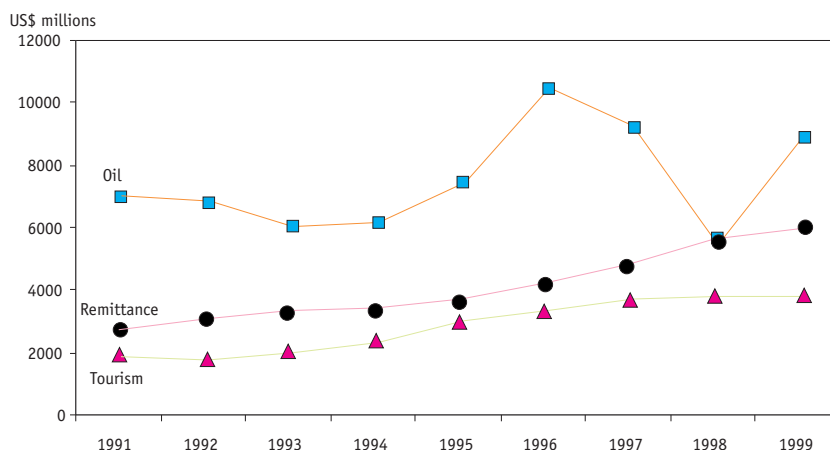


Figure 1. Evolution of net foreign income generated by Mexico's three main sources of foreign exchange surplus

than 40% (Basave 1996, p. 148; Gómez Chiñas 1994, p. 136). This concentration has been characterized more by mergers and privatization than by new investment in the strictest sense. In addition, large multinationals (particularly U.S. companies) clearly dominate the sectors with the greatest dynamism and highest capital levels (Unger 1990, p. 190).

What's more, on the one hand, each exporting company has sought to exploit comparative advantages – some of which are categorized as “dynamic”⁹ – other than the low wage levels prevailing in Mexico¹⁰; on the other hand, the restructuring strategy our economy has been following varies from one place to another. Thus, the changes in that strategy, from Bush's *Initiative for the Americas* up to the Clinton era, should not be ignored. But above all, we must remember that this relationship is one of *asymmetrical interdependence* that strives to take advantage of the benefits offered by Mexico, especially low wages, infrastructure, land and natural resources (Vázquez Ruiz 1998).

9. Unger (1990) describes dynamic comparative advantages in terms of economies of scale, the strategies of the conglomerates, the rhythm of technological innovation and of its dissemination among companies and countries, the existence of temporary niches for repositioning, and others.

10. For example, the auto industry – and, most particularly, engine exports – taps advantages in smelting (especially aluminum) and in cheap energy, transportation and labour.

Perhaps the most glaring manifestation of this is the disproportionate scope acquired by intra-company trade with the U.S., which George Baker (1995: 402) estimates optimistically at 65% of total exports, and rising to 75% if seen pessimistically. In addition to contravening the “free interplay of market forces” preached by neoliberal orthodoxy, these figures reinforce our perceptions about the export sector’s disassociation from the rest of the economy in at least two ways:

1. The concept of shared production that underlies intra-company trade does not imply shared profits. Export prices in this type of commerce are artificially set by the companies without declaring “profit”; not only does this prompt a net transfer of profits out of the country, it also allows each job created in those industries to be subsidized with funds taken from our economy.
2. As for the number of jobs created, it has been estimated that because of contrasting levels of industrial integration, in the U.S. each US\$1 billion in merchandise generates 20,000 jobs (at US\$15 an hour), while the same level of intra-company exports creates a paltry of 2,000 similarly paid jobs in Mexico.

In line with this, the enormous growth in exports has not helped mitigate the foreign debt problem; on the contrary, it has fueled a constant increase in imports. Thus, it is particularly revealing that between 1988 and 1994, manufactured exports grew not even half as fast as imports of manufactured goods (5% compared with 12%).¹¹ And although this dynamic was temporarily upset by the 1995 crisis, it re-emerged in 1997 with a deficit of slightly more than US\$2 billion, rising to more than US\$8 billion in the year 2000 (INEGI, 2000).

All this restricts the scope of the new export dynamics and casts a relativizing light on them, making it clear that this process, in contrast to what might be expected from the move toward a secondary-exporting model (i.e., specializing in manufactured exports) is not linked – or is only marginally linked – to the conditions generated by internal accumulation, and has minimal multiplying effects on that accumulation.

What has been said above, in addition to demonstrating the fragility and volatility of export activity, requires that we assess, fairly, the nature and scope of what the country actually exports. Clearly, the lion’s share of our foreign trade – that covered by intra-company trade and chiefly involving the

11. These trends apply to such an extent that Enrique Dussel has called this form of industrialization “import oriented.”

maquiladora sector – poorly suits the “manufactured exports” category because, as Carlos Tello (1996, p. 50) has pointed out, what is really being *sold abroad is labour, without it actually leaving the country*. In the end, the veil of supposed progress in secondary exports conceals the contraction of a part of our economy, which is diminished and compelled to serve as a source of labour for foreign capital.¹²

This line of export “specialization” has close ties and a clear correspondence with the direct exporting of Mexican labour to the U.S., thus stamping a characteristic mark on the nature of trade between the two nations: in both cases, it amounts to the net transfer of profit to the U.S.

III. QUALITATIVE CHANGES IN MIGRATION AND THE PROBLEMS IT FACES

Above and beyond the spectacular growth in the volume of migrants’ remittances, the experts agree that international migration, despite the continuities it contains, has been undergoing qualitative changes of the first order. Among other factors, the geography of migration has re-aligned itself (diversification of the regions that send and receive migrants, with increased involvement by urban areas), the job spectrum absorbing crossborder workers has broadened (new areas for incorporation into the U.S. job market), migration patterns have shifted (age, sex, schooling, family position, duration of stay, legal status, etc.) and, finally, the amounts sent back to families, the mechanisms used to send and receive them, the uses to which they are put and their impact have all evolved.

Although much further study could be done on the content, scope and implications of these changes, the following problems are apparent at this point:

1. Above and beyond the mirage generated by the spectacular increase in crossborder migrant workers’ salary remittances, we must remember that the main goal of such fund transfers has, historically, been family subsistence. The main national surveys¹³ and case studies available indicate that: (a) most of the money is spent to satisfy basic needs and to cover

12. This is aggravated by the low wages in the sector and the limited participation of the most dynamic export companies in the employment market.

13. *National survey of emigration to the northern border and into the United States 1978-1979* (ENEFNEU); *northern borderland survey of undocumented workers returned by U.S. authorities 1984* (ETIDEU); *survey of migration on Mexico’s northern border 1993* (EMIF); *National income and expenditure survey 1996* (ENIGH).

other forms of family consumption, and (b) relatively little is spent on truly productive investments, whose proportion has actually been falling in recent years: 7% in 1979 (ENEFNEU), 3% in 1984 (ETIDEU), and less than 2% between 1993 and 1997 (EMIF).

2. The trend described in 1. above is based on four structural features inherent to migration and Mexico's socioeconomic context: the restricted and fragmentary nature of remittances, which represent the savings of migrant workers in the U.S. (i.e., they are part of the wages they earn); the non-business origin of the migrants, who mostly come from the sphere of the subsistence economy (i.e., not inherently capitalist) or from the ranks of the unemployed; still, the emergence of a small but increasingly dynamic business elite within the migrant population cannot be denied; the difficulties arising from the shrinking domestic market and from the shortcomings of the institutional apparatus needed to guarantee the success or, at the very least, the survival of small businesses in the areas migrants come from; and the limited multiplying benefits of remittances on the local economy.¹⁴
3. Along with the growing flow of remittances into the country, scores of businesses for receiving and sending funds have opened. Over the past decade, several U.S. companies, in partnership with domestic firms, have entered the market, most notably Western Union and MoneyGram; these companies control 97% of the wire-transfer market (Meyers 2000, p. 276). This again contravenes the principle of "free competition" advocated by neoliberal orthodoxy. And though the firms have to some extent streamlined remittance transfers, they also charge excessive fees and manipulate exchange rates; in the end, these practices cause migrants to lose a whopping 20% to 25% of their funds (Kumetz, 1999, and Alarcón and Iñiguez, 1999). Wire transfers, while currently accounting for more than three-quarters of all such transactions,¹⁵ have not eliminated "traditional" mechanisms for sending and receiving money or the problems and losses these mechanisms entail (Levander 1999).

14 This limiting factor is influenced, on the one hand, by the restricted economic dynamism generated by the subsistence consumption upon which the bulk of remittances are spent and, on the other, by the disconnection from centers of production that generally typifies the zones most heavily involved in migratory flows. At the macroeconomic level, however, some studies suggest that for each dollar sent to Mexico, GDP grows by US\$2.90 and production by \$3.20.

15. According to figures from the Bank of Mexico, a total of 20,937,300 electronic transactions were made in 1999.

Table 4. Importance of remittances as a source of family income in Mexico

Federal states	Households receiving remittances	Remittances as % of family income*	Households with remittances as the main source of family income*	Households with remittances as the only source of family income*
Zacatecas	12.2	69.6	69.1	50.0
Guanajuato	9.1	77.1	73.7	60.2
Michoacán	9.0	69.6	67.5	52.3
San Luis Potosí	9.0	63.2	64.0	34.4
Durango	8.4	55.7	55.1	28.4
Nayarit	6.3	57.3	53.8	32.0
Jalisco	5.4	59.3	53.7	38.1
Colima	5.1	53.4	51.5	27.3
Aguascalientes	4.4	53.3	51.0	28.1
Rest of the states	2.3	51.2	47.2	29.1
Mexico	3.1	65.6	58.3	41.4

Source: Population and Housing Survey 1995

* Refers to households which receive remittances

4. In any deeper analysis of the impact of remittances, the spatial dimension of the phenomenon plays a key role. Leaving aside the many areas that have placed themselves on the migration map over the past two decades, in what has been called the “historic heartland of Mexican migration to the U.S.” – the states of Jalisco, Zacatecas, Guanajuato, Michoacán, Durango, San Luis Potosí, Colima, and Aguascalientes (Durand, 1998: 104) – migrant remittances have relatively high profile in the economies of countless families. This region’s migratory pattern has been evolving fast: from involving chiefly migrant men and heads of family who return, the pattern now shows an increase in permanent migration (regardless of the migrants’ legal status), with larger numbers of younger sons and daughters and even entire families participating; what’s more, migrant workers who do return stay abroad longer (Delgado Wise and Rodríguez 2000, p. 376-377). The vital importance of this change is that it sets a basic challenge for the immediate future: How is the flow of remittances to be maintained when an ever-increasing number of family members have their hearts set on living in the U.S.?

In no way should we ignore the problem that the changing migratory pattern poses to the regions with the strongest migratory traditions. On the one hand, Bank of Mexico figures confirm that the average transfers sent into the country have dropped systematically (from US\$326 in 1995 to US\$282 in

1999). Along with this, a dangerous trend toward permanent exodus is emerging in some of the states most heavily involved in international migration. Such is the case in Zacatecas where, over the past five years, half of the municipalities reported population drops, specifically a net loss of 26,159 people a year (Delgado Wise and Rodríguez 2000; Delgado Wise et al. 1998).

5. Finally, based on our own field work and on some of the national and international experiences available (Torres, 1998; Alarcón, 1984; López, 1989; Lozano and Tamayo, 1991; Rodríguez, 1999; and Salazar, 1996), the following closely interconnected problems in the productive investment of remittances can be identified:

- Excessive fragmentation of the resources available for funding productive projects, almost invariably accompanied by an unwillingness to associate or partner – arising from the experience of past failures and from an unawareness of the possible advantages. This phenomenon hinders medium- and large-scale investments.
- Limited vision of investment options locally and, specifically, in migrants' communities and hometowns. This perception stems both from the reduced dimensions of the national domestic market and from the weak economic integration that characterizes the areas from which most international migrants come.
- Lack of leadership and training for carrying out productive investment projects. Firstly, the employment context of migrants in the U.S., even those with skilled jobs, offers them little chance to develop entrepreneurial abilities. Secondly, in the few where they manage to switch from workers to entrepreneurs, their field of endeavor is generally limited to that country. Finally, few people in the communities are trusted by the migrants and have the training needed to take charge of productive investment initiatives.
- Low profitability of migrants' investments. In general, these projects are designed for the short term, and they encounter problems with marketing, inadequate credit facilities, and, paradoxical though it may appear, labour shortages (workers are costly and scarce because of the contrasting conditions set, as a reference point, by the U.S. market).
- Low confidence in macroeconomic stability, particularly for exchange rates, in the efforts of the government, and in the effectiveness of public policies designed to support small- and medium-scale businesses.

IV. THE COLLECTIVE MIGRANT AND THE CHALLENGES OF LOCAL AND REGIONAL DEVELOPMENT

What has been said so far indicates that the deepest roots of international migration lie in the asymmetrical relations between capitalist development and underdevelopment. Indeed, migration essentially benefits of the receiving country, in this case the U.S., which enjoys the advantages of an abundant and permanent supply of cheap labour. From Mexico's perspective as the country of origin, international migration is part of the subsistence strategy of countless families, communities, and regions. These remittances, while relatively significant in aggregate terms, tend to be small at the individual level. They do little to help local and regional economies, where they are used to meet basic family needs and, in the best-case scenario, to set up a small-scale business.

Much speculation has been offered about the multiplying effect generated, in macroeconomic terms, by the remittances that flood into Mexico (Zárate-Hoyos 1999). The fact is that beyond their importance as a net source of foreign exchange, they have failed to fuel stronger economic performance in the high-migration areas, much less offset the country's foreign trade deficit; and, we must remember, these remittances represent a net transfer of potential profits to foreign countries.¹⁶ The scorching effect of this situation has intensified in the winds of neoliberalism.

Over and above these circumstances, a much less pessimistic view on the potential impact of remittances on local and regional development can be crafted. The key is to focus not on the individual migrant, but on a new player in society who contradicts the historical by-products of international migration: the *collective migrant* (Moctezuma 1999).

The long tradition of migration in several regions of Mexico means that an ever-increasing number of Mexicans settle in the U.S. This process follows highly varied and complex patterns, giving rise to a vast fabric of relations and social networks that ultimately spawn fellow or "daughter" communities. Each of these, the reference point of which is the migrant's hometown, becomes a privileged forum for recreating the community's roots, identity and culture and for strengthening the solidarity between migrants and their hometowns.

16. This has traditionally been the dominant perspective, and it has served to draw up a number of theories about the relationship between international migration and development, where the former is seen as a factor that hinders the latter. One of the authors who best represent this trend, Demetrios Papademetriou, believes that remittances perpetuate and deepen the backwardness of migrants' hometowns by creating a destructive dependency that discourages local and regional development initiatives.

Table 6. Investment in the Three-For-One program, 1993-2000

Year	Projects	Investment (in US\$)
1993	7	603,675
1994	30	1,118,453
1995	34	615,016
1996	63	932,241
1997	77	2,127,174
1998	8	32,983
1999	93	5,044,921
2000	117	6,349,206
Total	429	16,823,670

Source: Secretaría de Planeación y Finanzas, State Government of Zacatecas (1998)

Most important, this process transcends the limits of family relationships in the strictest sense to establish community ties at the binational level.¹⁷

Over time, some “daughter” communities evolve into more formal structures, such as migrants’ clubs or associations, which allow the emergence of the collective migrant. In contrast to the individual migrant, collective migrants boast, among others, a relatively permanent formal organization; that structure serves to strengthen ties of cultural identity, belonging and solidarity with their communities of origin; establish the possibility of dialogue with public and private entities, in both Mexico and the U.S.; and provide significant financial potential for carrying out projects to benefit communities, (thanks to collective funds that can overcome the limitations and rigidity of individual or family remittances).

In furthering our analysis of collective migrants and illustrating the role they have been playing as agents for local and regional development, we will focus on Zacatecas for two reasons:¹⁸

First, Zacatecas has the largest and most advanced organization of expatriates in the U.S., with around 40,000 members in over 200 clubs that are, in turn, grouped in 10 federations: South California, Chicago, Oxnard, Denver, Dallas, Las Vegas, Atlanta, Houston, Waco, Florida, and North Carolina (Moctezuma, 2000: 88-93).¹⁹

17. For a more detailed exploration of these questions, see Moctezuma.

18. An appreciation of the importance of Zacatecas in Mexican international migration can be found in Corona, 1987, and Delgado and Rodríguez, 2000.

19. Some members of these organizations, particularly the leaders, have managed to secure positions of importance in their fields or have become prosperous entrepreneurs, with ever-increasing economic, social and political influence in U.S. society.

It has a program to support the social and community investment initiatives of the migrants who have joined clubs, the Three-For-One Program,²⁰ which was created in 1992²¹ and has been acknowledged as one of the most successful of its kind in Latin America (Torres 2000).

The figures for this program indicate that the collective migrant is no longer a marginal figure: over eight years, Three-For-One has financed 429 projects with a total investment of close to US\$17 million. Except in 1998, when the government changed in Zacatecas, a clear upward trend can be seen in both the number of projects carried out and the amount of funding involved, which itself has increased dramatically (_%) over the past two years.

Other results, no less important, of the Three-For-One Program include :²²

Modifying the use traditionally made of remittances by encouraging, albeit on a modest scale and with modest funding, productive infrastructure projects (irrigation wells and dams) and other more cutting-edge efforts in human-resource development (libraries, computer centers, scholarships, etc.) and environmental stewardship (wastewater treatment plants).

Illustrating the enormous financial potential of migrants and their willingness to work collectively and solidary participation, to the extent that many of their investment efforts exceed the budget cap imposed by the federal government.

Strengthening migrant organization in three ways: (i) encouraging the creation of migrant clubs in the U.S., (ii) solidifying social organization in migrants' hometowns and the emergence of leaders in those communities, and (iii) promoting cooperative ties between Zacatecan people on both sides of the border.

As a corollary to be above, giving migrants and their hometowns more room to maneuver in political negotiations with the Mexican government at its three distinct levels.

20. The program's name (in Spanish: Tres por Uno) comes from the financing scheme it promotes: for each peso sent by the Zacatecan Clubs in the U.S. for social or community projects, the Mexican government, at the federal, state and municipal levels, allocates another three.

21. Between 1992 and 1998, the program was known as Two-For-One (Dos por Uno) because municipal governments had not yet joined.

22. These considerations are based on the final research report "Evaluación de Programas y Proyectos Comunitarios y Productivos con Participación de los Migrantes: El Caso de Zacatecas," by Raúl Delgado Wise, Miguel Moctezuma Longoria, and Héctor Rodríguez Ramírez, Mexico, July 2000.

While not dismissing the importance of these advances, we must remember, first, that the emergence of collective migrants is still at the embryonic stage, even in those Mexican states with the longest migratory traditions²³; second, collective migrants' involvement in development projects has been limited to social initiatives geared to countering the decline and abandonment of their communities of origin against the backdrop of neoliberal policies.

Clearly, given these circumstances, the main challenge facing the collective migrant today is the continued promotion and expansion of ties among migrants at different levels, observing the differences between them and creatively adapting their experiences with community organization, not only to fuel social and community projects, but also to launch productive investment initiatives (Torres, 1998). To that end, progress in at least two complementary directions is indispensable:

1. The design and implementation of new financial mechanisms using a binational perspective (like the credit unions that operate in the U.S.) to allow the collective migrant to play a new role in promoting local and regional development. The idea is to set up a financial mechanism in the U.S., controlled by the migrants' organizations, that can combine their savings and apply them to individual, family and community purposes. This is essential to the creation of second-level migrant organizations capable of carrying out medium- and long-term development projects in their communities of origin.
2. Closely related to the previous point, transcending the limits of individual projects through production methods based on association, the creation of business networks, and the forging of productive chains that counteract the structural limits of small businesses, particularly in areas with high migration levels. This approach would also allow migrant communities to make the best possible use of the resources available to them,

In response to the question set at the start of this paper, though it's impossible to deny the central role the collective migrant has been called on to play in counteracting the hegemonic and cyclical relationship between underdevelopment and migration, it would be premature and, to some extent, overstated to claim, that with neoliberalism prevailing, migrants' savings can serve as an effective lever for local and regional economic development.

23. For example, while Zacatecas has the largest proportion of organized migrants of any state, they only account for 3% of the population of Zacatecan origin living in the USA.

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