



RESEARCH ARTICLE

The productive use of remittances from Michoacan immigrants. The case of Huandacareo, Michoacan, Mexico

María de la Luz Martín Carbajal¹ and Alicia Melgarejo Terrazas²

¹Economy faculty Vasco de Quiroga, Professor and researcher, Universidad Michoacana de San Nicolás de Hidalgo, "T" Building. Francisco J. Múgica Avenue, University City, CP. 58030, Morelia, Michoacan, Mexico.

²Graduate of the degree in Economics. Universidad Michoacana de San Nicolás de Hidalgo, "T" Building. Francisco J. Múgica Avenue, University City, CP. 58030, Morelia, Michoacan, Mexico

Abstract

The productive use of remittances sent to Huandacareo by individuals who migrate to the United States has not contributed significantly to the economic growth of that city. However, it has benefited economically the families that have created microenterprises in the locality and that have employed a good number of workers other than those families.

Study design: A count was made of the businesses located in the center of the city of Huandacareo, Michoacán, Mexico that used or use remittances for their establishment and operation. It was found that of 152 businesses only 4% use remittances and, therefore, life histories were taken as a research method.

Result: We find that return migrants are more likely to be self-employed than nonmigrants, and that both return savings and the frequency of job changes during migration increase the likelihood for return migrants to become self-employed. These findings suggest that (a) return migration can help revitalize rural economies and alleviate poverty in less developed areas in Michoacan, and (b) repatriated capital is a key, stimulating factor in promoting entrepreneurial activities.

Conclusion: In this study it was observed that the proportion of productive investment of remittances for the creation of micro and small businesses in Huandacareo is very small, although it seems that it has positively influenced the economic growth of the locality either directly or indirectly.

Keywords: Economic Growth, Return Migrants, Dependency of Remittances, Productive Use of Remittances, Business Creation.

Introduction

Migration is a socio-economic manifestation that occurs through the constant search for opportunities to improve the standard of living of both immigrants and their families.

Of the remittances that enter Michoacán, Mexico, two thirds are destined to consumption, that is, food, health, construction and remodeling of housing as well as for the purchase of durable goods. This means that remittances are used to a lesser extent for investment or for the creation of small businesses; although according to UNDP Michoacan [1] housing construction can also be considered an investment.

One might think that remittances stimulate greater investment in primary and secondary education for the children of migrants; but, in turn, they discourage investment in higher and higher secondary education, since due to psychological and / or cultural factors individuals prefer to emigrate in the same way as their parents did.

This fact influences the destination of the remittances due to the low level of schooling of the inhabitants of a locality

that causes that the productive investment decisions of the remittances of money are postponed or not made. In the case of Huandacareo, it must be considered that the investments made in small businesses are carried out mainly when the migrants return voluntarily, definitively or indefinitely, or due to deportation.

Michoacan is one of the main recipients of remittances in Mexico and these are an important source of income and it is assumed that remittances promote the development of communities. In this sense, it is worth asking if the remittances received in Huandacareo have a significant influence on the economy of the locality?

Similarly, if remittances are used mainly in consumption; But, part of these are invested in infrastructure and micro-businesses.

Correspondence to: María de la Luz Martín Carbajal, Universidad Michoacana de San Nicolás de Hidalgo, T Building. Francisco J. Múgica Avenue, University City, CP; E-mail: lmartin[AT]fevaq[DOT]net

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Is the use that is given to remittances in Huandacareo a productive use? It is presumed that the remittances received in Huandacareo have a positive influence on the local economy, since returning migrants undertake micro and small businesses.

Research objectives

To Identify if return migrants to Huandacareo, Michoacan, Mexico, use remittances productively through self-employment decision upon their return to their home from the United States.

Study Area

Inmigrants engaged in retail store located in Huandacareo, Michoacan, Mexico that use or have used their own remittances or family one's relations remittances to financially support or create microenterprises

Study Design

To carry out this research, an initial count was made of the economic units dedicated to retail store located in the downtown area of Huandacareo, to dig out how many and which ones use or have used their own remittances or family one's relations remittances to financially support or create microenterprises.

Study population

Small business owners engaged in retail store were included in the study. Businessman gave consent to participate in the field research and survey were included in the study.

Sample size

The results of this count showed that only 4% -from a sample of 152 businesses- need or have needed remittances as a form of financing, therefore, due to the fact that the universe of study was considerably reduced, life histories were the procedure order to gather information. The key informants were interviewed who gave the necessary testimonies for the study.

Data collection tools and technique

Pre-tested semi-structured questionnaire modified as per the local setting were used as well open interviews.

Results

Type of remittances

It is important to consider the distinction of the types of remittances, emphasizing those of investment and capital to analyze their influence on the locality and the productive use in it. Some authors [2] distinguishes three types of remittances based on the criterion of their function: i) remittances as wages that migrants send sporadically or frequently to their families; ii) remittances as an investment that are remitted, mainly, in the trips or brought in the return, and that have like objective the purchase of lands or the construction of a house; and, iii) remittances as capital, whose explicit purpose is to make a productive investment. Remittances as investment and as capital influence favorably at the local level by diversifying economic activities and creating work alternatives [3].

Also other authors identifies three different categories of remittances: i) family funds, which are used mainly to cover current expenses (food, clothing and housing) and to improve the access of families to health, education and social security services; ii) collective remittances, sent by country clubs for community projects; and, iii) business remittances, whose explicit objective is investment because the investor migrants are trying to return [4].

Since the beginning of this century, the amount of remittances that have entered Mexico has increased due to the constant increase in migrant workers and the reduction in the cost of sending family remittances. This cost has decreased according to the type of financial instruments used to send money. For example, since 1995 at least, migrants prefer to use shipments through electronic transfers. Indeed, if taken from 1995 to 2005, 80.5% of transfers of family remittances were through this means; while in the 2011-2015 period it was 97.3 percent; even for the two years from 2016 to 2017, 97.7% of family remittances were electronic bank transfers. In contrast, other traditional ways of sending money have lost their validity in 27 years, such is the case of Money Orders and in cash or kind, while personal checks destined for relatives in Mexico have disappeared.

On the side of the cost of sending remittances according to information from BBVA [5] in the period 2003 - 2017 the cost of sending 300 US dollars to Mexico decreased on average 9.10 dollars (10.19 in the period 2003 - 2007; dollars in the period 2008 - 2011 and \$ 7.42 in the period 2013 - 2017). It would be necessary to consider that the above is the cost that the migrants pay for sending remittances, it would be necessary to add the commission that the person who receives the money in Mexico has to pay. According to the report of the World Bank [6], the average cost to send remittances in the world is 8.0 percent, which can mean an obstacle for the development of the countries of emerging economies receiving these resources.

In the Mexican case, there is a bank branch for every 12 thousand 160 inhabitants. The National Banking and Securities Commission (CNBV) with data reported in the second quarter of 2007 indicates that there were 39 banking institutions with 8,717 branches as of June 2007. The five banks in the country with the most bank branches are: Distrito Federal (1,512); State of Mexico (809); Jalisco (741); Nuevo León (678) and Veracruz (405).

However, remittances have been a palliative to reduce poverty, that is, to improve the standard of living of host families, particularly rural households. Therefore, for the purposes of this study, the following distinction will be considered for the types of remittances: investment and capital, in order to analyze their affluence in the locality and their productive use, the use of family remittances is also taken into account expenses as education since it is an investment for professional training.

Use of remittances

Remittances are not a homogeneous package since there are

different concepts for them, and it has been pointed out that they go beyond strictly economic considerations. Different academic writers [7] suggested using the notion of social remittances to observe cultural changes and social activities derived from the migratory phenomenon in the communities of origin; also has been [8] used the term remittances of technology to highlight the relevance of agricultural knowledge and technology that migrants transfer to their communities; as well other author [9] considered that the saving of returned migrants is another form of remittances; while another author [10] documented the political changes linked to migration, for what he has called political remittances and these cover different facets: economic, social, cultural, technological and political.

Also has been indicated that in addition to their use for consumption, remittances are used to purchase different durable goods, including lots and housing, and the portion of remittances that are used for productive investments or savings is reduced. Although it is not ignored that remittances often provide the initial capital to boost the formation of family businesses in its great majority [11].

It is considered that productive use of remittances to the purchase of durable goods and investment in higher education to investment in small businesses. Although it is a wage flow essential for family support and not a savings or extra income, they can be used for the establishment of businesses with the purpose of generating profits for family support and continue investing. In Huandacareo the remittances that are sent in the form of migrant savings and even those that enter at the moment in which the migrant decides to return, are invested in remodeling, expanding or building houses as well as in lucrative businesses that provide them with a higher income. and labor independence - grocery stores, blacksmith shops, greengrocers, construction of spas, taxicab, beauty parlors, public transport and internet services, among others.

Some the studies that have been conducted on migration and remittances agree that more than 80% of families allocate the use of remittances to consumption and identify this variable as livelihood, however, if the migrant has a employment with higher income or prolongs their stay in the United States, increases the amount of remittances and, therefore, the family spends less on livelihoods and invests more in patrimonial assets, productive assets or education [12]. The research was conducted in the municipality of Cuautlancingo, Puebla from April 2015 to September 2016. A survey was taken of a sample of 72 return migrants: 57 men and 15 women. The most frequent level of education in both men and women was high school; followed by the high school where the proportion of women was higher, although a smaller participation, 9%, were men and women with university studies.

In this regard, some authors also pointed out that in 2015, 78.7% of remittances in Mexico were mainly used to cover food and dressed expenses and to treat diseases, mainly in rural areas. However, remittances (5.6%) were also used in rural areas to invest in a business or buy some good or asset

and 5.7% in children's education in comparison with the inhabitants of urban areas [13-15].

Also according to the Survey on Migration in the Northern Border of Mexico [16] the resources that entered the country for remittances that year were destined, on average, to consumption expenditure as food and housing leases (80.3%), to pay debts (46.5%), for the sustenance of the home (30.3%), for the purchase of a car or electrical appliances (13.5%), and only 6.0% to establish, expand or buy a business.

Another author also warns that several studies on the use of family remittances in Mexico coincide in detecting a similar spending pattern of households that receive remittances, since their use is mainly aimed at satisfying basic needs that include health and education and a remainder no greater than 10% is used for savings or small family-related investments in housing, land, livestock and commercial establishments [17].

The migration of Michoacan, Mexico

Currently Michoacan is one of the entities in Mexico that exports the greatest amount of labor to the United States, mainly of peasants who emigrate in search of means of subsistence and better levels of well-being that they have not found in their places of origin.

Along with Michoacan, the states with the highest rate of migration to the United States are Guanajuato, Jalisco, Mexico and Puebla also [18]. In 2007, the majority of Michoacan migrants were between 16 and 35 years old (68%), individuals in productive stage and originating from the countryside, where they lacked employment and resources for agricultural production, their main economic activity. This limited the productive potential of rural areas. Between 1996 and 2006 the individuals who migrated were under 30 years old, between 12 and 29 years old, so these young people left the country with a truncated or even no primary or secondary education [19].

Remittances and their importance for the economy of Mexico, Michoacan and Huandacareo

It has been pointed out that remittances are essential as a source of foreign currency for countries that expel migrants but, they do it in precarious terms. In the case of Mexico, the importance of such support is evidenced by the fact that the income from remittances corresponded in 2016 to 142.9 percent of oil exports, 136.9 percent for tourism, 100.2 percent of direct foreign investment and 7.6 percent percent of non-oil [20].

It can even be seen in the following table that the entrance of income to the country by concept of family remittances in the period 1990 - 2016 was 22.4%, only 13.9% below the oil exports, although it was above the income coming from agricultural exports, tourism and of the trade balance of maquiladoras. Although the percentage of remittances in the period indicated is high, this does not guarantee improvements in the development of the country since family remittances are used less for investments and creation of enterprises.(Table 1)

Period of time	Family remittances	Exports		Maquiladora trade balance	Tourism	Total
		Crude oil	Activities of agriculture, forestry and fishing			
1990 - 1994	13.1	36.4	10.8	20.5	19.3	100
1995 - 1999	14.6	29.6	13.2	26.6	15.9	100
2000 - 2004	19.7	29	8.1	31.4	11.9	100
2005 - 2009	26.8	43.8	8	10.3	11.1	100
2010 - 2014	24.2	52.2	11.4	0	12.2	100
2015 - 2016	35.7	26.5	17.1	0	20.7	100
1990 – 2016 (average)	22.4	36.3	11.4	14.8	15.2	100

Table 1: Mexico: percentage of currencies according to source, 1990-2016 (percentages)

Source: National Council of Population (CONAPO). Available in <https://www.gob.mx/conapo>

Migratory situation and micro-enterprises in Huandacareo

The migratory situation of Huandacareo has been characterized by the constant transfer of many of its inhabitants to the United States with the purpose of obtaining a better paid job, even when they return to their community of origin. According to data from the National Council of Population [21], Huandacareo is one of the Michoacan municipalities with a very high degree of migratory intensity: in 2000, this index was 13,642 (it ranked number 14 in the state context -of 113 municipalities-, while which in 2010 ranked ninth in the state).

As shown in the following table in Huandacareo most of the microenterprises are engaged in retail and wholesale and in the provision of services. In the years 1998, 2008 and 2014, 53%, 55.3 and 50% of the enterprises registered by the National Institute of Statistics, Geography and Informatics (INEGI) were engaged in trade, respectively [22]. In the economic censuses of those three years an increase of 73 is reported in the number of businesses occupied in the provision of services; while the economic units devoted to agriculture declined significantly, although those destined for industrial activities have remained constant.(Table 2)

In this locality the activities of commerce and services predominate like, for example, stores of groceries, restaurants, “torterías”, “taquerías”, stationeries, butchers, spare parts for bicycles and cars, exchange houses, purification or clean of water and porcicultura, among others. In addition most of them are self-employed and some employ one or more workers.

Economic sector / years / enterprises	1998		2008		2014	
	Total of economic units	Percentage of economic units	Total of economic units	Percentage of economic units	Total of economic units	Percentage of economic units
Farming	17	4.23	9	2.08	3	0.6
Industry	56	13.93	47	10.88	56	11.13
Wholesale and retail	211	52.49	239	55.32	253	50.3
Services	118	29.35	137	31.71	191	37.97
Total	402	100	432	100	503	100

Table 2: Huandacareo: total of small and medium enterprises, 1998, 2008 ,2014

Source: Own elaboration base on INEGI, Economic Census 1999, 2009 and 2015, INEGI. Available in <https://www.inegi.org.mx>

Region*	2014 – 2017**	Millions of dollars		2017 – 2018***	Region	2014 – 2017**	Millones de dólares		2017 – 2018***
		Jan-June, 2017	Jan-June, 2018				January June, 2017	January June, 2018	
Tierra Caliente	31	68.2	80	14.8	Oriente	12.2	181.8	192.2	5.4
Sierra – Costa	19.6	51.6	59.4	13.1	Tepalcatepec	11.9	175.2	164.7	-6.4
Lerma – Chapala	16.2	226.9	265.3	14.5	Pátzcuaro – Zirahuén	11	71.3	82.4	13.5
Bajo	16.2	262	300.5	12.8	Purépecha	9.3	124.1	134.1	7.5
Infiernillo	15.8	41.9	43.3	3.2	Huandacareo	8.1	13.6	16.2	16.05
Cuitzeo	13.5	260.7	318.6	18.2	Michoacan	10.62	1,463.65	1,640.61	10.79

Table 3: Michoacan: Remittances by region and Huandacareo, growth rate 2014 – 2017

Millions of dollars, April - June, 2017 - 2018

* The regionalization of the municipalities of Michoacan was taken from <http://www.inafed.gob.mx/work/enciclopedia/EMM16michoacan/regionalizacion.html>

** Rate of growth for the period. *** Growth rate January - June 2017 and 2018.

Source: Own elaboration based on Bank of Mexico data. Available in <https://www.banxico.org.mx>

to the Cuitzeo region and the reception of remittances to that town is below the average of the area to which it belongs both in the period 2014 - 2017 and January to June 2017 and 2018 (Table 3).

The productive use of remittances in Huandacareo: life stories and their analysis

As mentioned in the introduction by means of a count from the National Statistical Directory of Economic Units (DENUE), 152 micro businesses dedicated to trade were identified located in the downtown of Huandacareo, ten businesses that provide services of cultural and sports entertainment and other recreational. From the sample, it was found that 72 percent used capital other than remittances for its creation, 4% responded positively to the use of remittances to found the business and 24% did not respond. Due to the fact that a lesser of companies were established with remittances, the research strategy was changed: from surveys and brief interviews to life stories, results that are then addressed in this section.

The life stories were used as a way to gather information from people directly related to the investment of remittances in the locality. The life stories were narrated by key informants who provided the necessary data for this study.

Interview 1: Juan Díaz, owner of a hat shop. Mr. Juan says: I am originally from this town, I started working at age 15, so I did not complete my studies and I left high school; for that reason at that same age I decided to emigrate to the United States, I lasted a long time there as undocumented until I could get my green card to enter legally and be able to go constantly to the United States to work for seasons. I am a married man and my dependents are economically 4 people, so I had to send money every month to my family.

Due to the difficult situation that lived in the United States in 2002, Mr. Díaz returned to Huandacareo and installed a hat shop in association with his brother and with the help of money transfers from his brother, as well as what he sent each time I was going to the United States. Thus, both put that business in search of self-employment to have their own

source of income. When the hat shop was well established, we create a business for sell for cattle and pigs, this also with the help of money from the United States, also from my brother as a partner and my contribution. I attend the two businesses because my brother goes more often to the United States and longer seasons. Currently the two businesses no longer need remittances to keep working because the income of both allow them to continue in progress and are a source of employment for Juan Díaz.

Interview 2: Mrs. Angelita, owner of a shoe store. I am originally from this town, I am a widow and I am 60 years old, I only finished primary school because my parents could not get me to high school. I married very young and had 2 children. My children could not finish their studies because of lack of money so they decided to go to work, at age 14 they went to the United States for lack of work here and money to survive.

Some time later, when my childrens they settled down in the United States and obtained resident permits, they sent me money to set up a business that would allow me to support myself, that's why I put this shoe store. Currently my children do not send me money because they already have family, I try to keep the business because it is my money source, but it is not profitable, the sales that I have barely reach to maintain it.

Interview 3: Spa "El Edén". This spa is owned by the Díaz Vega family and was established with 10 partners, including cousins and brothers. Octavio and Armando tell that for the establishment of said spa they depended on the reception of remittances from the partners and themselves who emigrated to the United States. Initially they depended on the raising of cattle and pigs, and due to the income was insufficient, they decided migrated to the United States in search of a better life and sent money monthly to their families.

Later, in 1994, in association with cousins and brothers, they formed the spa "El Edén" with the help of the remittances they received from those who decided to become members and the money that they themselves had saved during their stay

in the United States. Nowadays, the spa continues to sustain itself with the remittances of the members and also with access to bank loans. To serve and maintain the spa, they have five employees (not counting the owners who also work there). Of these, three employees are family members and everyone enjoys a salary.

Interview 4: Spa "Los Arcos". Mr. Manuel Marines is originally from the town of Huandacareo. He says that due to the difficult economic situation he stopped studying, although he learned to read and write. At age 15, he emigrated to the United States in search of a better paid job, and already established and with work he sent money to his family every 15 days (2 dependents economically) in order to be enough for his maintenance.

In 1987 he returned to Huandacareo, and it was then that he and his brothers found hot spring deposit on their land and that they used to create a spa. The Spa was established between five brothers with the use of remittances, that is, his brothers sent him money to establish the spa and continue to maintain it. He himself went to work to the United States by seasons to contribute monetarily. Today, the business already works with out remittances, and even hire five employees, of which only two are not family members, in addition to working in the spa partners or in their case the descendants of the partners (of some already deceased). Thus, with the use of remittances, the Zavala Family established one of the most recognized spas in Huandacareo, a place that has seven spas established in the locality.

Analysis

For this study, it was considered that the reception of family remittances would contribute to growth both in the personal (family) and in the economic and local areas, always at the time they were used productively, either through investment in durable goods, education and in the establishment of micro-businesses or small companies.

With the interviews made to the microentrepreneurs of Huandacareo they pointed out that their businesses were

established with the use of remittances, it was established with their statements that self-employment was generated, although also the small entrepreneurs needed to associate with relatives who live in United States. Although the thermal water spas of Huandacareo are a fundamental part of their economy since they encourage local consumption and of the tourists, they do not seem to be a source of employment for the inhabitants.

The people interviewed have certain common characteristics: they have a low or no education level; they lived in a situation of poverty, mainly food during their childhood and adolescence; they started working at an early age to support themselves economic; they have a history of migration in family, they start a business to sustain themselves financially and be able to return definitively to their home and they do it after being 15 years or more in the United States.

However, it is affirmed that in Huandacareo, the creation of businesses observed since the last three decades is the product of the accelerated increase of migration to the United States and the sending of remittances. Thus, the increase in the monetary flow from abroad could have increased the purchasing power of its inhabitants, which generated higher expectations and educational, food, health and other type services horizons for the inhabitants.

Indeed, taking the degree of social backwardness of the municipality in the period 2000 - 2015, this variable indicates that in general the social lag has decreased and has been low or very low since 2000 [table 4]. In the field of education, it is notorious that the percentages of the 15-year-old or more illiterate population have been reduced; the one of six to 14 years that does not attend the school and the persons with 15 years or more with incomplete basic education. Also, for 2015 the percentage of inhabitants who did not have the right to health services was lower and, similarly, with respect to housing conditions, in that year the percentage of people with less equipped houses was reduced (without drainage, piped water and electric power) (Table 4).

Concepts\Years	2000	2005	2010	2015
Total population	11,808	11,053	11,592	11,723
Degree of social backwardness	Low	Low	Very Low	Low
Population of 15 years or more illiterate	18.23	17.26	12.26	11.52
Population from 6 to 14 years old that does not attend school	13.26	7.62	4.75	3
Population aged 15 and over with incomplete basic education	76.93	71.09	66.24	63
Population without right to health services	87.13	84.73	45.45	23.58
Homes with dirt floor	10.99	9.22	5.47	3.27
Homes that do not have a toilet	8.2	3.83	1.6	1.79
Homes that do not have piped water from the public network	1.61	0.83	0.97	0.45
Homes that do not have drainage	7.3	3.87	1.45	1.87
Homes that do not have electricity	1.83	1.38	0.6	0.24
Homes that do not have a washing machine	53.67	42.94	34.73	27.79
Homes that do not have a refrigerator	29.39	16.34	11.38	7.35

Table 4: Huandacareo: social backwardness, 2000 – 2015 (percentages)

Source: National Council for the Evaluation of Social Development Policy (CONEVAL). Available in https://www.coneval.org.mx/Medicion/IRS/Paginas/Indice_Rezago_Social_2015.aspx

Conclusion

In this study it was observed that the proportion of productive investment of remittances for the creation of micro and small businesses in Huandacareo is very small, although it seems that it has positively influenced the economic growth of the locality either directly or indirectly. For example, spas represent an important source of income for the municipality because they are one of the main tourist attractions in the region and, therefore, jobs have been created for the inhabitants and, in turn, with the arrival of visitors increased consumption in business and the economy was activated in the locality.

Although the destination of remittances is mainly for consumption, construction and remodeling of housing, it must be taken into account that a part is invested in activities such as in higher education. In addition, 57% of the spacing or recreation services such as the existing spas in that municipality were established with remittances and some of them still need them for their maintenance. So this article responds partially to the two research questions posed in the introduction: do the remittances received in Huandacareo have a significant influence on the economy of the locality? and is the use of remittances productive?

A greater investment of family remittances in micro and small businesses can help migrants decide to return to their place of origin at a given time, instead of the rest of the family migrating gradually.

Although previous studies on this locality have concluded that the increase of remittances could increase the purchasing power of the inhabitants and, with this, the monetary flows from abroad generated educational, food, health and services improvements for the inhabitants, since in general the economic and social backwardness of the municipality has decreased.

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