The Cost of Irregular Migration and the Possibility of Financial Support: Risk Factors for Migrants and Families Who Stay¹

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Abstract

This study analyzes the relationship between irregular migration and the existence of financial resources from foreign aid (loans) to manage the migration plan that involves risk factors and additional costs to resolve the same such as debt and therefore the increased vulnerability towards migrants. The hypothesis is that the financing of migration can cause a variable effect on the family budget for the number of dependent children, and even impacts the aid to cover the journey of the household head, which creates difficulties and exposes migrants to increased vulnerability during the irregular migration process. The results are produced based on the questionnaire answer applied to of key informants who participated in the focus groups discussion for the study of irregular migrants in transit through Mexico to the United States.

Keywords: Cost, irregular migration, financial support, risk factors, México, United States, Central America.

1. Introduction

It is an indisputable fact that most of the stocks subject to the process of transit migration illegally, crossing the southern border of Mexico toward the United States, go to the seeking better opportunities to satisfy their material, individual and family needs; therefore, this process involves recognizing the places where the real challenges fall to address the conditions of vulnerability in the source to produce a possible change in poverty, inequality and social injustice with emigration.

Strategies to address vulnerability through plans to launch involves migration within social relationships (family and community), first having to move resources and capabilities that enable the successful development of the migration plan, and other, commissioning some responsibility to contribute financially in both familial and economic plan.

Migration management is coordinated with the main structure of the family and financial capabilities, which are linked to different forms and sources of help that comes from family or friends, to obtain the necessary financial support for migration.

The hypothesis that arises is that this capacity can vary in families with or without children, and this analysis is the interest in this work. For this case the group of migrants is examined in its passage through the border south of México in order to identify characteristics that relate to the existence of a dependent child in the household and financial aid and its effect may be major risk factors and vulnerability plans to carry out the migration process.

2. The Hidden Faces (And Not So Hidden) of the Vulnerability in the Homes of Poverty of the Population of Irregular Migrants in Transit Through Mexico

The initiative to start the migration decision certainly requires financial investment for their implementation but also need an investment that enables not only migration but the good development of the plan.

It also involves moving abilities and strengths to implement the travel plan as it is a form of irregular migration that may involve the success or failure, having to face the many barriers that stand in the course.

¹This input is the result of the study of PhD thesis in Geography.

Social media can be both an agent behaviors producer and promoter of specific strategies to address the risks and generate forms of mitigation. Clearly, the economic possibilities of poverty groups are much lower because they are the most vulnerable; however, the strategies implemented by vulnerable families to cope with crises in their home can combine mechanisms are deployed by the community itself in equal poverty and that would allow access to complementary forms of financial resources, in order to change social vulnerability that lived in their homes.

In this sense, migration becomes an element of chance to get out of poverty, which may even result in an intergenerational transfer (Kothari 2002) and that the main objectives of a migration plan will is that it enables changes and higher levels of education for school age children or other family members favoring their professional skills, with the hope that in the future no need to have to migrate as had to do your parents, brothers (as), etc.

Going back to the idea Kothari, would be a "complexity and variety of ways in which the relationship between migration and poverty is understood and explained." This involves understanding these plans from a form other than that produced by the "dominant representations" which conceived the poor as "homogeneous group" without considering the differences both in terms of access to resources in the source or when exposed to exercise power and control of their freedoms of movement in transit or in different processes because:

"Their lives are variously shaped by the particular set of vulnerabilities that they experience and thus, the repertoire of decisions, choices and options that they can pursue are similarly diverse. Although migration remains central to many household livelihood strategies, it represents one response to conditions of poverty for some. Consequently, it cannot be assumed that all amongst the poor always have the option to migrate. (...).Individuals and groups may remain chronically poor by adopting migration as a livelihood strategy or, alternatively, may benefit from migration and move out of chronic poverty" (Kothari 2002:4).

Not having access to social resources necessary for subsistence due to the condition of poverty is a factor of permanent stress forcing vulnerable families find strategies in the immediate term responses to mitigate the impact of economic, employment crisis and human security experienced in the places of origin are increasing, leading to increasingly burdensome consequences and harder back.

However, the population that decides to migrate often cannot afford the resources to invest in the migration plan financial resources, what to look for additional ways. In such forms of course content that may mean for the family, relatives or friends a risky burden and a threat of loss of assets, is if loans are used, for example, to acquire added money income.

To understand what it means opportunity cost of solvency and what role finance plays an immigration plan must take into account that the production of financial support locally applied is directly related to the logic of reproduction of the political economy of accumulation capitalist that comes from the global scale.

However, the nuances of collective solidarity community play a role in this dynamic, modeling access, opportunities and possibilities to create variations in the elements that should cover the various risks actually acquired to cover migratory activity.

The discussion about the possibility of solvency through access to financing methods for migration brings to light the presence of new elements and new agents in the production of migration. The interest is to highlight the lack of attention that has been the subject of studies on migration, in particular, the role of guarantee mechanisms to promote undocumented immigration forms.

The possibility of reaching the money to migrate through the granting of financial asset (credit) promoted by offering loans to access this support can be derived from trade relationships created locally, but also has to do with the direct presence of new actors on the scene of migration processes, such as figures of "lender" or creditor and its relation to the "borrower" or indebted; both arise as active elements and have had a very particular role in the global process of capital reproduction and migration.

In the economic sphere and the effects that originate in the community that can result in possibilities, strengths or effectiveness for migration, is the device of the loan; it carries with two elements entering the credit dynamics, which are the interest and collateral, varying in form and content to both coverage and payment for the collection associated with the eventual default within the time provided. Equivalently, another device that is incorporated as a significant factor in understanding the dynamics within migratory credit plans is leverage.

Access loans using as collateral the family estate or submitting to exorbitant interest rates and increasingly favorable to investors or lenders, represents a risky maneuver that often tends to be those who do not have the budget required to perform the migration. In this context, the 'leverage' serves as ability to access a value, contracting debts, usually outweigh the equity.

Considering the existence of worsening the vulnerability, individual or family resulting from indebtedness and regards the hidden face of the ways are subsidized such processes, a matter to be taken into account is what circumstances the possibility develop would leveraged to implement a migration plan; another is about foster financial conditions and at what cost access to capital is necessary and sufficient to reach the destination.

In terms of debt, which may even jeopardize the plan to migrate, and therefore remittances sent home, the International Labour Organization (2009) notes that, in relation to the strategies used by many "migrant workers", the most frequent ways to get financial capacity is borrowing to pay the "travel and related expenses" which then results in a "great pressure to repay their debts on time", submitting to exploitation and all kinds of orders, to keep your work and its property given as collateral to the lender.

In this sense, there is no doubt that in the processes of international migration, whose mechanisms are quite complex, as is the original move to / from increasingly distant countries or continents equally distant, accessing forms of loan is an essential matter; that is, to run a migration plan are reasonably sufficient financial conditions necessary to support it.

3. Risks and Threats to Family Members who stay in the Place of Migrant Origin

The income that derives from the creditworthiness or access to loans is often paid to remittances sent home; but while migratory activity is performed can serve both as a budget to cover expenses at home, and for maintenance during the trip. In these cases, the possibility of setting those higher pressures and risks that are representing the borrower is much higher as it requires an immediate response to reach the destination country, in the sense of work and send money to pay debts.

Take for example the case of a migrant reported by local media that exposes allegations of some migrants tell "for some is possible to pay the debt in one year, but for those who cannot find work at the place of destination migration becomes a martyr, which generated them to accept any kind of work and low wages for the economy of the place where they arrive" (Perez 2005).

They are often family groups most frequently involved in these tricks exposing her heritage and home. Thus, in an effort to realize the "American dream", subjects, family and others actors of migration processes are involved to some kind of juggling to leverage and realize the plan at all costs.

The risks and threats that accompany the groups using payday loans often become much more exhausting since, as already mentioned, in a way that involves a greater degree of vulnerability, considering the danger of an eventual default. Moreover involves dealing with stress by having put in more equity uncertainty and insecurity which remained, and having to face a forced deportation return, which would have nothing to write off debts.

The Central American region in this context, has become an iconic marketing agents to engage in irregular migration of various types (informal moneylender or loan sharks and coyotes) seeking ways of offering more performance as the "American dream" of leveraging case, making poor people access their investments and enter into a much more vulnerable situation.

In order to ensure the payment of debts, these often require creditors to surrender their land or property, as indicated by information in the media (Seijo 2007) who report the situations faced by Guatemalans entering these networks and end with a bitter history of debt and misery since, with such leave, signed a purchase agreement on behalf of the coyote and end up losing their property or other material goods, if not threaten to kill their families.

The reality of getting money income for migration may involve a double process: success of the migration plan as a strategy to transform the livelihoods and well-being, especially as a solution to the "chronic" poverty and achieve better standard of family life, or end up a pile of unpayable debts with exorbitant amounts.

However, the framework that is developed in the place of origin of migrants is even more perverse by the conditions of extreme poverty faced by Guatemalan communities, which is why the question about how it is possible that migrants accumulate is generated too high debt just to get to the United States.

4. The Costs of the Migration Project Reported by Migrants in Transit - Indicators Family Structure and Status of Financial Aid

The crisis in the labor market in the places of origin is a factor that drives toward a migration plan, but it is mainly the position of women or head of household and their responsibilities to the man family members (children, wife, mothers, fathers, brothers, etc.) which have significant weight, since the decision to the effective realization of migration.

The purpose of the analysis using the valuable information gathered in meetings of the Focal Group Discussion (FGD) is to highlight the variables "financial assistance for travel" and "have a son" as a baseline to establish a discussion of the vulnerability capacity economic migration, considering the hypothesis that there would be more vulnerable in the migrant when it involves number of dependent children leaving home, and own or borrowed for migration plan economic resources.

Illustrating the case of the influence of funding for migration and the presence of dependent children in the family, this section provides a descriptive analysis of the main features that the two variables that characterize both conditions are related family built as the decision together to develop a plan of emigration.

4.1. Socio-Demographic Characteristics of the Target Population of the Study – Irregular Migrants in Transit

The universe of the ten FgD 115, 80.9 percent of participants were male and 19.1 percent female, mostly concentrated (54.8 percent) in the age group 18-30 years (47.8 percent male; 7.0 percent female) and 25.4 percent between 31-40 years (17.4 percent men. 7.8 percent women).

They originate mostly from the Central region and the closest to the southern border of Mexico are Guatemala, Honduras and El Salvador. The presence was mostly Hondurans (52 percent male and 4.6 percent female), El Salvador (22 percent male and 2.3 percent female), and Guatemalans (10 percent male and 10.7 percent female).

In relation to family and children condition is recorded that the total 115 respondents, 74 of them reported having at least one child in the family. Regarding the number of children, most have between one (28.4 percent) to three children (16.3 percent) even if those reporting six children (8.2 percent) or up to twelve children (1.5 percent).

A likely explanation for having 1-3 children, noted in the discussions of the FGD, could be derived from the changing attitudes in the way of living and to crises in countries with high rates of poverty and unemployment; therefore breed fewer children. In that sense, the arrival of one or two more children means more family responsibility that arise depending on the number of dependents and the different schedules in parenting and everything engages and influences the decision to migrate.

Many of the children would still be under the direct control of them, also a pressure to be most descendants of school age; pressure is relieved in homes where children are at a range of up to 19 years, meaning even the possibility that some have already assumed financial responsibility and independence would be closer.

For people with families whose responsibility as chief or head of household is unique to them, there may be greater pressure on resources, compromising much the family budget. However, as in some statements exposed the existence of children of age or already working, including roles as contributors to both family care and financial aid for domestic supply are allocated.

For men and women who are on the road illegally traffic family care is a factor that can make you more vulnerable development plan of migration, taking into account a possible loan you have accessed, and if so, the possibility of sharing the financial support gained for both the provision of home to what will be for the maintenance of the migration plan.

4.2. Access to Financial Assistance or More Vulnerability in the Migration Process

Perform the migration can be extremely important as a producer element changes in everyday life and family; however, the need to access loans to subsidize the trip can also generate some instability in the risky process of transit migration. In this regard, we are interested in understanding the meaning of obtaining or not the financial resources toper form the migration activity when people who migrate may have a family helper or another or have to move own abilities to raise funds for the trip. The point of interest is, therefore, the relationship that produces financial support versus the number of children and the fact that you can create a greater vulnerability in the migration process of transit.

The responses from the survey show that of the115 respondents reported 61of they had not received any financial assistance from source economy and having allowance came from own resources, while 53 of them reported having financial aid from some outside source to family. Only one did not want to report.

Of those who reported the existence of financial aid source came mostly from the main family (26.1percent), second from friends (11.3 percent) and a lower percentage reported that they derived from the combined cooperation between family members (5.2 percent) or even multiple sources of aid (3.5 percent). This indicates that there has been an important management skills for family moved into the main resources.

The relevance of this behavior is that considering this information where a significant link with the existence of exposed children can understand that getting subsidies with equity and correlation with having children can mean more pressure for this group, especially if makes a deal in the monetary resource for economic defense in the home, while for maintenance in the migration process; information that is even corroborated the stories about what this pressure on the responsibility of family care.

Finally report the stories that have fewer resources and more directly dependent children may increase risks to your migration plan and family members who remain, as they have to charge more consider in gall the burden of responsibilities chief or head of household and the poverty they live in their hometowns.

Conclusions

Certainly, most of the population living in poverty, especially in underdeveloped regions such as the case of Central America, is immersed in a historical-social deficit ratio of access to necessary resources and lack of livelihood attention when the national state itself does not offer enough security, compromising the social environment, and particularly the family; so many people go into a risky migration process which fact demonstrates not only poverty, unemployment, hunger, but also dispossession and social injustice as elements of everyday life that seeks to change with migration.

The economic possibilities of poverty groups, of course are the most vulnerable groups in their way of living are much lower; however the forms to obtain an immigration plan significant search capabilities within the family structure or community environment that exists and can be an important element of support to access financial aid. Overall, family network and social network become the most significant sources of funding to enable the development of migration; therefore, it is a process that mediates the internal strengths of the individual but also external capabilities grouped to render the plan a reality.

The planning and implementation of migration requires interventions such as get monetary support through access to a possible loan, although this form may increase vulnerability and intervene in the development of migratory activity to leave the place of origin debts to the to guarantee the delivery of a good family, or the pressures they have to assume the high financial interests resulting from obtaining credit capabilities.

So the debt as one of the most perverse migration costs often promotes more risks and generates all sorts of dangers to people migrating and remaining family, further threatening its welfare state.

Finally, to leave their homes with the promise that very soon realize the "American dream" of changes in their way of living sending home remittances, in fact, serve to heal the debts and contractual responsibilities with lenders. Although it is expected to return to enjoy with your family changes, for many the return may mean having to face losses, fatalities and failures are unable to find work in the place of migration destination.

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