Leveraging Remittances to Promote Sustainable Development in Areas of High Migration

Brook Edwards
Master of Public Administration Candidate

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LEVERAGING REMITTANCES TO PROMOTE SUSTAINABLE DEVELOPMENT IN AREAS OF HIGH MIGRATION

Brook Edwards

ABSTRACT

Hometown Associations (HTAs) are migrant organizations in host communities, with members from the same community of origin, which send collective remittances back to their hometown with the intention of benefitting the public. Although they are not without deficiencies, HTAs have gained much attention in the development field and there is an increasingly accepted belief that if they work with institutional partners, HTAs will mature and be viable contributors to development. This qualitative study considered HTA formation and institutional partnership arrangements (particularly NGOs) in Nicaragua, a country where HTAs are not as prevalent as some migrant source regions.

The findings from the study suggest there is a role for NGOs to help leverage remittances to support community development in migrant source communities in Nicaragua. The results highlight the importance for institutional partners to complete assessments and involve beneficiaries in development projects to make sure partnership arrangements are effective. If partnerships are done right, they may very well address the deficiencies that HTAs exhibit; if not, the empirical evidence may end up showing that institutional partnerships did not help HTAs evolve to become a lasting development institution.

University of Oregon
Department of Planning, Public Policy & Management
Masters of Public Administration
Terminal Project
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INTRODUCTION

Migration is a fact of life for millions of people around the world who live in communities that do not have sufficient sources of employment for residents to simply sustain their most basic needs. Indeed, while some migration occurs for other reasons, it is most commonly a response to economic difficulties (Cohen, 2005; Jennings & Clarke, 2005; Rose & Shaw, 2008; Waldinger, Popkin & Magana, 2008; Wilson, 2009). With remittances (money sent to the household from the migrant) exceeding Official Development Assistance (ODA) and foreign direct investment in Latin America, they are an important factor to the economies of the countries in the region (Airola, 2007; Biglaiser & DeRouen, 2006; Portes, Escobar, & Radford, 2007; Vertovec, 2004). While the remittances that the migrant sends enables their household to meet basic requirements for food and shelter, academics are divided on the outcomes of migration in terms of community development. Some say that migration perpetuates the cycle of poverty by causing "brain drain" in the community and reliance on migration for employment rather than trying to develop local jobs (Cohen, 2005; Ellerman, 2005; Verduzco & Unger, 1997). Others claim that the increased resources and improved living conditions attained through work paying a livable wage contribute to community development (Airola, 2007; Durand, Kandel, & Parrado, 1996; Goldring, 2004; Jennings & Clarke, 2005; Orozco, 2002; Vertovec, 2004; Waldinger et al., 2008).

Hometown associations (HTAs), or migrant organizations with members from the same community of origin that send collective remittances to their hometown, are not a new phenomenon, but have gained momentum and recognition in the past 15 years as viable players in the development field (Fox & Bada, 2008; Orozco & Garcia-Zanello, 2009; Rose & Shaw, 2008). Differentiated from the personal remittance, collective remittances represent the pooled

donations of a group of migrants that are intended to benefit the home community. While once considered more of a social club, there are many cases of HTAs contributing to the development of their communities through the use of collective remittances (Orozco & Garcia-Zanello, 2009; Rose & Shaw, 2008). HTAs have built medical facilities, installed potable water, provided scholarships for education, and completed a multitude of other projects to contribute to the development of their home communities (Orozco, 2002; Orozco & Garcia-Zanello, 2009; Vertovec, 2004; Waldinger et al., 2008). In some communities, HTA projects have helped balance the negative effects associated with migration such as social changes caused by absent family members, loss of talent and experience, and unfavorable cultural influences from the host community (Cohen, 2005; Elrick, 2008).

With HTAs bestowing positive development effects upon their communities, some countries' governments recognize the value of HTAs and are actively working to grow HTA presence and participation (Orozco, 2002). Although originally initiated by migrants, there are now examples of institutional organizations and community leaders approaching migrants to form HTAs (Orozco & Lapointe, 2004). Recognizing their prevalence and potential, HTAs have also received attention from scholars who have evaluated their successes and failures, resulting in broad support for HTAs to form institutional partnerships to overcome their deficiencies (Fox & Bada, 2008; Goldring, 2004; Orozco & Garcia-Zanello, 2009; Orozco & Lapointe, 2004). It is thought that if HTAs can mature, they will most certainly become important development players. Partner organizations, such as non-governmental organizations (NGOs), may very well be able to contribute expertise and experience to an HTA project and accelerate the HTAs growth (Goldring, 2004; Orozco & Garcia-Zanello, 2009). Through development projects

completed with collective remittances, HTAs are challenging the belief that migration does not contribute to community development. Formation of HTAs may be a tool to further address development needs, and could counteract some of the negative impacts of migration felt by source communities.

This study considers a particular case in Nicaragua in a region that is experiencing high levels of migration. The location in the northern Nicaraguan community of Totogalpa was chosen mainly due to the observed high rate of migration of women to Spain over the past five years. An area in which only about 25% of the residents have access to electricity and running water (and only during limited hours of the day), there are visibly many opportunities for community development. Indeed, Nicaragua's Human Development Index ranking of 124 out of 182 countries indicates the extent of their development needs (United Nations, 2009). To the casual observer, the consumption effects of remittances in this community are easy to see. Once crumbling adobe homes of migrants are being converted into large block homes, cell phones are abundant, and there are more vehicles passing through this rural community. With the increased money flow in the community, this case study seeks to determine whether a portion of the remittance flow can be leveraged to promote sustainable development, particularly through HTAs and collective remittances for development projects. I attempt to underscore the complexities and nuances of HTA formation and management as they become a mainstream development vehicle, and study how partnerships can help HTAs achieve success in their community development efforts.

Specifically, this study examines the following questions:

1. To what extent is there support for collaborative community development projects that capitalize on remittances (aligned development goals, financial capacity, and interest)?

2. What opportunities and challenges exist for HTA formation; what factors might help or hinder HTA formation within the community?

3. What possibilities exist for forming institutional partnerships and to what extent would this help build a more successful HTA?

As HTAs grow in significance and Nicaragua continues to struggle in addressing development needs, these questions are important as development practitioners are apt to eventually promote HTAs in Nicaragua. Considered the second poorest country in the western hemisphere after Haiti (Central Intelligence Agency, 2010; USAID, 2010), 12.5% of Nicaraguans have migrated internationally (World Bank, 2005). Remittances represent over 23% of the GNP; however, very few studies have been done on the impacts of migration or the effects of remittances in Nicaragua (Jennings & Clarke, 2005; Orozco, 2002). Compared to even its neighbors Honduras and El Salvador, Nicaragua has no notable coverage in HTA academic literature. Considering Nicaragua's low level of development, their high rate of migration, and the volume of remittance flow, forming HTAs may well be a means to aid in community development. It is important to understand though that HTAs and their successes vary greatly across different countries (Portes et al., 2007) and forming an HTA is not as easy as simply wanting one.

Many lessons can be learned from the abundance of studies on the Mexican migration and HTA experience. However, before promoting HTA formation in Nicaragua or other areas where they are not prevalent, it is beneficial to examine the HTA model and note what functions well and what suggestions have arisen to address deficiencies so that new HTAs can learn from the

experience of others. As well, assessing the readiness of Nicaraguans to participate in HTAs and understanding their interest and commitment to such an organization can help potential institutional partners develop programs to promote HTA formation. It is also relevant to assess the environment in which a new HTA might operate to understand the opportunities and challenges that may affect success.

Ultimately, this study will add comparative data from a Nicaraguan standpoint to the body of literature that discusses HTAs and suggests that institutional partners may help HTAs find success. The subsequent section reviews relevant literature that frames this study, followed by an explanation of the methods used to collect and analyze data, findings, and finally discussion and conclusions.

BACKGROUND

Before examining the Nicaraguan case study, it is important to understand hometown associations (HTAs) and the role they might play in development. Hometown Associations (HTAs) have gained visibility in the last 10-15 years for their efforts to achieve development impacts in migrant members' hometowns through sending collective remittances (Fox & Bada, 2008; Orozco & Garcia-Zanello, 2009; Rose & Shaw, 2008). Before considering HTAs' development impacts, it is first useful to examine whether remittance payments in general are considered a viable contributor to development, an issue fundamental to beginning to think about collective remittances. The position taken on this issue may very well depend on the definition of development being used. This literature review will examine remittances and their impact on community development, consider the definitions of development that may lead to differing viewpoints, present a summary of HTAs and review their role as development players, and finally discuss how partnerships might strengthen HTAs and their development capabilities. The majority of literature regarding these topics use Mexico as its study location due to three main reasons: the importance of remittances to the Mexican economy, the high level of HTA activity in certain regions, and the fact that the Mexican experience has served as a model for other Latin American countries receiving substantial remittances (Goldring, 2004). Applying lessons from the Mexican HTA experience may be instructive to other countries experiencing high levels of migration that could benefit from additional development efforts.

Remittances and Their Development Impact

While some academics argue that remittances to migrant-sending communities contribute to development within those communities, others are strident in their opposition to this belief, while even others claim the question is too complex to offer a strict assessment one way or the other. This review of the conflicting viewpoints is not meant to provide exhaustive coverage on the topic, but rather is included to offer context to the topic of collective remittances sent by HTAs.

Remittances Do Not Contribute to Development

Critics of the notion of remittances helping spur development often focus their argument on consumption versus investment. Encompassing expenditures such as home construction and repair, consumer goods, debt maintenance, healthcare, celebrations and educational expense, consumption is estimated to account for 80-90% of remittances received by households (Binford, 2003; Cohen, 2005: Durand et al., 1996; Goldring, 2004). Remittances are therefore not largely directed to capital investment and income-producing enterprises that could provide a sustainable income source and potentially lead to economic development (Ellerman, 2005, Goldring, 2004). Fox and Bada (2008) point out that lack of investment doesn't simply result from inconspicuous consumption by remittance receivers, but rather is affected by factors such as policy environment, resource distribution, technical abilities, and supply and demand. However, the underlying causes don't change the numbers - a much higher percentage of remittances are unarguably spent on consumption than on productive investment. If migration was temporary, it might be seen as more of an opportunity to raise capital, resulting in more investment, rather than using remittances as a form of sustained income (Ellerman, 2005).

Additionally, some authors argue that those migrants sending the remittances (who are therefore absent from their community) are the people most likely to bring about community development through their talents and desire for change, a phenomenon known as "brain drain" (Cohen, 2005; Ellerman, 2005; Verduzco & Unger, 1997). Ellerman (2005) also refers to migration and the resulting remittances as a "safety valve to relieve the pressure of a pressing problem rather than to resolve it," referring to migrants exiting and relying on income earned overseas rather than addressing the structural barriers to development, thus perpetuating the underdevelopment in their community (Rose & Shaw, 2008).

Remittances Do Contribute to Development

There are many scholars who argue that migration can be economically good for a community and that the remittances that flow to the region positively impact development. First, well-being is frequently considered when evaluating development outcomes resulting from remittances and should not necessarily be discounted simply because it may not be a traditional investment measure (Rose & Shaw, 2008). Remittances serve to reduce poverty and contribute to an increased standard of living, thus improving the welfare of the migrant's family (Airola, 2007; Durand, et al., 1996; Waldinger et al., 2008).

Likewise, many expenditures that are classified as "consumption", such as education, health care, and home improvements may alternatively be viewed as investment in human or other capital that will increase productivity in the future (Durand et al., 1996; Jennings & Clarke, 2005; Vertovec, 2004). Many factors are thought to be associated with use of remittance money, such as age, time in host country, access to capital, and employment conditions in the source

community and spending on production increases with "access to productive resources, namely human capital, potential household labor, and property" (Durand et al., 1996). Cohen (2005) also observes that productivity at the household level increases with remittances, and that over time, consumption spending largely gives way to investment. As previously mentioned, underinvestment can be a function of economic and other conditions present in a community - with time and favorable investment policy, migrant sending communities would likely see increased production (Durand et al., 1996; Fox & Bada, 2008). It is noteworthy that while production represents a small percentage of remittance use in comparison to consumption, it is still considered significant by many (Goldring, 2004).

The multiplier effect is another argument in support of remittances positively affecting development, particularly in rural communities (Orozco, 2002; Verduzco & Unger, 1997). Durand et al. (1996) support this idea that increased consumption equates to increased spending and demand, leading to increased production and need for production inputs, thus multiplying the effects of each remittance dollar spent. Using this theory, indirect effects of remittance spending, even on consumption, have positive economic effects by increasing flow of money within a country.

Even when used exclusively for consumption, remittances can serve to allow for a reallocation of government resources to increased investment and production as the need for government services lessens to supply basic needs (Rose & Shaw, 2008). Indeed, the Mexican government understands the value of remittances and has taken many steps to support migrants sending remittances, including matching funding for migrant groups sending *collective* remittances

(Orozco, 2002). Though often small, Vertovec (2004) points out that collective remittances can contribute to local development in effective, meaningful ways, decreasing pressure on local municipalities.

Lastly, remittances can be seen as a means of empowerment for migrants, which may well provide the catalyst to pursuing more productive investment opportunities (Durand et al., 1996). Remittance earnings are not routed through other organizations who take a cut, are not handouts or grants with stipulations, are often sent to families of lower socioeconomic classes, and represent a resource earned through the migrant's own hard work. Cohen (2005) reminds us that remittances can represent more than money, and that migrants "bring goods, services, knowledge, and possibilities that nonmigrants sometimes cannot imagine."

Too Complicated to Have Strict Opinion

Rather than taking one side or the other, many scholars argue that the role of remittances in development is not a black and white issue, and is much more complicated than assessing remittances as good or bad (Cohen, 2005; Rose & Shaw, 2008). Some believe that the effect of remittances on development would be much stronger with infrastructure and policies that better supported productive investment (Goldring, 2004; Sana & Massey, 2005).

In sorting through these viewpoints, it becomes apparent that some difference in opinion may stem from different ideas about what defines/constitutes development. Goldring (2004) asserts that assessing effects of remittances on development is complicated by differing definitions and use of the word "development".

Defining Development

Perhaps a standard definition of development would bridge the differences in opinion about the effects of remittances on development. In the absence of such a definition, looking at some different interpretations might shed light on the reasons for the divergent viewpoints. What seems to emerge as a major difference is whether development is evaluated in terms of production/investment and job creation alone, or whether it includes improvements in infrastructure, human capital, and well-being in its definition.

Binford (2003) advises that development be measured in terms of productive investment, using the strict economic measures of "purchases of means of production, raw materials and labor power" rather than the "potential to yield some benefit." Likewise, Ellerman (2005) claims that development happens when new businesses are opened which are not dependent on remittances for their survival, and local jobs are created that allow workers to quit relying on migration to cover basic living expenses. Specifically, Ellerman criticizes evaluation of development using "conventional criteria" such as increased income, poverty reduction, and improvements in living standards as ignoring sustainability (2005). Using these criteria, both authors conclude that remittances don't contribute to development.

Orozco and Garcia-Zanello (2009) offer a different perspective on economic development, defining it as "a condition by which individuals, and society at large, enjoy a healthy quality of life, are free, have opportunities for upward mobility, and are able to improve their material circumstances." Even when only considering *economic* development, definitions vary greatly, and lead to differing conclusions for the role of remittances in development. Many academics

acknowledge the absence of productive investment and job creation in remittance receiving communities, but adopt broader definitions of development that look beyond economics, considering "social, community, and political development," (Goldring, 2004). Social development encompasses human capital growth and well-being, thus recognizing increased access to healthcare, education, and housing as contributing factors to development (Airola, 2007; Cohen, 2005; Orozco & Garcia-Zanello, 2009; Vertovec, 2004). Poverty reduction, particularly through self-help, may also be seen as a positive development measure as it increases well-being (Adams & Page, 2005; Waldinger et al., 2008). Additionally, improved infrastructure can be viewed as community development, reflecting the view of equating "construction with progress" (Orozco & Lapointe, 2004). To the extent that remittances enhance infrastructure, human capital, and well-being, they are thought to contribute to development according to these authors.

Cohen (2005) offers a framework to evaluate a migrant-sending community's propensity to fall into dependency on remittances rather than experiencing growth. The framework suggests that factors such as the circumstances and history of migration, the household's stage of development, geography and social networks should be considered when evaluating "how that situation may lead to development and growth over time" (2005). This may suggest that remittance receiving communities go through stages and with patience, may in time experience further development.

Finally, we might look to development agencies such as USAID or the World Bank to see how they envision development. USAID lists as a strategic objective "expanding economic opportunity and access for the poor" and even for micro-enterprise development efforts has the

goal of reducing poverty among "mircoenterprise owners, workers, and their families," (USAID, 2008). The World Bank claims that "eradicating extreme poverty" is the most critical issue for sustainable development and further states that not only a problem in and of itself, poverty also hinders progress in other dimensions of development and that development is about "humanity's multidimensional well-being" (World Bank, 2004). The United Nations Human Development report as well asserts that development involves more than economic growth and deems "human wellbeing as the purpose, the end, of development" (United Nations Human Development Reports, 2010). These agencies clearly work within the framework that development encompasses factors well beyond production and investment.

There may never be a consensus in academic literature on how to define development, and therefore whether or not remittances contribute to development. In studying phenomena in which this argument matters, academics may just need to present their standpoint so that readers understand the context in which research is being presented. As presented, there are certainly many strong arguments in favor of accepting a broader conception of development beyond strict economic measures. To this end, this study takes as its point of departure a broad definition of development and the viewpoint that remittances should not be overlooked as a factor in community development. How development is viewed may also affect the analysis on the effectiveness of HTAs as development agents. First, background on HTAs may be useful.

Hometown Associations (HTAs)

Hometown associations (HTAs) are simply defined as "migrant membership organizations formed by people from the same community of origin" (Fox & Bada, 2008). These are voluntary

organizations formed in the host community, born from social gatherings and the will of the migrants and are not extensions or branches of already existing organizations in the home country (Waldinger et al., 2008). Not only do HTAs offer a forum for exchanging information, providing resources, and camaraderie "that ease assimilation," they also sponsor projects in their home communities through collective remittances (Fitzgerald, 2008). Collective remittances differ from individual remittances in that they are "resources pooled by a group and shared by a community" (Orozco & Lapointe, 2004). Rose and Shaw (2008) provide anecdotal evidence that collective remittances complement, rather than crowd out individual remittances sent to the family.

Motivation to Participate in HTA

Motivation to participate in an HTA is highly associated with a desire to remain connected to the home community and maintain cultural ties (Orozco & Garcia-Zanello, 2009; Orozco & Lapointe, 2004; Rose & Shaw, 2008). The collective remittance that is sent signals the continued connection of the migrants to the home community and helps maintain a sense of belonging and cultural identity while in a foreign place where such things can be lacking (Orozco & Garcia-Zanello, 2009; Rose & Shaw, 2008).

Often suffering from alienation and a sense of displacement in the host country (Fitzgerald, 2008; Waldinger et al., 2008), migrants who have experienced discrimination may form an HTA as a way to "band together and adopt a defensive stance toward the host country" (Portes et al., 2007). Joining together and doing something good can help migrants facing poor treatment and many limitations in their host community (Rose & Shaw, 2008). "The man that goes up north

loses much of his moral value" and supporting projects in their hometown can provide much satisfaction to migrants (2008).

Not only do migrants see collective remittances as altruism in the form of helping their home communities and contributing to society, but also as a means of improving their hometowns for their families, their own return, and future generations (Orozco & Lapointe, 2004; Rose & Shaw, 2008). Indeed, migrants may gain new expectations for public services and infrastructure as a result of their time in the U.S. (Waldinger et al., 2008). Migrants recognize the need for economic assistance and improvements and those who plan to return are investing in their own future as well by supporting projects in their hometown. HTAs serve as a means for migrants to both connect with their cultural identity and contribute to their community, thus motivating them to participate in HTAs, while generating activities which can be "leveraged for development" (Orozco & Garcia-Zanello, 2009).

HTA Participants & Formation

HTA members are often more established in the host community, have a higher education level, and have attained a higher socio-economic level (usually as small business owners or professionals) than other immigrants (Portes et al., 2007; Waldinger et al., 2008). The majority of participants are men (Waldinger et al., 2008) and factors such as "political culture, family links, material circumstances, cultural identity, and levels of integration" may influence participation (Orozco & Garcia-Zanello, 2009). Additionally, immigrants from rural locations are more likely to form HTAs and support their community of origin than urbanites who are more likely to engage in political issues within the whole home country (Portes et al., 2007).

HTAs are often small groups with core memberships of less than 15 members, although much larger HTAs do exist (Waldinger et al., 2008). They are often informal organizations; however, a formalization process has been occurring and some HTAs exist as very official organizations and have even acquired nonprofit status (Fox & Bada, 2008). Immigrant settlement location in the host country affects HTA formation; if immigrants are widely dispersed or geographically near their home community, then HTAs are less likely to form (Fitzgerald, 2008).

While HTAs are organizations formed by the members themselves in host communities, the Mexican government is encouraging and supporting HTA formation, including working to facilitate easier remittance transfers and creating a better environment for investment as they recognize the potential benefits that HTAs can offer their communities (Orozco, 2002). A government agency in the Mexican state of Jalisco even created a manual to guide HTA formation (Fitzgerald, 2008)!

HTA-sponsored Projects

The most vulnerable populations are often the focus of HTA projects, and a very large portion of collective remittances are sent to rural Mexico (Orozco & Garcia-Zanello, 2009; Orozco & Lapointe, 2004). The funds sent by HTAs are directed for a wide spectrum of uses, ranging "from charitable aid to investment" (Orozco, 2002). Charity includes donations such as construction materials to repair the local church or funds for a local festival, or simply addressing the community's most basic human needs (food, housing, education, medical supplies), including disaster relief (Orozco, 2002; Orozco & Garcia-Zanello, 2009; Vertovec, 2004; Waldinger et al.,

2008). Orozco and Garcia-Zanello (2009) claim that although an HTA project is "primarily philanthropic in nature, it often overlaps with economic development activities," pointing to projects such as building and maintaining schools, medical clinics, and telecommunication networks. Collective remittances are often used to support infrastructure projects such as paving streets, building parks, and installing electricity, water and sewage systems, as well as supporting education through scholarships and library book donations or other human development activities (Orozco, 2002; Vertovec, 2004; Waldinger et al., 2008). HTAs have also engaged in productive activities to generate profits and provided capital to income-generating activities, although these more complex forms of assistance are usually in collaboration with political leaders or aid agencies in the community (Vertovec, 2004; Waldinger et al., 2008). Aside from the very tangible benefits of the variety of projects funded by HTAs, Orozco and Lapointe (2004) also note the positive impact that HTAs have on civic participation.

While all of these projects seem very positive, Fox and Bada (2008) highlight the tensions that can exist in selecting which activities to focus on, including choosing infrastructure projects that primarily benefit migrants when they are home for short periods, or projects that impact non-migrants throughout the entire year. Waldinger et al. (2008) also question how non-migrants can be involved in the selection process, "whether as partners, advisors or simply as the more or less passive recipients of help." Many factors ultimately affect project selection, including size of collective remittance, the connection with the hometown, the size and structure of the HTA, priorities of members, and the requests of the non-migrants in the hometown (Orozco, 2002).

Size & Scope of HTAs

Official counts of Mexican HTAs registered with the Mexican Consulate Registry totaled 815 in 2005 (Fitzgerald, 2008), and as many as 1,100 in Orozco and Garcia-Zanello's 2008 study (2009). However, Fitzgerald (2008) estimates that only about 25% of HTAs register, suggesting closer to 3,000 Mexican HTAs operating when considering even the smaller, more informal groups. Approximately 14-16% of Mexican migrants living in the U.S. report membership in an HTA (Fitzgerald, 2008; Orozco & Garcia-Zanello, 2009).

Studies show aggregate registered Mexican HTA donations ranging from $14 - $30 million per year, representing less than 1% of family remittances sent to Mexico (Fitzgerald, 2008; Fox & Bada, 2008; Orozco, 2002; Orozco & Garcia-Zanello, 2009). Orozco and Lapointe (2004) conservatively estimate Mexican HTA remittances of $30 million and suggest that this number is likely even higher due to the informal nature of many transfers. On average, HTAs send approximately $10,000 to their community of origin each year, although there is a huge variance, with many examples of HTAs who regularly send $25,000 or more each year to their hometown (Orozco & Garcia-Zanello, 2009; Waldinger et al., 2008). Orozco and Garcia-Zanello (2009) also point out that HTAs often collaborate with local government or other agencies to help multiply the effect of their donations.

Whether or not the amount HTAs donate is significant may be a matter of opinion, but to put the amount in perspective, in some smaller communities (particularly towns with a population less than 3,000), HTA donations may as much as equal the municipal public works budget (Orozco & Garcia-Zanello, 2009; Orozco & Lapointe, 2004). Furthermore, 50% of HTA remittances are

received by towns with a population of less than 1,000, where HTA donations may represent as much as seven times the municipality's public works budget (Orozco & Lapointe, 2004). Considering the current world recession and the repercussions for migrant-sending communities, Wilson (2009) questions whether migrant networks will break down or be strengthened in response to the economic crisis; only time will tell.

Accolades & Criticisms of HTAs

Beyond the economic impacts that collective remittances may bring their communities, other positive aspects emerge. Even those critical of remittances as a development tool recognize some positive outcomes of HTA formation. HTAs are acknowledged for creating political leverage and giving voice to migrants currently living in the U.S. through the good work they are doing in their communities (Fitzgerald, 2008; Fox & Bada, 2008). Fox and Bada (2008) note migrants' influence on "political and social life" and state that "observers expect that HTAs do have democratizing impacts" as well as providing social structure in their communities of origin. Also, through collaborative projects with their government, HTAs "have pressured governments to meet higher standards for transparency and accountability by making specific demands for the projects they fund" including requirements for clear budgets, timelines, and accounting practices (Orozco & Lapointe, 2004). Furthermore, HTAs are appealing to both migrants and non-migrants as a way to accomplish projects in environments often faced with corruption. HTA projects are not as prone to opportunistic behavior and corruption as government projects, and represent activities that all townspeople can get involved in (Waldinger et al., 2008).

Orozco (2002) highlights the quality of life improvements in communities that benefit from HTA collective remittances and the fact that many of these never would have been possible within the constraints of the municipal budget. Even if donations are used to fund a town celebration (which would not be considered as contributing to development by most standards), it contributes to the townspeople's happiness. Beyond well-being and happiness, Orozco also argues that the projects typically have a secondary effect of providing jobs while the project is being completed (2002).

Even with a seemingly overall agreement that HTAs do good work for their communities, there are still some criticisms put forth. Those who believe that family remittances don't contribute to development, likewise often feel the same about collective remittances, although the criticism is less scathing. Ellerman (2005) acknowledges that HTA projects contribute to building of social capital, but "may or may not have a local developmental impact." Even Orozco and Garcia-Zanello (2009), who believe that remittances do contribute to development efforts, concede that HTAs can lack structure and their projects may not be sufficient to provide financial security at the household level.

Even for those who believe that HTAs are viable development players and that remittances do contribute to development, there is concern that their success is causing the government to become reliant on HTAs to do their work (Orozco & Lapointe, 2004; Portes et al., 2007; Vertovec, 2004), and that HTAs are "relieving the government from actually intervening to effect change" (Waldinger et al., 2008). This criticism can be countered by a discussion of matching funds programs and other efforts by the Mexican government to partner, rather than

defer to the HTAs (Orozco & Lapointe, 2004). Vertovec (2004) questions whether collective remittances will be sufficiently sustained to support the important role they have taken in development efforts, but later concludes that HTAs have become sufficiently institutionalized to survive for the long-term.

Additionally, HTAs are grassroots organizations and may suffer from administrative deficiencies, minimal project management and supervision experience, and a lack of sophistication in selecting the best projects which truly reflect the needs of their hometown (Fox & Bada, 2008; Orozco & Garcia-Zanello, 2009; Waldinger et al., 2008). Other complaints include distrust and corruption amongst members and hometown counterparts, including appropriate donor recognition, as well as the inequalities that can emerge between the migrant donors and non-migrants who benefit from projects (Fitzgerald, 2008; Vertovec, 2004; Waldinger et al., 2008).

HTAs & Development

While there are strong differing opinions about the role of *family* remittances in community development, there seems to be more consensus in regard to the positive development contributions of HTAs' *collective* remittances. Particularly if adopting a broader definition of development, it is hard to ignore the impacts many HTAs have had in their community of origin (Orozco, 2002; Orozco & Garcia-Zanello, 2009; Portes et al., 2007; Vertovec, 2004). Orozco and Garcia-Zanello (2009) state, "A development player aims to find solutions to these human needs" and suggest that HTAs do have "developmental impact on their beneficiary communities" when they engage in activities that help improve quality of life, human capital, and future

opportunities. HTA projects are also recognized for their characteristics of advancing equity, "an important component of development philosophy" (2009).

Particularly in rural Mexico's small communities where collective remittances frequently far surpass the local government's spending on public works, the advances in infrastructure made possible by HTA donations is fundamental for economic development (Orozco & Lapointe, 2004). In evaluating the role of collective remittances in development, Fitgerald (2008) declares that "the importance of HTAs to a source community is inversely related to its degree of economic development." Even though small in proportion to family remittances, when considered in aggregate, collective remittances are regarded as significant and important contributors to substantial positive development in communities (Portes et al., 2007; Vertocec, 2004; Waldinger et al., 2008).

Substantiating the belief that HTAs are having a development impact is the attention given to this topic by governments and development agencies. Referring to HTAs, Portes et al. (2007) claims, "While the aggregate impact... is difficult to quantify, ...the attention paid to them by government agencies and large private institutions... offer *prima facie* evidence of their importance." The interest that policy-makers and development agencies are giving HTAs demonstrates an increasing understanding and belief in the impact that collective remittances can have in developing countries and an acknowledgement of what they have already accomplished (Goldring, 2004; Waldinger et al., 2008).

Possibly even more potent than the community betterments that HTAs have achieved to date is the potential that so many academics recognize. The degree of institutionalization, size and scope, growth, and successes in their communities lead many to the conclusion that HTAs have the capacity to be major development players (Orozco & Garica-Zanello, 2009; Vertovec, 2004; Waldinger et al., 2008). There are already some examples of collective remittances being used for productive investment, and as basic needs are increasingly met and infrastructure built, HTA donations can be allocated to other activities, further increasing their impact (Rose & Shaw, 2008). However, there is a general acknowledgment that HTAs' short-comings need to be overcome in order to fully recognize their potential in contributing to development, particularly in terms of "strengthening their institutional and operational bases" (Orozco, 2002), including refining their operations, improving needs identification, and project management skills (Orozco & Garcia-Zanello, 2009; Orozco & Lapointe, 2004; Waldinger et al., 2008). Orozco and Lapointe (2004) promote partnerships as a critical key to HTAs maturing and realizing their full potential as agents of community development.

HTA Partnerships

Considering the impact to date and the high hopes for HTAs' future contributions to community development in migrant-sending areas, addressing the challenges that may hinder their success can't be ignored in studies on this topic (Orozco, 2002). With some HTAs floundering due to administrative and organizational challenges, some studies are asking whether partner organizations (private, government, or NGOs) are the key to helping HTAs grow their potential and consistently be effective development players. Note that these institutional partners are

considered in addition to local families, committees or other arrangement that the HTA currently utilizes in the hometown to oversee the projects they are funding.

Recall that HTAs and their development projects were largely born out of migrants wanting a connection to home and wanting to do something good. These motivations are not necessarily accompanied by knowledge of how to most effectively achieve desired results. Specific deficiencies may include lack of sophistication and appropriate assessment in project selection, inconsistent alignment of development goals with non-migrants, lack of planning for maintenance of public goods, insufficient administrative experience, unfamiliarity with exercising new powers within local government, failure to involve the greater community and reach the most marginalized, and little training in project implementation or evaluation (Baruah, 2007; Fox & Bada, 2008; Goldring, 2004; Orozco & Garcia-Zanello, 2009; Vertovec, 2004; Waldinger et al., 2008).

It has been widely suggested that HTAs can compensate for these shortcomings and evolve into a more mature force by working with partner organizations (Fox & Bada, 2008; Goldring, 2004; Orozco & Garcia-Zanello, 2009; Orozco & Lapointe, 2004). However, few HTAs have engaged an institutional counterpart in their community of origin, although partnering is increasing somewhat (Fox & Bada, 2008; Goldring, 2004; Orozco, 2002; Vertovec, 2004, Waldinger et al., 2008). Potential partners include local, state, or national government; foundations; NGOs; and other private entities (Goldring, 2004; Orozco, 2002). A partnership of any nature assumes that the partner organization is covering their overhead costs (and is not taking administrative fees

from the HTAs' collective remittances), and recognizes the synergy that is gained by collaborating with the HTA to achieve similar goals.

How Partner Organizations Can Help HTAs

Technical support and cost-sharing are frequently put forth as general recommendations for a way for partner organizations to help HTAs flourish (Fox & Bada, 2008; Goldring, 2004; Orozco & Garcia-Zanello, 2009). Technical support may refer to help with business practices and accounting, or specific project know-how (i.e. an HTA wanting to install a water system might partner with an organization involved in this type of work in other regions of the country); whereas cost-sharing might be as simple as a grant either from the HTA to the organization or vice versa in support of shared development goals. Orozco and Garcia-Zanello (2009) point to the opportunities for established organizations to help HTAs with "organizational capacity building" and teaching them to "better operationalize their strategies", a view shared by Goldring (2004) and Burgess (2008) who see a role for partners in helping with the resources needed for HTAs to grow their leadership and fundraising abilities. While HTAs will likely develop their project management skills and organizational abilities over time through trial and error without help from a partner, effective partnerships can help the HTA build social and political capital and achieve development goals sooner (Goldring, 2004).

Furthermore, a partner might act as a liaison between the HTA and various other counterparts, helping to create links with other groups doing similar work who might collaborate (Portes et al., 2007). Fox and Bada (2008) suggest mapping as a useful service that a partner organization could provide, linking HTAs to other communities that have "generated the social, civic and economic development organizations that could serve as counterparts with the organized

migrants." This might even include linking together HTAs in different U.S. locations from the same community of origin to form networks that could collaborate on projects (Burgess, 2008). Additionally, a non-governmental partner might be useful in arranging governmental support absent of control, distrust, and the perception of corruption that can often exist (Vertovec, 2004). By facilitating communication and outreach between the absent migrant HTA members, their local counterpart (i.e. family members or ad hoc committee), government and other partners, a partnership arrangement may well increase the development impact of HTAs (Orozco & Garcia-Zanello, 2009).

In addition to or as an alternative to the hands-on technical training and support, capacity building (leadership and project management training), or liaising to facilitate communication and relationship-building with project partners as already discussed, an institutional partner might take less of a consultative role and be more of an associate who actually manages certain aspects of the HTA project. For example, a partner might aid in project selection, using their community surveying and organizing experience to help the community reach a consensus on the most important development needs, or help lead the community to a decision that puts more emphasis on production and investment (Orozco & Lapointe, 2004). Likewise, an HTA may delegate the project management process to a partner that is present in the community since the migrants funding the project are overseas and likely challenged by daily management (2004). A local partner organization might help address the questions about how to involve the non-migrants who remain in the hometown in development projects, without creating management issues for the absent HTA members (Waldinger et al., 2008).

Finally, in the many migrant-sending communities lacking financial infrastructure and access to financial institutions, partners may serve to provide financial assistance beyond a simple cost-sharing arrangement (Goldring, 2004; Orozco & Garcia-Zanello, 2009; Orozco & Lapointe, 2004; Vertovec, 2004). Partners can take an educational approach and "engage in financial literacy programs aimed at increasing capital, savings and investment" (Orozco & Lapointe, 2004). Alternatively, partner organizations may provide useful financial instruments, engage in shared investment arrangements, or facilitate special credit terms and adequate banking schemes for collaborative projects (Goldring, 2004; Orozco & Garcia-Zanello, 2009; Vertovec, 2004). In the current climate of micro-credit being a popular development scheme, Vertovec (2004) claims that microfinance institutions "have much potential for steering remittances - perhaps particularly collective ones - toward noteworthy forms of economic transformation," suggesting that through savings and loan type arrangements, HTAs could finance local productive projects.

With all of the discussion about how partners can help HTAs be more effective, it is important to acknowledge that HTAs could be seen as helping those same partner organizations be more effective as well in their development efforts. One has to look no further than the attention given HTAs by many home country governments to see that the government is looking to HTAs to provide development outcomes which the government has been unable to provide its people on its own (Waldinger et al., 2008). Indeed, the Mexican government has created generous matching funds programs to try to attract HTAs as their partner in development (Orozco, 2002). NGOs stand to gain also - by increasing their cultural understanding and integration through collaborating with the people who they are attempting to serve, they may just find that their subsequent work within the region is more effective (Baruah, 2007).

Evaluation of Different Potential Partners

Partner organizations can range greatly in their level of involvement, motives, and benefits that they bring to the HTA. Collaborating will be most effective when partners are selected through deliberate decisions that reflect shared ideologies and awareness of political constraints (Waldinger et al., 2008). How might HTAs evaluate an appropriate partner?

Government Partner

While there are many success stories of Mexican HTAs partnering with their government (Orozco & Lapointe, 2004), Waldinger et al. (2008) caution that the political party in power can affect partnerships and comment that state goals may not be in line with the desires of the HTA and community. Partnering with the government could result in project selection that provides the most visibility for a campaigning leader rather than that most needed by the community, further political division and power inequities, and government exploitation (Vertovec, 2004). Goldring (2004) asserts that typical problems that can arise with HTA projects, such as agreement on project selection, budget shortfalls, and insufficient technical assistance, are exacerbated with government involvement. Further criticism suggests that governments may see collaborators as sub-contractors to carry out their work rather than as true partners and may use words like "partner" and "collaboration" simply as rhetoric to promote their own image, while causing delays to the project as they may have more pressing obligations and lack dedication to any one project (Baruah, 2007). Despite these criticisms, Baruah does concede that sincere partnerships with local government can be quite helpful and very important to successful project implementation, both in obtaining community cooperation and in addressing the most pressing needs.

Despite these potential challenges, over 80% of Mexican HTAs have involved their municipal leaders in some capacity and overall report that institutional involvement has made a positive impact on their projects (Orozco & Garcia-Zanello, 2009). Recognizing the magnitude of remittances flowing to their country and the potential for collective projects, the Mexican government has taken great strides to create a favorable environment for HTAs and has likely been a more committed partner than governments in other countries that have not made a very directed effort to work with HTAs (Orozco, 2002; Portes et al., 2007). Most notable is the Mexican Three-for-One Program in which an HTA's collective remittance could be matched by all three levels of government (federal, state, and municipal), thus significantly multiplying the HTA's development efforts (Orozco & Garcia-Zanello, 2009). Additionally, the government has worked to enact favorable legislation to reduce the cost of money transfers, encourage investment and savings, curb banking monopolies, and allow exemptions from import duties for HTA donations, as well as beginning the partnership on the U.S. side of the border by increased consulate services and arranged meetings between HTA leaders and visiting Mexican officials (Orozco, 2002). Although there may be hope that by arranging for services for HTAs that the government may exert more influence over the use of collective remittances, some believe that the partnerships have created more government accountability and transparency, and have served to further engage the citizenry in public issues (Fox & Bada, 2008; Orozco & Lapointe, 2004; Waldinger et al., 2008).

NGO Partner

NGOs can be good partners due to their extensive experience working with people at the community level and better understanding of the realities faced by marginalized populations

(Baruah, 2007). The size of the NGO, their reputation and credibility may influence the success of the partnership; larger organizations may bring the reputation and resources that are desired, while smaller organizations are more agile, connected to the community they are working in, and can be more creative and flexible in their partnerships and service delivery (2007). NGOs are effective at capacity building and building other counterpart relationships important to the completion of development projects and offer better continuity through government changes (Burgess, 2008). Additionally, these types of partnerships provide a "greater sense of ownership of migrant-financed projects among local residents," particularly in regions plagued by a sense of disconnection between citizens and government (2008). However, Baruah (2007) emphasizes that government support of the NGO and the work they are doing is critical, suggesting that partnering with an NGO is not a mechanism to simply bypass the local government.

While many scholars discuss distrust and challenges of partnering with government, there also exists mistrust of some NGOs, particularly if they are unknown or disconnected from the community (Baruah, 2007). Another challenge lies in the presence of other NGOs and charities providing goods and services free of charge in the same community which may "undermine the effectiveness of local NGOs" who work to partner and engage in a participative process with the community, requiring some form of contribution from participants, such as time, labor, and of course the collective remittance (2007).

Private

While not as common, nor widely discussed, HTAs might also partner with private for-profit entities. Particularly if the relationship is facilitated through an NGO, Baruah (2007) warns that such collaborations can be challenged by differences in philosophies relating to efficiency,

transparency, and participatory methods. Furthermore, if the project is a "for profit" project (exactly the kind that a private for-profit entity might be involved in), problems can emerge if a small group ends up profiting from the project and a participatory, informed process was not used (Goldring, 2004).

Partnership agreement

The level of community buy-in may depend on the structure of the partnership and whether it is a top-down approach in which the community is considered a "recipient" or a bottom-up participatory arrangement in which the HTA and community feel like partners (Baruah, 2007). Some arrangements may have demographic requirements for local committees in order to further other agendas or meet goals of the organization, such as quotas on involvement of women (2007). From the onset, it is important to elaborate a joint agreement that recognizes the common goals and how the HTA and their partner will contribute to the partnership (Baruah, 2007; Orozco & Garcia-Zanello, 2009). As multi-organizational arrangements are considered that may involve an HTA, local government, NGOs, and private entities, it can be instructive to recognize that collaborations are challenged by dissimilarities in "structure, form, working styles & motivations" and these constraints should be evaluated when forming partnerships to be sure that these differences won't thwart the achievement of goals (Baruah, 2007).

NGOs as Partners for Nicaraguan HTAs

Burgess' 2008 conference presentation on "Migrant Transnationalism in Mexico and El Salvador" is particularly relevant to the Nicaraguan case study being examined in this project. Burgess' study identifies the differences between patterns of partnerships for HTAs between these two nations, how those differences reflect their differing political systems and history, and

lessons that each can learn from the other in terms of building effective partnerships. The Salvadoran political system and history bears many resemblances to Nicaragua's and therefore can be instructive as the HTA presence increases in Nicaragua.

Salvadoran HTA partnerships are largely with NGOs, whereas Mexican HTAs are highly aligned with government counterparts (Burgess, 2008). Burgess (2008) attributes this to their different types of evolution to democracy - Mexico's social revolution vs. El Salvador's civil war - and the long-standing effects on state-society relationships. NGOs played a large role in providing social services and aiding in the "transition to democracy" and peace in El Salvador after the civil war ended as they were seen as a neutral party, thus creating a culture of NGO presence that rural Mexico hasn't experienced (2008). Salvadoran HTAs "entered an organizational space that was already occupied by established outreach organizations integrated into broader networks," meaning that there were an abundance of NGOs available as partner organizations (2008). Some Salvadoran HTAs were even initiated by NGOs (2008)! In a very politically divided climate like that which exists in post-civil war El Salvador, effective collaboration with government may be stymied by distrust and partisan conflict. Even a matching funds program like the quite successful one in Mexico failed in El Salvador as it maintained too much governmental involvement and failed to provide a sense of ownership for the HTA members and their community (2008). By injecting too much governmental participation in the matching funds program, it was seen as a partisan activity, thus discouraging full participation (2008).

Even in the absence of a history of political strife, government structure alone can influence the likelihood of HTA-government partnerships. El Salvador has two levels of government - federal

and municipal - whereas Mexico additionally has a state/department level of government (Burgess, 2008). Under this system, "El Salvador remains a highly centralized country with very few points of access for civil society above the local level," thus limiting opportunities for profound partnerships with government (2008). With limited influence and resources at the local level of government, HTAs are more likely to partner with NGOs to achieve their development goals (2008).

By exercising their preferences to work with NGOs, Salvadoran HTAs may be missing out on an opportunity to build a system of migrant and HTA involvement in government (2008). Burgess (2008) suggests that although HTAs may be reluctant to work with their local government, by exerting "their control over coveted financial resources" they could argue for a more institutionalized role in the community and collaborative projects that would likely "withstand partisan shifts within the government." Furthermore, the impression of partisanship could be reduced by the government allowing a bi-partisan committee to represent the community, rather than working directly with the municipal government (2008).

Burgess' (2008) study reveals that in considering effective partnership arrangements, political structure and history may be very telling indicators of appropriate partners. Like El Salvador, Nicaragua's transition to democracy involved a civil war and the people are still very politically divided. The government structures of the two countries are the same, with no real state/departmental level government, leaving most of the power highly centralized. There is as well a large NGO presence in Nicaragua. In exploring whether NGOs have the potential to be effective partners in helping Nicaraguan migrants develop their HTAs, the Salvadoran

experience provides relevant background information and a deeper understanding of the environment in which HTAs are operating in the absence of such information from Nicaragua directly.

As HTAs emerge as bonafide development players and are increasingly counted on to help with development issues by governments and development agencies, future studies must evaluate through empirical evidence whether partnership organizations are indeed the missing link to help HTAs be more effective.

METHODS

This study was designed to better understand the extent to which there was support for leveraging remittances for community development projects, what factors could help or challenge HTA formation, and consider possibilities for institutional partnerships in the context of a case study in Nicaragua. This is an exploratory study using qualitative methodology which was most suitable for delving into opinions and feelings of the study participants. Specifically, interviews were conducted with twenty-one individuals, including family members of migrants, government officials, and NGO workers. An open-ended format that encouraged openness and a forum to express opinions was the most appropriate method to gather information as this study examines the community's self-assessment regarding HTA possibilities and appropriate partners. Indeed, a closed-ended format may have exacerbated cultural and language limitations already inherent in the study.

National and international migration to neighboring developing countries has been occurring for many years and does not create the disproportionate earnings and possibilities that the current migration trend to Spain creates. Therefore, the data collection was focused on the potential for leveraging remittances sent by migrants in *developed* countries for community development. These migrants represent the recent trend in migration from the area, which is causing a very visible difference in the community.

Sample

The data was collected using semi-structured interviews with Nicaraguans in the municipality (county) of Totogalpa in the northern Nicaraguan department (state) of Madriz during the months of August and September 2009. With a total population of 10,000, Totogalpa is comprised of 37 rural communities and a municipal head (similar to a county seat). The observed phenomenon of increased migration to Spain (which motivated this study) was verified with all subjects who further indicated that almost all migrants to developed countries were residents of the municipal head. Therefore, interviews with families of migrants were limited to families living in the municipal head where the population is 2,500. While no official data has been recorded, the former mayor (2004-2008) reported 107 migrants in Spain, mostly women. This represents over 4% of the total population, and an unknown percentage of the community's working age adults.

This community was selected for two primary reasons. First, through several subsequent visits, the sudden high rate of migration to Spain and the changed inflow of money was quite apparent to the casual observer, making it an interesting area to collect data and consider for HTA study. With a visibly high concentration of NGOs working in Nicaragua, it was a particularly good opportunity to consider NGO partnerships to further HTA success. Secondly, I lived in and served this community as a Peace Corps Volunteer from 2004-06. I knew many people in the community and had a level of trust and understanding that allowed me both access to certain individuals who were of great help in my data collection, and an ability to arrange interviews and have serious conversations with the subjects within a very short period. Particularly with international research, this level of integration in the community was a great benefit in collecting

data in a relatively short period of time. I am an advanced Spanish speaker and did not require a translator to conduct interviews.

Using non-probability sampling methods, interviews were sought and conducted with the head of household for families receiving remittances, community leaders, local government officials, and NGO workers. Convenience and snowball sampling methods were used to identify families of migrants to invite to participate, and a purposive sampling method was used to select NGO workers, community leaders and government officials. Interviews with government workers were conducted with the persons in the highest position available, including the current municipal Vice-Mayor and Secretary of Council, and the former Mayor. Interviews with NGO workers were conducted with employees at the highest-ranking position locally, representing different types of organizations. In total, 21 interviews were conducted with 12 heads of household from remittance-receiving families and nine subjects considered as "leadership", including government officials, NGO leaders, and individuals recognized as community leaders. To protect confidentiality, the interview with the director of a consortium designed to improve governance in several municipalities in the region was categorized as an NGO, as the consortium has many similar characteristics to an NGO and receives very little public funding.

Interviewing the families of migrants rather than the migrants themselves is a method used by Funkhouser (1995) in his comparison of remittances from international migration in El Salvador and Nicaragua. This approach supports the focus of the study on remittance usage, project management, and partnerships in the hometown receiving collective remittances. HTA projects tend to face their biggest challenges once the collective remittance is received in the hometown

and this is where partner organizations may be of the most help. For each household identified as having an international migrant, I determined who was managing the money sent by the migrant and acting as the head of household, and invited that person to participate in the study. All "head of household" subjects reported that at least one migrant from their household had migrated to Spain.

Procedures

The twenty-one interviews were conducted with individuals in one-on-one settings (except for the former HTA and local counterpart leaders who elected to do a joint interview) and each lasted approximately one hour. Interviews were not recorded due to a recent issue in the community regarding an unauthorized recording being passed around the town; instead, notes were taken and translated to English. A pre-determined set of mostly open-ended questions was used to guide the interview, and probing questions were used to request further clarification or to explore other interesting topics that came up. Subjects were asked to explain why they answered the way they did when closed-ended questions were asked. Some questions were slightly adjusted and added or removed as appropriate for the different type of subject (family member of migrant, community leader, government official, or NGO worker). The specific questions used to guide the interviews for each group are provided in Appendices A-D.

Families receiving remittance payments were asked about how they spend their remittances and how they feel about spending on sustainable development projects, what they see as the opportunities and challenges within their community in developing a formal system of using collective remittances for development projects, and their opinions about partner organizations

helping to form community associations. Additionally, community leaders were asked about their interest in the topic, their concerns, and ideas for facilitating community development through collective remittances. Local government officials were asked about their attitude on the topic, whether there are plans in the works for creating community collaboration, and how they might be a part of promoting sustainable development given the environment of migration. NGO workers were asked similar questions, including whether they envision a role for themselves of facilitating collective remittances for development if there is adequate community support.

Measures

All interviews were intended to gain an understanding of whether the community is interested in a collaborative effort to counter the negative aspects of migration by capitalizing on the community development potential of remittance payments, and if so, what challenges will need to be overcome to achieve this collaboration, what opportunities are present to start the process, and whether there is support and help available through NGOs in partnership with local leaders and government.

Actual use of remittances, plans for creating a sustainable source of income, and reflections on how remittances are affecting the community were used as measures of how the community views remittances - whether they consider them an individual or community benefit, and as a source of income or possible investment. To measure interest in forming an HTA and considering the existing opportunities and challenges, subjects were asked what they thought of the HTA model in general, their opinions about interest levels on the part of both migrants and

the townspeople, and what opportunities and challenges were present in the community that would affect HTA formation. Questions about selecting the best local counterpart, benefits and risks of partnering with the government and/or NGOs, and needs assessment/project selection were posed to measure the feasibility of institutional partnership arrangements helping to initiate and manage an HTA and community-led development project.

Analysis

Data was analyzed using a theme-based approach. Interview questions were grouped by the general research questions, such as whether residents believed there would be sufficient support for community projects enabled by collective remittances, what challenges and opportunities exist for HTA formation, and who would be an appropriate partner organization. For each individual question, all responses were brought together and themes were identified. Within those themes, results were tallied, with all responses being included even if a separate category was required for one specific response. Grouping responses by themes and tallying answers were first completed separately for the two sub-groups "families of migrants" and "leaders" (the combined group of community leaders, government representatives, and NGO workers), and then both groups were combined. This allowed for identifying any major convergences in opinions between the two groups before reporting on all subjects as a whole. The leaders sub-group was reviewed as well to look for any major differences within that group.

Limitations

Although the findings of this study might be relevant to other communities in Nicaragua, the results cannot be generalized to the entire population since a probability sample was not used. As well, the sample size used for the case study was fairly small due to resource and time constraints. However, interviews were conducted to the point that general trends were apparent. Although my Spanish level is advanced and I have spent extensive time in the community, there is still the possibility of not understanding more nuanced responses that may have been given. Interviewing the migrants in addition to those who remain in the hometown would add richness to this study; indeed, more comprehensive studies of this nature in other locations have interviewed constituents in both the home and host communities to get a more holistic understanding of the situation. Finally, this study and its conclusions are based on opinions of the participants – what people say may not coincide with how they actually act. I tried to address this by using open-ended questions, asking "why" they think or answered a certain way, and prompting interviewees to explain their answers. Interviewing subjects with different backgrounds (families of migrants, NGO workers, etc.) provided opportunities to identify major contradictions in opinions about remittance use, HTAs and partnership arrangements.

FINDINGS

Findings from this study are presented in the following section. Responses from all subjects are grouped and presented together, unless a certain sub-group's answers differ significantly, in which case those unique responses are presented separately. First I present characteristics of the migrant population as represented by the acting heads of household and detail current remittance usage, observations of remittance use throughout the community, and thoughts about earnings sustainability. This is followed by data regarding community development needs, opinions about HTAs and the possibilities for forming one in Totogalpa, and thoughts on community collaboration on development projects. Finally, I present findings on subjects' feelings about different local counterparts and partner arrangements to help the likelihood of a successful HTA organization.

Characteristics of Migrants and Remittance Spending

While interviewing family members of migrants, I gathered basic demographic and relatively objective information about 16 migrants from the 12 households, including about the decision to migrate in order to give a sense of the migration situation in the community (Table 1). All subjects reported that they were receiving remittances from a family member working in Spain. Over 80% of the migrants represented by the interview subjects were female and have been gone for an average of 2.75 years. Most subjects reported that their household migrant(s) intended to return to Totogalpa rather than settling permanently in the host community. The family's economic situation was overwhelmingly the impetus for migration. Nearly 45% of families report using migration as a strategy to simply cover their basic needs, and over two-thirds of the

Table 1: Characteristics of Migrants (represented by head of household, n = 16)

Gender	
Female	81%
Male	19%
Average Age	34 years (min = 23, max = 54)
Migrant's relation to acting head of household	
Mother	5
Daughter	5
Brother	2
Wife	1
Aunt	1
Sister	1
Son	1
Average length of time migrant has been absent (to date)	2.75 years (min = 1, max = 5)
Permanence of migration	
Temporary	81%
Permanent	13%
Unsure	6%
Reasons for migrating *(more than one reason often given)*	
Fulfill basic needs	44%
Improve economic situation beyond basic needs without debt accumulation	69%
Better future for kids/education	13%
Build capital to improve business	6%
Adventure/leave Totogalpa	6%
Average monthly remittance	$628 (min = $300, max = $1,000)
Job in host country	
Care for elderly	63%
Hotel/restaurant	19%
Care for children or pets	12%
Temporary jobs	6%
Remittance spending (*more than one answer often given*):	
Basic consumption	69%
Improve home	75%
Increased consumption of non-basics	19%
Savings	25%
Education (college)	19%
Debt (including debt incurred to travel to host country)	19%
Invest in business	6%
Considered using remittances to create sustainable earnings	
Yes	44%
No	56%

subjects see migration as their only opportunity to improve their economic situation beyond fulfilling very basic needs. All of the migrants send a monthly remittance to their family in Totogalpa, with an average remittance of $628. Formerly teachers, professionals, government workers, and ranchers, the majority of the migrants are private caretakers for the elderly in the host country, but also care for children and pets, work in restaurants/hotels, and take a variety of temporary jobs.

Remittance spending patterns generally align with the reasons given for the initial decision to migrate. Nearly 70% of the families use a portion of their remittance to support their basic needs and 75% are improving their home. Just one quarter of interviewees reported saving any of their remittances and only one responded that they were currently investing in a business. A few migrants are funding their children's higher education, which can be considered an investment in human capital, but the greater part of the remittances received by the families in the study support increased consumption. Less than half of the subjects reported even considering how they might use remittances to create a sustainable form of earnings, and most who had thought about sustainability did not have a firm plan.

Opinions about Migration and Remittance Spending

After learning a little about the migrants and their families' use of remittances, the interviews shifted to subjective questions in order to gather opinions and beliefs about migration from Totogalpa, remittance spending, and possibilities for investment. As these are opinions on general topics rather than facts about the individual migrants, findings from community leaders,

government officials, and NGO workers are included in addition to findings from the family members of migrants (Table 2).

Table 2: Opinions about Migration and Remittance Use

Why Totogalpans are migrating (*some provided more than one response,* n = 21):	
Lack of employment	81%
Get ahead/improve economic situation/better future	48%
Pay debt	33%
"Keeping up with the Jones" (increased class difference from migration leads to more migration)	10%
Adventure	5%
Remittance-receiving households' observations of other families receiving remittances (*some provided more than one response,* n=12); percentage that report observing:	
Improving homes	100%
Unnecessary consuming	25%
Saving money	17%
Basic consumption	8%
Investing in education	8%
Buying land	8%
Paying debts	8%
Govt/NGO/Community leaders' observations of families receiving remittances (*some provided more than one response,* n=9); percentage that report observing:	
Improving homes	100%
Basic consumption	56%
Unnecessary consuming	56%
Investing in education	33%
Savings	22%
Paying debts	11%
Perceptions about sustainable use of remittance money (n = 21)	
A few people are investing in businesses/education	33%
Almost no new investment/business	24%
Nobody is investing in or starting new businesses	43%
Overall community changes attributed to remittances (*some provided more than one response,* n = 21):	
Improved homes/improved appearance of town	76%
More movement of money	19%
Better lifestyle/economic situation	19%
Little more work (mostly due to construction)	14%
Social deterioration	19%
Remittances help the family or the community (n = 21)	
Only the family	48%
Mostly the family, but helps community a little	38%
Helps both	14%

All subjects agreed with the statement that migration has increased over the last five years in Totogalpa, mainly to Spain; in fact, most subjects very strongly agreed. The increased migration is largely attributed to the economic situation in the region. Over 81% of subjects claim that there is a lack of employment that pays a steady, livable wage, or simply lack of any employment at all. Nearly half of all respondents believe that migrating is the only opportunity to improve their current economic situation and have resources for expenditures beyond the most basic needs, including education for their children. As a few migrants pave the way and open up networks and job possibilities in Spain for other migrants, many have jumped at the opportunity to improve their current situation.

Study participants were then probed about how they generally see remittances being used and if they have witnessed any positive changes in the overall community that are attributed to the increased flow of resources. When asked about their observations of families in the community who receive remittances, 100% of respondents replied that remittance-receiving households improved or built new homes. However, perceptions of additional uses of remittances otherwise diverge for families of migrants and the combined group of community leaders and government and NGO workers. Although 69% of families of migrants reported using their remittances to support basic consumption, their perception is that remittance spending by others is almost exclusively for improving homes, with only a small percentage of subjects noting other expenditures such as savings, unnecessary consumption, or paying debts. This contrasts with the more than half of community leaders, government and NGO workers who, in addition to home construction, observe remittances being used for basic consumption and unnecessary consumption. Subjects used the term “unnecessary consumption” to refer to luxury items,

automobiles, expensive gifts (cell phones and designer clothing) for children, and other such items. Almost all of the NGO workers expressed concern that remittances were mainly fueling consumption at a very large social cost as many families are split-up and suffer from having an absent parent.

There was a consensus that remitters and their families do not appear to be focusing on earnings sustainability. None of the subjects made a firm statement such as "Yes, people are thinking about the future;" in fact, the most positive answer received was along the lines of "I think a few people are investing in business or education." Rather, 43% of respondents quite definitively claimed that *nobody* was investing in new or current businesses, and another 24% believe that there is "almost no investment."

The most recognized community change attributed to increased remittances is the large quantity of improved homes resulting in a nicer appearance for the town. Subjects also mentioned increased movement of money which comes with increased consumption, a little more work due to the high level of home construction, and an improved economic situation for the families of migrants. A few subjects noted that not all of the changes in the community were positive, mentioning the social deterioration that can result when parents and skilled workers migrate. Despite their listing of these changes in the community, nearly half of all subjects believe that remittances really only help the families receiving them, and another 38% feel that remittances mostly just benefit the families, but do help the community a little. Subjects acknowledging some positive community effects mentioned that locally hired construction workers and increased consumption are beneficial to the community, as well as increased tax revenue and

better access to products and capital. Only 14% stated that remittances help both the families and the overall community.

NGOs and local government representatives were asked if their work has changed in the community due to the increased migration and incoming remittances. Government officials in Totogalpa reported that they have been involved in working with the migrants to encourage collective remittances. Meanwhile, NGO workers have adjusted their work in response to the changes in the community, citing examples of helping families with trauma due to absent family members, as well as shifting types of services to address new infrastructure needs (i.e. projects for septic systems rather than latrines).

Opinions about How Collective Remittances Can Help Address Development Needs

After establishing how subjects in this study viewed the current use of remittances and whether the payments impacted the community, they were then questioned about their views on community development needs and whether collective remittances could help address those needs (Table 3). The top three concerns were lack of employment; sewer, waste water and sanitation deficiencies; and poor housing conditions. Although these emerged as the most mentioned needs, there is a long list of other development concerns. If the observations of the community leaders, government officials, and NGO workers are separated out as a sub-group, their second highest concern was education, which was not mentioned by any of the families. The leadership sub-group also mentioned some factors that they felt contributed to the poor employment situation, such as lack of job training and an environment of only service-based work. Potable water was mentioned by a government official, but not by any of the families

Table 3: Opinions on Community Development and How an HTA Could Help Address Needs (n = 21)

Greatest development needs or issues in community (*some provided more than one response*):	
Employment	48%
Sewer/waste water/sanitation	38%
Poor housing	29%
Education/no scholarships for higher education	24%
Lack of healthy activities for kids & all citizens	24%
Political division & politicization of aid	14%
Healthcare	14%
Street repair & development	14%
Poverty	14%
Homelessness	10%
Lack of investment opportunities & healthy economy	10%
Lack of job training	10%
Only have service-based work	10%
Lack of technology	5%
Care of the elderly	5%
Care of land/environment	5%
Water for irrigation/food security	5%
Potable water	5%
Factors in community that would contribute to successful HTA formation (*some provided more than one response*)	
Willingness of citizens to help others & interest in improving town	71%
Good relationship between migrants & current local government (same political party)	52%
Interest/initiative of current government	24%
High rate of immigration	10%
Factors that would challenge successful HTA formation *(some provided more than one response)*	
Gaining acceptance of concept & confidence in proper use of money & transparency	52%
Lack of experience establishing & managing this type of project	29%
Divisive political situation	29%
Migrant lack of interest - not full participation	29%
Lack of work in Spain - no extra money right now	5%
Perception of migrant willingness to form HTA & send collective remittance	
Yes, would contribute	71%
Some would contribute	19%
No, wouldn't have sufficient participation	10%

Perception of townspeople willingness to contribute labor & time to a collective project funded by an HTA	
Yes, would contribute	76%
Not sure	14%
No, wouldn't participate	10%
What types of projects you believe an HTA should focus on (*some provided more than one response*)	
Services/basic needs for most impoverished or homeless	33%
Center/activities for kids and adolescents	29%
Education (scholarships, boarding, improvements)	24%
Elderly care center	24%
Business development & support, capital, creating a market	19%
Housing	19%
Waste water system/sanitation	14%
Food security	10%
Capacity building (project evaluation, participative methods, development process)	10%
Community day care	10%
Street repair	10%
Improve library	10%
Improved healthcare	10%
Improve park	5%
Potable water	5%
Infrastructure	5%
Tourism	5%
Subject knew about previous HTA attempt	
Yes	30%
Knew migrants were sending donations, but knows little or doesn't believe group organized enough to consider as HTA	30%
No	40%
Subject aware of mayor's attempts to initiate an HTA	
Yes	24%
Knew he went to Spain and has vague knowledge of reason	14%
Knew he went to Spain, but didn't know why	19%
No	43%

receiving remittances. The majority of the international migrants from the municipality of Totogalpa, and all of those interviewed, live in the municipal head where potable water is more available than in the rural communities where approximately 75% of the population lives. This gives insight to the complications that might arise with needs identification and aid projects.

In each interview, following the discussion on development needs, I explained the HTA and collective remittance concept to the interviewee. Half of the family members of the migrants were at least somewhat aware of this concept and almost all of the leaders sub-group had heard of this idea. All subjects liked the HTA concept and believe that it generally would be a successful model to contribute to community development. Many reasons were provided as to why the HTA model seemed useful, but the common themes were that subjects recognized and liked the idea of the town helping themselves and they felt that it made sense to take advantage of the high level of remittances as an impetus to collaboratively address the most urgent needs of the community. The leaders sub-group frequently mentioned that HTA projects, if organized right, could build solidarity for the town through citizen participation in the community's development.

Subjects identified four main factors that currently presented opportunities for forming a successful HTA and embarking on collaborative community projects in Totogalpa:

- ***Good relations between migrants and the current government.*** There are two major political parties in Nicaragua: FSLN (Sandinistas) and PLC. The current local government is FSLN, as are most of the residents of the municipal head. Most of the international migrants are from the municipal head, meaning that the migrants and the current local government are mostly members of the same political party, contributing to good relations between the two groups. This response signals that subjects see government support as important to an HTA.

- ***High level of citizen participation and overall interest and willingness to improve their town.*** History shows that the townspeople will work on projects to improve their town. While overall, 71% of all subjects commented on this, it was the sub-group of leaders that really emphasized this point, with all but one noting that the townspeople were very participative.

- ***Interest shown by the current government in working with the migrants.*** The mayor went to Spain to meet with migrants and discuss collaborating on projects.

- ***High rate of migration.*** The more migrants there are, the higher is the potential to raise a substantial collective remittance. With so many migrants absent, the timing is good to gain momentum on an HTA project.

Subjects were also asked to consider what challenges or circumstances were present that might hinder the formation and success of an HTA and resulting community projects in Totogalpa. The most frequently mentioned challenge (52%) appears to be gaining acceptance of the concept and organizing people around the idea in a way that gives them confidence about proper use of funds and transparency. Over 40% of remittance-receivers were concerned about responsible use of the money and transparency, while the majority of the leaders sub-group raised the challenge of lack of experience managing this type of project and the divisive political environment which might hinder full participation.

When asked to speculate on whether the migrants would be willing to form an HTA and send periodic collective remittances, 90% believed that some or most migrants would be interested. Several from the sub-group of leaders did clarify that they would anticipate participation under the conditions of proper organization and planning. Over three-fourths (76%) of subjects also indicated that they think that the townspeople would donate labor and time to complete projects funded by migrants' collective remittances. This belief was largely supported by the fact that many aid projects stipulate conditions that the recipients contribute labor and the community is

accustomed to this practice. The two subjects who very definitively claimed that townspeople would *not* contribute to projects differentiated between conditional aid for projects benefitting the entire community rather than an individual recipient. They cited a waste water project that was reliant upon community volunteerism beyond the direct recipients, which quickly fell apart due to lack of participation. Overall, more than 80% of respondents do think there is sufficient interest and willingness to embark on a collaborative community project utilizing collective remittances if it is organized well and encourages full participation.

The long list and variety of projects that subjects think an HTA should address may foreshadow the need for, and difficulties in, completing a participatory needs identification and project selection process. If Totogalpa had an HTA, the three projects that were suggested most were: provide services and basic needs to the most impoverished and homeless; build a center or provide activities to support healthy activities for children and adolescents; and educational support such as boarding for students who travel long distances each day for secondary education, scholarships for all education levels, and projects to improve overall education. These top three projects do not directly correspond with the top three development needs previously discussed - employment, waste water/sanitation, and housing (Table 4). When separated out, the sub-group of leaders most frequently pointed to educational support, housing projects, and business development and support activities.

Table 4: Community Needs vs. Desired HTA Projects - Disconnect

Greatest development needs or issues in community		What project HTA should fund	
1. Employment	48%	1. Services/basic needs for most impoverished or homeless	33%
2. Sewer/waste water/sanitation	38%		
3. Poor housing	29%	2. Center/activities for kids and adolescents	29%
		3. Education (scholarships, boarding, improvements)	24%
4. Education/no scholarships for higher education	24%	4. Elderly care center	24%
5. Lack of healthy activities for kids & all citizens	24%	5. Business development & support, capital, creating a market	19%
6. Political division & politicization of aid	14%		
7. Healthcare	14%	6. Housing	19%
8. Street repair & development	14%	7. Waste water system/sanitation	14%
9. Poverty	14%	8. Food security	10%
10. Homelessness	10%	9. Capacity building (project evaluation, participative methods, development process)	10%
11. Lack of investment opportunities & healthy economy	10%		
12. Lack of job training	10%	10. Community day care	10%
13. Only have service-based work	10%	11. Street repair	10%
14. Lack of technology	5%	12. Improve library	10%
15. Care of the elderly	5%	13. Improved healthcare	10%
16. Care of land/environment	5%	14. Improve park	5%
17. Water for irrigation/food security	5%	15. Potable water	5%
18. Potable water	5%	16. Infrastructure	5%
		17. Tourism	5%

Migrant-initiated HTA

A community leader whom I made contact with upon my arrival in Totogalpa and who helped me identify potential interviewees, described an attempt at forming a group that sounded very similar to the HTA concept. Thirty percent of interviewees knew of this group, and another 30% knew that some migrants were sending money, but didn't believe they were organized enough to be considered an HTA. There was an overall perception that the group had sent some money to a few elderly people who were impoverished and possibly to the church. While there was very little community knowledge about this group sending resources, several subjects speculated that the group no longer existed due to lack of organization and forming a plan for transparency and continuity, as well as a decrease in earnings due to the world economic crisis.

The migrant who had spearheaded this project in Spain had since returned to Nicaragua and granted me an interview, along with her husband who organized the projects in Totogalpa. The HTA was formed by a group of about 15-20 teachers working in Spain who wanted to help the most impoverished in their hometown. The migrants formed a committee in Spain and the leader's husband formed a small counterpart committee in Totogalpa which included NGO workers, community leaders, and families of migrants. The committee decided to focus on helping the elderly with medicine and other basic needs. Depending on their individual salaries, each month the HTA members would contribute 10-30 Euros each and send the collective remittance to the committee in Totogalpa. The beneficiaries were selected by the hometown committee, and then approved by the migrants. These two leaders felt that there was good collaboration and communication between the two committees, and records and photos were sent to the migrants to reassure them that their donations were well spent. However, when the leader

who had initiated the HTA returned home, the group disintegrated. When asked what they could have done to provide continuity to the HTA, both leaders suggested it would have been good to work with the migrants to create stronger leadership positions to provide stability to the group as migrants come and go. They also pointed to low membership, indicating that working to involve more migrants could have given more motivation and momentum to the project, as well as providing other opportunities for continued leadership. Both felt that there was a lot of enthusiasm for the idea and a sincere willingness on the part of migrants to help their hometown.

Government-initiated HTA

Before beginning my interviews, I also learned that the current mayor was interested in forming an HTA and had traveled to Spain to meet with migrants to try to organize the group. The vice-mayor reported that the mayor met with the migrants, they agreed to form a group and send a monthly collective remittance, the mayor opened a special bank account to receive their funds, and has agreed to report back to the migrants on the use of funds. The mayor traveled to Spain during the second quarter of 2009; at the time of the interview in September 2009, it was unknown for certain whether any funds had been transferred. It was also clear that this project was being spearheaded by the mayor, and that little information about the project and its status had been disseminated to even key personnel. Over 60% of subjects knew nothing about this project being initiated, even if they were aware that the mayor had traveled to Spain, and another 14% were only vaguely aware of the mayor connecting with the migrants. Of the sub-group of the families of migrants, only two subjects knew of the attempt to form an HTA, and one of those subjects is a recently returned migrant who was in Spain when the mayor visited. When asked to comment on this potential HTA project, several subjects felt that it was overall a good

thing and they were glad to see the mayor trying to organize the migrants in a way that others haven't previously done, while other subjects pointed out that due to the political polarization of the region, there will not be full participation with the government so involved.

After initiating an HTA project, government representatives felt that their longer-term role would be to facilitate communication and provide technical assistance to projects, as well as presenting project suggestions to the HTA and executing their ideas. One subject pointed out the importance of making a commitment that the government would help with any necessary maintenance of infrastructure projects well into the future. In general, the government officials envision a fairly involved continued relationship and role with the HTA.

HTA Organization and Partnerships

Finally, subjects were asked to assume there was sufficient interest to form an HTA and were asked a series of questions on their opinions about organizing and partnering to help the HTA succeed (Table 5). After confirming that the subject understood that the HTA model involves some type of local counterpart to receive money and manage projects in the absence of the migrants, subjects were given a list of potential counterparts and asked which they thought would be most effective (the list included the option of "other"). If the migrants formed an HTA, two-thirds of the subjects believed that a local committee would be the best counterpart, mainly because they felt that would lead to the most transparency and trust. Most subjects were quite specific about who should be included on such a committee and the suggestions were all almost identical: a representative from the government, church, recognized community leaders, civic organizations, NGOs working in the community, government agencies, and the families of

Table 5: Opinions about HTA Organizing & Partnering

The best local counterpart (n = 21)	
Local committee	67%
Government	14%
Families of immigrants	9%
NGO	5%
Catholic Church	5%
Who should select projects to be completed with HTA donations (n = 21)	
Townspeople/local counterpart committee	52%
Collaboration between migrants & townspeople/local committee	38%
Local counterpart committee in collaboration with local government	5%
Migrants – with diagnostic from committee	5%
Local government can help overcome the challenges of HTA formation and management (n = 21)	
Yes	95%
Maybe	5%
Ways in which local government partnership can help overcome challenges (*some provided more than one response*, n = 21)	
Promote communication & facilitate participation	43%
Initiate HTA formation & organize set-up	29%
Donate to HTA projects/match funds	29%
Motivate & continually support/help HTAs	29%
Help define needs & project selection	14%
Risks of having government as HTA partner (*some provided more than one response*, n = 19)	
Lack of continuity & possible change of support with government change every four years	26%
If initiated by the government, it will always be political & only benefit current party members	21%
No risk	21%
Lack of trust in government (corruption)	16%
No risk if not the only counterpart (if part of committee)	11%
Using funds for true desires of townspeople	11%
Concern about government encouraging illegal immigration	11%
An NGO can help overcome the challenges of HTA formation and management (n = 21)	
Yes	100%
No	0%

Ways in which NGO partnerships can help overcome challenges (*some provided more than one response*, n = 21)	
Present HTA idea; initiate, motivate, & organize people	38%
Help with organization/training/capacity building; provide experience specific to this type of project	33%
Collaborate through monetary donations or incentives to HTA projects (including matching funds)	24%
Facilitate involvement/communication/relationships	19%
Help with oversight/manage money	10%
NGOs are well trusted – bring trust to any collaboration	10%
Coordinate existing NGO relationships	5%
Help migrants with fundraising	5%
Risks of having NGO as HTA partner (*some provided more than one response*, n = 19)	
No risks	26%
Ineffective/inefficient use of money, paying own admin expense, poor management of funds	16%
Not using funds for true desire of townspeople (have own agenda)	11%
No history of this type of project	5%
Could leave at any time & abandon community project	5%
Working with unknown people, no trust established	5%
If NGO workers are politicized, project will be political	5%
Directing vs. collaborating	5%
Difficulties if don't have good relationship with local government	5%
Concerns with NGO helping with needs assessment & project management (*some provided more than one response*, n = 21)	
None	52%
Own agenda/not really trying to find priorities for townspeople/don't understand true needs	33%
Not necessary – people in community know what their needs are & just need to organize	14%
Culture of expecting handouts from NGO could complicate/frustrate project	10%
Could lack trust since whole concept is new idea	10%
NGOs more concerned with outputs that can list in report than sustainable outcomes – may affect how they try to influence projects	5%

the migrants. A small percentage (14%) thought the government would make the best counterpart due to their understanding of the needs of the town. Other suggestions were the Catholic Church, an NGO, and only the families of migrants.

With regard to needs assessment and project selection, over half of the subjects would elect to exclude the migrants in choosing which projects to accomplish with the collective remittances, claiming that those who are present in the community are most aware of the true needs. Another 38% believe it should be a collaborative decision between a local committee (representing the townspeople) and the migrants. Only one subject felt that the migrants should chose the project, with the caveat that their local counterpart committee would first provide a diagnostic. Interestingly, the one subject who suggested that a local counterpart committee collaborate with the government to select the best projects has otherwise expressed a great amount of concern about government involvement in this type of project.

Given the current academic discourse on the challenges faced by HTAs and the suggestions for partnering, subjects were asked to reflect on potential institutional partners (government and NGOs) and how they might overcome some of the previously mentioned challenges or if there were risks in partnering with certain players. It was not specified whether this partner would be in lieu of or in addition to the local counterpart previously discussed. In practice, this partner would likely be involved in establishing a local committee and facilitating community participation.

Government Partnership

There was almost unanimous agreement that the local government can help overcome some of the challenges to forming and maintaining an HTA. More than anything, subjects see a role for government to promote communication between migrants and the townspeople and facilitate participation. Nearly 30% of subjects also suggested that government could help initiate and organize an HTA, motivate participation and provide continuous support, as well as contributing financially to projects. The most common concern about involving the government was in relation to continuity of support and involvement as there are elections for local government every four years; if the party in power changes, history has shown that the entire local government staff is replaced. One-fifth of respondents were concerned about politicization and benefits only being bestowed upon members of the political party in power, while another one-fifth felt there were no risks involved with the government as the HTA's partner. All subjects who claimed there is not risk in involving the government were from the subset of the families of migrants, who are largely from the same political party as the current mayor. A couple of subjects made the distinction that any risk would be eliminated if the government was part of a collaborative rather than the sole partner.

Subjects were also asked to reflect on the Three-for-One government matching program in Mexico (government funds to match collective remittances for community projects) and consider whether an adaptation of the program could work in their community. Except for one subject who was unsure, all believed that there would be sufficient interest at the local government level to implement some version of a matching program as it would help the government achieve more. Over two-thirds of subjects, including government representatives, believe there would be

sufficient funds in the budget to dedicate to some type of matching funds program. The concept is not new to the local government as they are often required to contribute a certain percentage of funding as a condition of NGO projects benefitting the community. Several subjects suggested that a governmental matching funds program would work best with the support and involvement of other organizations as well, addressing concerns of continuity through government changes and transparency.

NGO Partnership

All subjects believe that an NGO would be able to help overcome the challenges of forming and managing an HTA. Primarily, subjects envision NGOs helping to effectively teach the community and migrants about the HTA concept and then motivate and organize people to participate. As well, 33% of subjects felt that NGOs could help HTAs succeed by bringing experience specific to this type of project and help overcome the inherent challenges in organizing, training, and capacity building. Nearly one-quarter of the subjects also mentioned financial assistance, such as collaborating on a specific project or providing matching funds and other incentives to migrants.

There is little consensus regarding the risks involved in partnering with an NGO to overcome the challenges of establishing and managing an HTA. Indeed, the most common answer was that there is *no risk* in working with an NGO. When probed, subjects offered up possible concerns, but frequently mentioned that the risk was very small. None of the doubts seemed to be widespread and subjects either explicitly stated or gave the impression that NGOs are well-trusted and respected in the community. A few subjects mentioned the possibility of NGOs

using HTA funds for administrative expenses, which would need to be addressed when forming a partnership arrangement.

The academic literature on this topic highlights that two areas in which HTAs seem to particularly struggle are appropriate needs assessment and daily project management and administration, indicating this would be an area in which a partner organization could have an important impact. To dig a little deeper, subjects were asked what concerns they would have with an NGO specifically helping with needs assessment and project management. Again, over half of the subjects said they did not have concerns with NGO involvement in these activities and many rather thought it was a good idea. One-third of the subjects did raise the concern of NGOs pushing their own agenda rather than helping to find the true priorities of the town, or simply not understanding the true needs of the local people. A few responded that this type of assistance was not necessary as the townspeople know what their needs are and just need to organize themselves.

The participating NGO representatives were questioned whether they could envision a role for their organization in working with HTAs, and what that role would look like. All subjects felt that their organization could be an effective institutional partner or contribute in some meaningful way to promoting HTAs. Most mentioned using their experience to help with organization and implementation at the local level, including helping promote participation and community involvement. A few of the subjects also suggested helping fiscally, such as covering administration expenses so the migrants' donations could be used exclusively for direct project costs, or helping the HTA achieve larger goals through cost sharing.

DISCUSSION & CONCLUSIONS

Support for Leveraging Remittances for Community Development

In exploring opportunities for leveraging remittances for community development in areas of high migration in Nicaragua, it is first important to understand whether there is support for this idea. Support refers to aligned development goals, financial ability, and demonstration of interest. Several factors identified in this case study reveal community support for using a portion of remittances for community betterment.

Goals of Migration and Remittance Use

Although covering basic needs was a common reason behind the household migration decision, nearly 70% indicated that they also wanted to improve their economic situation and lifestyle beyond a state of simply surviving with the most basic of needs. While many citizens struggle to provide basics for their family and may have inadequate food and shelter, they were not migrating until an opportunity for truly advancing was presented. Indeed, most subjects believe that migration from the community is high due to lack of employment paying a steady, liveable wage, which indicates uncertainty and difficulty, but does not imply desperation. This is reflected in the use of remittances – households are using some remittance money to cover basic needs (partially substituting for local wages since most had some form of employment locally prior to migrating), but even a higher percentage are improving their homes and purchasing things they never would have been able to with their previous income (often things considered basic in developed countries). The reasons for migrating and use of remittances reflect a desire for improvement and betterment of personal situation, rather than an act of desperation to simply

supply food and shelter. This suggests possibilities for community betterment as well. Once citizen's basic needs are consistently met and they improve their lifestyle, demand is likely to increase for other services and infrastructure (i.e. if the household suddenly has a toilet instead of a latrine, they now have a need for a sewer system). While subjects felt that at present remittances are primarily helping the families receiving them, it seems probable that the desire to improve one's situation will translate to also supporting improvements to the community, which in turn contribute to the well-being of the individual.

The acknowledgement that there are some indirect effects of remittances for the community provides a glimpse of remittances doing more than simply benefitting remittance-receiving households – there is clearly potential to extend the benefits beyond the household level. There is much recognition of need in the community as evidenced by the long list of development issues given. Indeed, subjects seemed a little disenchanted when saying that remittances only help the families and they seem open to doing more. Although it eventually failed due to organizational issues, the attempt at starting an HTA demonstrates a willingness of migrants to support their community. With proper organization, the shared desire to improve their situation could provide a good foundation for embarking on collaborative community projects using collective remittances.

Current remittance use can be seen as either an opportunity or a challenge for alternate uses of remittances. Given that few remittance-receivers have thought much about how to capitalize on their current remittances to generate sustainable earnings, there could be concern that collective remittances projects would take the same form and not provide any lasting impacts for the

community – that projects would be consumption-oriented rather than investment-focused. HTA projects could on the other hand be viewed as an opportunity to channel some remittance funds to lasting projects that contribute to the development of the community – if organized well, the projects could provide long-term benefits in a way that family remittances are not.

Financial Ability

The average monthly remittance of $628 per month would also indicate sufficient financial ability to fund collective remittances to support community projects. Based on informal data collection, a doctor is estimated to earn approximately $250 per month and an NGO worker (considered a well-paid job in Nicaragua) approximately $300; the national per capita income is $2,570 (United Nations, 2009) and 48% of the population lives on less than $2 per day (UNICEF, 2010; World Bank 2010). Thus, remittances represent a substantial monthly income; it seems feasible to direct a small share to a collective remittance. A small donation would not significantly affect the household, but could make a large impact as part of a collective donation.

Interest in Collaborative Projects Using Remittances

With over 80% of subjects believing that there would be community interest and willingness to embark on a well-organized remittance-funded project to benefit the community, it is easy to claim that there is community interest. In fact, there seemed to be some excitement around the idea. However, it is simple to say that an idea sounds good, but that does not necessarily mean that the idea will translate into action on part of any of the respondents. To support their claims of interest, subjects point to past projects in which townspeople donated labor as a condition of aid projects and the recent attempt of migrants at forming an HTA to fund projects. A minority

raised the concern that townspeople will only donate time if they are direct beneficiaries; this is important to consider. One suggestion to preempt a breakdown in the project due to lack of participation is to select projects that benefit the majority of townspeople, and another is to create alliances in which partner organizations with similar goals have both the ability and interest in incentivizing workers (i.e. paying a stipend for contributing to the project). It is not a requirement that townspeople donate labor for HTA projects to be successful; in fact, if the project is very labor intensive, it might be that the HTA funds are directed to pay labor to achieve their desired project. Understanding doubts can steer partner organizations in the right direction to help overcome barriers to success.

We can also look at how the community has changed with increased migration and conclude that the interest in an HTA project is genuine. The demographics from this small sample paint a fairly accurate picture of what can be gleaned through simple observation – the community has lost many professionals ("brain drain") and families are suffering from being broken up. Many subjects expressed concern of increased drug use, vandalism, and violence amongst youth as a result of absent parents. NGO workers also reported that their work has changed in response to migration and its negative impacts. Migration is no doubt affecting this community and the situation is ripe for using remittances in a positive way to try to balance some of the negative impacts. Confronted with the negative side of migration, the townspeople are likely to be very amenable to projects that could help improve the town and even possibly contribute to a better situation that did not send citizens elsewhere to meet their financial needs. HTAs and the collaborative projects they undertake are not a panacea for the economic situation, but they present opportunities for building infrastructure that can facilitate further investment, or even

initiate productive activities themselves. A word of caution is in order - even if more employment is generated through successful HTA projects, it may be representative of other employment in the area (unsteady, low-paying) and citizens still may leave to meet their capital needs. While the evidence may not be overwhelming, collectively the factors discussed here indicate sufficient support for community development projects that leverage remittances.

Opportunities and Challenges for an HTA

After assessing community support for collaborative community-led projects, the next stage in this study involved looking specifically at the HTA model and asking subjects to consider what factors might help or hinder HTA formation amongst migrants from the community.

Interviewees liked the HTA concept, particularly the aspect of the community helping itself, and easily identified the benefits without being prompted. The leaders' beliefs that HTA projects can build community solidarity follows Fox and Bada's (2008) argument that HTA work can have a democratizing effect on the community as witnessed in Mexico. With extreme political polarization in Nicaragua, an HTA project has possibilities of offering indirect benefits such as helping bring people together and getting them more involved in local governance.

Opportunities

The opportunities identified for forming an HTA seem relevant and appropriate. Probably the most salient is that the majority of subjects mentioned the willingness of citizens to help others and collective interest in improving their community. If there is sufficient community will, then most challenges can be overcome. The fact that two of the opportunities named relate to

government involvement could be reason for caution. If an HTA becomes entrenched with one particular political party, it is sure to fail at involving the wider community. Also, with the local government changing every four years, the next administration may not prioritize working with migrants and their community counterparts, leaving the HTA to flail if they are too dependent on their relationship with the government. However, if government support of HTA formation in its infancy helps push it forward and builds the foundation, it may be resilient even through government changes.

Challenges

Although there seems to be interest and excitement around an HTA project, the most frequently named challenge was gaining acceptance of the concept. The concerns were related to trust and proper use of funds. Since the HTA concept is new to many people, it is understandable that they have reservations about the mechanics. Partner organizations can offer a lot of help in this area – explaining the concept, helping the community to organize, and establishing a high level of transparency. Heavy involvement of local townspeople is still important to build trust and ensure that they feel ownership of the outcomes. As well, involving an experienced partner organization can address the challenges inherent in organizing and managing an unfamiliar project. The divisive political situation is a very relevant challenge and cannot be overlooked. However, everything operates in this same political context in this community and polarization is not unique to possible HTA formation. It is not reason enough to abandon pursuing this type of project, but should be considered very deliberately and carefully.

Development Needs and HTA Projects

Another element of this analysis is looking at the development needs identified by the subjects and considering whether they are the types of projects appropriate for an HTA project. While many of the needs listed could definitely be addressed by an HTA, the long list provided illustrates the complications that might arise in selecting a project through a participatory method. For instance, the most urgent development needs might be different for the entire community versus where the families of migrants live, or may vary by neighborhood. Involving the government might better represent the needs of the entire municipality, but that could introduce conflict if the most pressing municipal needs are not seen by those in the municipal head. The previous example of a government official mentioning potable water serves to illustrate this problem. Most would agree that lack of potable water is a very pressing development issue, and that without fulfilling this most basic need, people cannot progress. However, since most of the migrants are from the municipal head where water is more readily available, they may not ever consider this as the best need to address. Furthermore, some people may believe addressing the social issues directly associated with migration is most fitting (i.e. programs for youth), whereas others may want to address the underlying reasons for migration.

The disconnect between the greatest development needs and what projects an HTA should address is interesting and it would be worthwhile to explore this further. Is it a reflection of what subjects think they are collectively capable of addressing? Is it simply that there are so many important needs that the answer easily changes if the question is asked in a different way? Or is this some type of interview effect? As well, while lack of employment was the most prevalent development need, the ideas for using collective remittances were more philanthropic in nature

than investment-oriented. Investment in infrastructure and human capital could be considered as ways to address the employment situation, yet more direct methods were not frequently mentioned as the types of projects that an HTA might invest in.

This discussion highlights how challenging needs assessment can be and how it might complicate the success of an HTA – there are so many competing interests and groups that one might wonder how a consensus could ever be reached. These issues illustrate claims in academic literature about HTAs failing due to complications with organizing and needs assessment. A neutral third party could potentially help a community work through a complicated participatory needs assessment and project selection process, and possibly even highlight possibilities for productive use of collective remittances. However, a partner organization would need to be very careful to not push their own agenda, which could be difficult as well.

Failed HTA

Although the first HTA attempt in Totogalpa ultimately failed and now ceases to exist, this should not necessarily be seen as an omen for future HTA formation. The fact that it just faded away when the initiating leader left demonstrates the lack of organization and experience with this type of project. As put forth by the academic literature, this group might have endured and prospered with proper organization. Without any experience or explicit knowledge of the HTA phenomenon, in many ways they imitated a typical HTA model – migrants wanted to help their community, they formed a diverse counterpart committee in the hometown, and sent regular collective remittances. It is very encouraging that there was interest on part of the migrants, that

the group was initiated at the community level, and that they were concerned with issues of transparency and communication.

Government-initiated HTA

The recent attempts by the mayor of Totogalpa (the head of local/municipal government) to form an HTA adds a complexity to this case study. The interest level of the government offers support to the contention that migration is significantly impacting the community and that there is potential for the municipality to benefit from leveraging migrants' remittances for development projects. However, there seems to be a lack of transparency to the project, which is likely to diminish the chances of success. Key government representatives are not well-informed on the project and even the family members of migrants did not realize that the mayor was trying to initiate this type of project. The community seems supportive of the HTA concept, but the majority of subjects were quite clear that they only thought it would work if there was a diverse committee serving as the local counterpart and there was a high level of transparency and participation.

Although it was frequently suggested that the government be a member of a committee serving as the local counterpart, very few felt that a partnership with the government alone was the best arrangement. With the government currently acting as the lone organizer, there is serious danger that under these circumstances the HTA will be seen as a political entity and will fail to achieve widespread participation and interest. As well, should the political party change with the next election, there is little hope that the new government would give continuity to a group that is politically tied to the opposing party. This could include not funding maintenance of

infrastructure or programs initiated by the HTA if it would appear to be supporting the opposite party.

If another partner organization attempts to organize the community around an HTA project, it will likely be seen as a commentary on the local government's ability to achieve results and will not be allowed or supported by the mayor. With most subjects acknowledging that government support and involvement is important, competing with the government would certainly compromise the ability for either HTA to function well. Also, if migrants are repeatedly solicited to participate in an HTA that ultimately does not work out well, they may lose interest or the conviction that this is a good idea. Given this situation, the best role for a more neutral partner organization would be to attempt to work with the government as an implementing partner of the good idea that the government had.

HTA an Appropriate Model

Although most subjects in this study did not mention current problems or concerns regarding lack of work in Spain, the unemployment rate among migrants in Spain is over 28% (United Nations, 2009). Changes in migrants' employment situation in Spain could affect the success of an HTA – lack of collective remittances coming in could damage an HTA's fragile beginnings. While the academic literature overall believes that HTAs are not going away even with economic downturns, it could be problematic for a new HTA trying to get established. Also, the favorable migrant situation (low policy barriers) in Spain could change. The possibility of these factors slowing migration or causing the return of migrants should not be a deterrent to forming an HTA. The idea was to take advantage of migrants' current earnings and create a benefit for the

community in response to the negative effects of migration. If the migration situation changes, then those negative effects of migration will change too.

These findings indicate that the HTA model would be appropriate for this community – there are good opportunities currently, and the challenges are not impossible to overcome and can be addressed. Indeed, some of the challenges could be mitigated through effective institutional partnership arrangements. It is not to say that it will be easy as evidenced by the discussion of needs assessment and project selection, as well as the political challenges inherent in all activities of the community. However, the benefits that can be achieved through leveraging remittances for community development could be significant and there is sufficient interest and possibilities to warrant initiating an HTA. The mayor's attempt to organize an HTA could be detrimental to the success, but it is a constraint that the community will have to work with and try to make the best of.

Organization and Partnering

The final research question posed in this study was in relation to the community's ideas for organization and partnering to help build more successful HTA relationships and projects. It is encouraging that all subjects embraced the idea of partnerships as part of a successful HTA. There is certainly a culture of working with NGOs which likely influences the acceptance of working with a partner.

Organizing

The study participants had great ideas about organizing a committee to serve as a local counterpart and offered good ideas for whom to include. Their suggestions reflected that they were thinking about non-partisanship, participation, and transparency, recognizing these traits as important to success. There is the question of whether they would truly put their ideas into practice, whether it is even feasible to include all of the stakeholder representatives without risking failure of ever reaching a consensus, whether politics would still creep in, or whether they would ultimately have good representation of the townspeople. This is again an area in which a neutral third-party might be able to help smooth out demographics of the group and help with facilitation techniques, yet would need to be careful to not be seen as taking over.

It would be interesting to hear the migrants' point of view regarding needs identification and project selection. Would they relinquish the decision-making to the committee/local counterpart if there were sufficient transparency and communication? The responses about who should be responsible for project selection demonstrate how strongly the community feels about participating in needs identification and project selection, but it may unrealistic to think that the migrants will not want to direct the funds themselves.

The results regarding the suggestion of having an NGO help with needs assessment were surprising considering the broad support of NGOs, but may actually reflect a poorly worded question. The intention was to ask about an NGO facilitating needs assessment meetings as a neutral partner and determine whether people would see this as a good approach. I believe the question was interpreted by some as "how do you feel about the NGO completing the needs

assessment?" which was bothersome to some of the interviewees. However, the interpretation of the question brought out an issue that is very sensitive to some people and valuable to understand. While a large part of the participants did not have concerns with an NGO helping in this capacity, it is an important reminder that partner organizations often do have their own agenda and do not acknowledge that the townspeople know their true needs better than anyone else.

Partnering with Local Government

There is general agreement that government has a role in HTA success, largely as a facilitator of communication and encouraging participation; the role citizens see could be summed up as "endorsing". It seems that citizens agree that their government should be involved in this type of project, but do not see the government as the sole partner and managing the project as they are trying to do. The government taking on more of a role than people see appropriate for them could result in conflict or cause the HTA to be dysfunctional. There is definitely support for government involvement in an HTA project, albeit as one part of a larger, democratic team.

There are possibilities to be explored in terms of government financial matching. However, if the government offers matching funds, it could give them a larger voice in the case a counterpart committee is formed and may be seen by other committee members as unbalanced power and control. Nicaragua's history and political division closely mirrors that of El Salvador, who learned that simply offering a matching funds program wasn't sufficient, as the citizenry did not take advantage of the program. A lack of sense of ownership or control of the projects which the *Unidos* program was designed to fund was cited (Burgess, 2008). Contrarily, if designed well, a

matching funds program can have a democratizing effect on the community – citizens are more closely involved in government spending and may demand further transparency on public funds expenditures.

The top two risks associated with government involvement, lack of continuity with government change and political polarization, are very important and should not be taken lightly. With the political divisiveness that exists throughout Nicaragua, any project that works directly with the government will forever be labeled as politically biased and hopes of full participation will likely be ruined. Shifting to a more neutral forum, such as the widely suggested community committee, would go a long ways in eliminating the risks inherent in working solely with the government.

Partnering with NGOs

The role that interviewees describe for NGOs is more of an organizing and managing role. The very strong support for NGOs as partners assumes that they will bring experience on the HTA concept, as well as their experience organizing and managing projects. NGOs are generally well-trusted and their neutral position could add trust and transparency to the project. However, NGO jobs are often relatively well-paying in Nicaragua and it is important that it is made clear that the HTA is not paying the salaries of the NGO workers or trust could be damaged. Indeed, all parties should be clear on their partnership arrangement to avoid any concerns about funding and power dynamics. NGOs may be challenged in this suggested role of "neutral facilitator" as organizations are typically donor-driven and have very specific agendas. If the partner NGO's main mission is to promote maternal health, will they not try to steer the committee toward

maternal health projects, even if the townspeople don't identify this as their top priority? Not just any NGO will suffice for a partner because of the biases they bring. An NGO focused specifically on capacity-building may be the best partner and that NGO could help facilitate relationships with other implementing organizations once the community selects their project. The NGO should also be thinking about creating a sustainable system and how the HTA and community will be ready to continue once the NGO is gone – another argument for an NGO experienced specifically in capacity-building.

The fact that the community sees different roles for government and NGO partners emphasizes the idea of multi-partnerships and/or a committee comprised of multiple actors representing different strengths and constituents in the community. If these different groups can work together, the HTA is likely to overcome the challenges identified and emerge as an effective development player.

Conclusions

The purpose of this project, through one in-depth case study, was to highlight the complexities and nuances of HTA formation and management, and consider how institutional partnerships can be a part of helping in their process of community development. The remainder of this chapter discusses how these findings can be used in a broader context.

This study highlights the importance for NGOs to complete community assessments and involve the beneficiaries in their development projects. An outsider likely would have different perspectives and may not identify the true challenges nor address them properly, would lose

support for selecting the wrong projects, or only work with the government and face lack of participation due to polarization of politics. Although the academic literature suggests engaging in partnerships as a way to overcome HTA difficulties, partnering is not going to help if there is not an understanding of who the citizens will be most comfortable working with and why, and addressing potential factors for failures before they occur.

My research questions and discussion may be very specific to the case study of Totogalpa, but this study can be instructive for other similar communities experiencing high levels of migration. There is not a one-size-fits-all approach to development and it is therefore not suitable to make generalizations about appropriateness and partnership possibilities for other communities from this study. However, other Nicaraguan communities with high migration can likely relate to some of the findings or recognize some commonalities in this case study, such as political polarization, poverty, and a high NGO presence. The reasons for migrating and use of remittances may resonate with many and this study could be instructive in identifying possible communities for NGOs to target for HTA partnership arrangements. With the argument that NGOs should not dictate what type of projects communities select, how does the NGO engage the community in the first place and become a partner to help establish and manage an HTA? They might use a "request-for-proposal" (RFP) format in which they clearly state the services they can offer and then receive RFPs to engage their help. This study may provide guidance on what to include in the RFP to identify whether the NGO can meet the needs of the community interested in initiating or improving an existing HTA.

HTAs can be used as an important development tool in Nicaragua. As the HTA is a relatively new/unused concept in Nicaragua, there is great opportunity to learn from the experiences of other countries and improve the concept by utilizing recommendations to partner. Taking the advice of previous studies, their HTA beginnings can be rooted in partnership and alleviate some of the growing pains that other HTAs have experienced. This is an opportunity for NGOs to offer their services and truly partner with the communities they wish to serve. However, if the NGO doesn't understand the factors present in the community or address the right challenges unique to this type of project, the results will be likely be stymied and the momentum for leveraging remittances for community development could be lost. While not a revolutionary concept, this study supports many development theorists who advocate for community participation in assessments and evaluation, although this concept often is not put into practice.

Ultimately, the conclusions about the community in this case study cannot be imposed on others, but they can be used as a practical foundation for working on this type of project. Development workers can appreciate what was learned through interviews with constituents and recognize the value of participatory assessment before embarking on projects to help communities with high migration to form and manage HTAs. It is important to embrace the basic concept that even though HTAs are a new idea for many communities, the citizens still have the best knowledge of their communities and will ultimately be responsible for the success of these types of projects. Totogalpa is one example of a community that seems open to the idea of partnering; communities that have successful partnerships will likely serve as models as this idea gains traction and more partnership arrangements are explored. However, to have successful partnership arrangements, partners must understand and work in true partnership with the

communities they attempt to help. If partnerships are done right, they may very well address the deficiencies that HTAs exhibit; if not, the empirical evidence may end up showing that institutional partnerships did not help HTAs evolve to become a lasting development institution.

Based on my findings, I believe there is a role for NGOs to help leverage remittances to support community development in areas of high migration in Nicaragua. It is very much worth attempting to form a successful HTA – there are so many development needs and the contributions an HTA can make is a bright spot in what can otherwise be so many negative impacts of migration. A participatory approach to HTA management might even help with political polarization as a secondary effect. The good opportunities in the community in this study may well be present in others, and opportunities for partnerships throughout the country seem abundant due to the high NGO presence.

Much has been written on HTAs in other contexts and academic literature is focused on partnerships to address some of the deficiencies of HTAs. My study, while very anecdotal, adds comparative richness to literature on HTAs and offers a Nicaraguan viewpoint. There are many opportunities for additional research in this area. With this case study alone, a more in-depth study would likely reveal additional challenges and nuances to working with an HTA, particularly if interviews were conducted with community members without ties to this type of project. There is room for additional research into how NGOs are adjusting their work to help HTAs and whether it is making a difference in the development capabilities of HTAs.

Furthermore, it would be useful to better understand the HTAs that are already established in Nicaragua and identify deficiencies and partner relationships, and whether the latter is having an impact on the former.

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APPENDIX A: INTERVIEW GUIDE – FAMILY OF MIGRANT

SUBJECT RECEIVES REMITTANCES FROM A FAMILY MEMBER THAT HAS MIGRATED

Basic information

1. Demographics of immigrant & their family
    a. Which family member has migrated? (i.e. wife, husband, adult child)
    b. Age?
    c. Education level of migrant?
    d. Profession before migrating?
2. Where did they migrate to & how long have they been there? What work are they doing? How long will they continue to work there? Is the migration considered temporary or permanent?
3. Why did they migrate?
4. What does "remittance" mean to you? Does your family member send regular remittances to the family? How often? Is the amount substantial? Are you comfortable telling me how much they send?

Individual vs. Community (current use of remittance)

5. How has receiving remittances changed your living situation? Do you use remittances exclusively for basic needs (food, shelter) or have remittances contributed to personal savings, building of personal wealth, and capital projects? If currently using remittances only for basic needs, do you anticipate being able to use remittances for these other purposes in the future? What else would you like to use remittances for? Have you considered how to make the benefits of remittances more lasting/sustainable? What are your ideas?

6. Do you agree that there has been an increased migration from Totogalpa in the last five years? Why do the townspeople migrate?

7. Have you observed any changes in the community that you attribute to the remittance payments? Explain.
8. What observations have you made of other families receiving remittances? Have you observed anyone using the increased income to start a business or other project that may provide a sustainable income?
9. Do you believe migration & the resulting remittances mainly helps the family or does it help the community also? How, or why not?

Opinions and ideas about HTA concept

10. What do you think the greatest development needs are in the community? Or what are the most serious community problems?

11. Have you ever heard of a "Hometown Association"? It is loosely defined as a collaboration of migrants from the same community committed to development & leveraging remittances to achieve their development goals, as being utilized in places like Mexico & El Salvador. (Explain concept if needed). Are you aware of the collaborative community project that was briefly initiated in Totogalpa, with migrants attempting to organize a community development project? Why do you believe the group no longer exists? Are you aware of a similar project initiated by the mayor's office? What do you think about this new group or idea?

12. Do you think there is community interest in collaborating on projects to improve conditions in Totogalpa? Do you think immigrants would contribute financially to development projects? Do you think people in the community would contribute labor & time to development projects?

13. Do you think the HTA is a successful model for community development in general? Why or why not?

14. What opportunities do you believe are available to start or improve a hometown association in Totogalpa in order to gain as a community from remittances? This is assuming that there would be a local counterpart of some type.

15. What challenges or obstacles do you think exist that would make it difficult to pursue collaborative sustainable community development projects that are initiated as a result of collective remittances?

16. What types of projects do you think an HTA should focus on?

17. What ideas do you have for how families not contributing remittances to a collaborative development project can participate?

How can partners collaborate to promote HTAs and improve chance of success with collective remittances?

18. Do you think the local government could help overcome the obstacles/challenges that the community faces in starting an HTA? What could they do to encourage/promote HTAs and help the project be successful? What are the risks of government involvement?

19. What about NGO´s in relation to this topic? What could they do to encourage HTAs and help the process? What risks are involved with their involvement?

20. If Totogalpa had an HTA, which do you think would be most effective as a local counterpart; having a local committee to manage any development projects, having the HTA contract certain individuals, or just work directly with the municipal government or an NGO? Why? Who do you think should make the decisions as to what projects are funded (community members, migrants, government, etc.)?

21. What concerns would you have with an NGO or other partner organization helping facilitate needs assessment and project management, even though the collective remittance comes from the migrants?

22. Do you think there would be community support to demand that the municipal government develop a matching funds program for collective remittances for community development projects? Give example of Mexico's 3-for-1 project. Do you think the government would do it? Why?

Wrap-up:
May I contact you in the future if I have any additional questions? Do you have a cell phone number I could call once I´m back in the US if I have any follow-up questions?

Do you have questions about my study?

APPENDIX B: INTERVIEW GUIDE – NGO

SUBJECT IS AN NGO WORKER IN THE COMMUNITY OF STUDY

Basic Information

A. Organization:
B. Position in organization:
C. Goals of organization:
D. Where is the headquarters of the NGO?
E. Where does funding come from for the NGO?

Individual vs. Community (current use of remittance)

1. Do you agree that there has been an increased migration from Totogalpa in the last five years? Why do the townspeople migrate? Do you think it is largely temporary or more permanent?

2. What observations have you made of families receiving remittances? Have you observed anyone using the increased income to start a business or other project that may provide a sustainable income? Do you believe remittances are being used exclusively for basic needs (food, shelter) or have remittances contributed to personal savings, building of personal wealth, and capital projects?

3. Have you observed any changes in the community that you attribute to the remittance payments? Explain. Do you believe migration & the resulting remittances mainly help the family or does it help the community also? How, or why not?

Opinions and ideas about HTA concept

4. What do you think the greatest development needs are in the community? Or what are the most serious community problems?

5. Have you heard of a "Hometown Association," loosely defined as a collaboration of community members committed to development & leveraging remittances to achieve their development goals, as being utilized in places like Mexico & El Salvador? (If not, explain concept). Are you aware of the collaborative community project that was briefly initiated in Totogalpa, with migrants attempting to organize a community development project? Why do you believe the group no longer exists? Are you aware of a similar project initiated by the mayor's office? What do you think about this new group or idea?

6. Do you think the HTA is a successful model for community development in general? Why or why not?

7. Do you think there is community interest in collaborating on projects to improve conditions in Totogalpa? Do you think immigrants would contribute financially to development projects? Do you think people in the community would contribute labor & time to development projects?

8. What opportunities do you believe are available to start or improve a hometown association in Totogalpa in order to gain as a community from remittances? This is assuming that there would be a local counterpart of some type.

9. What challenges or obstacles do you think exist that would make it difficult to pursue collaborative sustainable community development projects that are initiated as a result of collective remittances?

10. What types of projects do you think an HTA should focus on? What types of projects could be accomplished with $10,000 (the average annual donation from Mexican HTAs)?

11. What ideas do you have for how families not contributing remittances to a collaborative development project can participate?

How can partners collaborate to promote HTAs and improve chance of success with collective remittances?

12. Has migration affected or caused you to change the development work you're doing in the municipality?

13. Do you see a role for your organization or other NGOs working here to facilitate collaborative development projects through the use of remittances? If so, how do you envision that role, or how might your organization implement this concept?

14. If Totogalpa had an HTA, which do you think would be most effective as a local counterpart; having a local committee to manage any development projects, having the HTA contract certain individuals, or just work directly with the municipal government or an NGO? Why? Who do you think should make the decisions as to what projects are funded (community members, migrants, government, etc.)?

15. Do you think an NGO could help overcome the obstacles/challenges that the community faces in starting an HTA? What could they do to encourage/promote HTAs and help the project be successful? What are the risks of NGO involvement?

16. Do you see a role for local government to help facilitate or support an HTA and their projects? What could they do to help the HTA? What are the risks of government involvement?

17. What concerns would you have with an NGO or other partner organization helping facilitate needs assessment and project management, even though the collective remittance comes from the migrants?

18. Do you think there would be community support to demand that the municipal government develop a matching funds program for collective remittances for community development projects? Give example of Mexico's 3-for-1 project. Do you think the government would do it? Why?

Wrap-up

May I contact you in the future if I have any additional questions? Do you have a cell phone number I could call once I'm back in the US if I have any follow-up questions?

Do you have questions about my study?

APPENDIX C: INTERVIEW GUIDE – GOVERNMENT

SUBJECT IS GOVERNMENT OFFICIAL IN THE COMMUNITY OF STUDY

Basic Information

A. Position:
B. Term in office:

Individual vs. Community (current use of remittance)

1. Do you agree that there has been an increased migration from Totogalpa in the last five years? Why do the townspeople migrate? Do you think it is largely temporary or more permanent?

2. Approximately how many absent migrants are there currently? Can you guess the percentage of migrants in the more common destinations?

3. What observations have you made of families receiving remittances? Have you observed anyone using the increased income to start a business or other project that may provide a sustainable income? Do you believe remittances are being used exclusively for basic needs (food, shelter) or have remittances contributed to personal savings, building of personal wealth, and capital projects?

4. Have you observed any changes in the community that you attribute to the remittance payments? Explain. Do you believe migration & the resulting remittances mainly help the family or does it help the community also? How, or why not?

Opinions and ideas about HTA concept

5. What do you think the greatest development needs are in the community? Or what are the most serious community problems?

6. Have you heard of a "Hometown Association," loosely defined as a collaboration of community members committed to development & leveraging remittances to achieve their development goals, as being utilized in places like Mexico & El Salvador? (If not, explain concept). Can you explain the project like this that was initiated by the mayor? Are you aware of the collaborative community project that was briefly initiated in Totogalpa, with migrants attempting to organize a community development project? Why do you believe the group no longer exists?

7. Do you think the HTA is a successful model for community development in general? Why or why not?

8. Do you think there is community interest in collaborating on projects to improve conditions in Totogalpa? Do you think immigrants would contribute financially to development projects? Do you think people in the community would contribute labor & time to development projects?

9. What opportunities do you believe are available to start or improve a hometown association in Totogalpa in order to gain as a community from remittances? This is assuming that there would be a local counterpart of some type.

10. What challenges or obstacles do you think exist that would make it difficult to pursue collaborative sustainable community development projects that are initiated as a result of collective remittances?

11. What ideas do you have for how families not contributing remittances to a collaborative development project can participate?

12. What types of projects do you think an HTA should focus on? What types of projects could be accomplished with $10,000 (the average annual donation from Mexican HTAs)?

How can partners collaborate to promote HTAs and improve chance of success with collective remittances?

13. Do you think the government could help overcome the obstacles/challenges that the community faces in starting an HTA? How?

14. In general, what can the government do to help implement this HTA idea? What can they do to promote HTAs and help with their success? What role do you see for government's involvement in the long run? What are the risks of involving government?

15. Do you see a role for NGOs working here to facilitate collaborative development projects through the use of remittances? If so, how do you envision that role, or how might an NGO help implement this concept? What are the risks of involving an NGO?

16. If Totogalpa had an HTA, which do you think would be most effective as a local counterpart; having a local committee to manage any development projects, having the HTA contract certain individuals, or just work directly with the municipal government or an NGO? Why? Who do you think should make the decisions as to what projects are funded (community members, migrants, government, etc.)?

17. What concerns would you have with an NGO or other partner organization helping facilitate needs assessment and project management, even though the collective remittance comes from the migrants?
18. Has the municipal government considered developing a matching funds program for collective remittances for community development projects? Give example of Mexico's

3-for-1 project. Do you think the government could do it or do you think this could work here? Why? What are the challenges of this type of program?

19. Has migration affected or caused you to change the development work you're doing in the municipality?

Wrap-up

May I contact you in the future if I have any additional questions? Do you have a cell phone number I could call once I'm back in the US if I have any follow-up questions?

Do you have questions about my study?

APPENDIX D: INTERVIEW GUIDE – COMMUNITY LEADER

SUBJECT HAS BEEN IDENTIFIED AS A COMMUNITY LEADER IN THE COMMUNITY OF STUDY

Basic Information

a. What do you do for work?
b. What do you believe makes a person a leader? Do you believe that you are a leader in your community?
c. Do you participate in leadership trainings?

Individual vs. Community (current use of remittance)

1. Do you agree that there has been an increased migration from Totogalpa in the last five years? Why do the townspeople migrate? Do you think it is largely temporary or more permanent?

2. What observations have you made of families receiving remittances? Have you observed anyone using the increased income to start a business or other project that may provide a sustainable income? Do you believe remittances are being used exclusively for basic needs (food, shelter) or have remittances contributed to personal savings, building of personal wealth, and capital projects?

3. Have you observed any changes in the community that you attribute to the remittance payments? Explain. Do you believe migration & the resulting remittances mainly help the family or does it help the community also? How, or why not?

Opinions and ideas about HTA concept

4. What do you think the greatest development needs are in the community? Or what are the most serious community problems?

5. Have you heard of a "Hometown Association," loosely defined as a collaboration of community members committed to development & leveraging remittances to achieve their development goals, as being utilized in places like Mexico & El Salvador? (If not, explain concept). Are you aware of the collaborative community project that was briefly initiated in Totogalpa, with migrants attempting to organize a community development project? Why do you believe the group no longer exists? Are you aware of a similar project initiated by the mayor's office? What do you think about this new group or idea?

6. Do you think the HTA is a successful model for community development in general? Why or why not?

7. Do you think there is community interest in collaborating on projects to improve conditions in Totogalpa? Do you think immigrants would contribute financially to development projects? Do you think people in the community would contribute labor & time to development projects?

8. What opportunities do you believe are available to start or improve a hometown association in Totogalpa in order to gain as a community from remittances? This is assuming that there would be a local counterpart of some type.

9. What challenges or obstacles do you think exist that would make it difficult to pursue collaborative sustainable community development projects that are initiated as a result of collective remittances?

10. What ideas do you have for how families not contributing remittances to a collaborative development project can participate?

How can partners collaborate to promote HTAs and improve chance of success with collective remittances?

11. Has migration affected the development work or projects done by the government or NGOs in the municipality?

12. Do you see a role the government or NGOs working here to facilitate collaborative development projects through the use of remittances? If so, how do you envision that role, or how might your organization implement this concept?

13. What ideas do you have for overcoming the obstacles/challenges that the community faces in starting an HTA?

14. What types of projects do you think an HTA should focus on? If Totogalpa had an HTA, which do you think would be most effective as a local counterpart; having a local committee to manage any development projects, having the HTA contract certain individuals, or just work directly with the municipal government or an NGO? Why? Who do you think should make the decisions as to what projects are funded (community members, migrants, government, etc.)?

15. What concerns would you have with an NGO or other partner organization helping facilitate needs assessment and project management, even though the collective remittance comes from the migrants?

16. Do you see a role for community leaders in building interest for HTAs and community projects? What about in selecting and administering projects? How do you see this role?

17. Do you think there would be community support to demand that the municipal government develop a matching funds program for collective remittances for community development projects? Give example of Mexico's 3-for-1 project. Do you think the government would do it? Why?

Wrap-up

May I contact you in the future if I have any additional questions? Do you have a cell phone number I could call once I'm back in the US if I have any follow-up questions?

Do you have questions about my study?