

Government of Mexico Programs in Favor of Migrant Communities, Protection of their Rights and Remittances.

Over the past 25 years, the Government of Mexico has developed a comprehensive policy to tend to the needs of its diaspora, with the aim of ensuring that their rights are protected, as well as channel their demands and maintain their links with Mexico. As a result various government agencies have designed specific programs to tend to the diaspora in areas such as health, education, culture, economic projects, etc., which are delivered mainly through the *Instituto de los Mexicanos en el Exterior* (IME) or Institute of Mexicans Abroad.

Access to Services and Exercise of their Rights Abroad

The two most constant demands of Mexicans living in the USA have been education and health, since through many years they have had to struggle to have equal educational opportunities and health services.

In this context, the IME, in coordination with the Ministries of Education and Health plus other related agencies, has established a network of alliances with local organizations and institutions in the United States, to provide various options and services in both areas to the Mexican communities in that country.

1- Education

IME Becas: Program started in 2005 to channel financial support to Mexican students and thus contribute to elevating the educational levels of the Mexican origin population in the USA. Each year the Government of Mexico provides funds that are distributed among social organizations and educational institutions in the United States.

In November 2016, the IME assigned 40 million pesos to the year's program, in which 214 public and private institutions participated. This budget was distributed among adult learning organizations, community colleges and universities, to provide stipends to students and adults in order for them to conclude their academic studies in the USA.

Between 2005 and 2016 close to 68,000 Mexican or Mexican origin students have been benefited by this program.

Plazas Comunitarias: These “community plazas” are educational spaces supported by the Mexican Institute for Adult Education (INEA), the IME, and local education organizations and institutions. Here youngsters over 15 and adults can, using the INEA

study programs, start or continue their basic education and at the end receive a certificate with official validity in Mexico, as well as study English as a second language.

Binational Migrant Education Program: This program was created with the objective of meeting the demand for bilingual teachers to tend to the educational needs of the Mexican origin community in the USA, as well as strengthen students' knowledge of the history, culture and traditions of Mexico. It also supports permanent communication between US and Mexican teacher and the sharing of experiences helpful to students' best development.

Under this initiative, each year the Ministries of Education and Foreign Relations of Mexico issue a call to state education agencies in the country for them to finance travel of Mexican teachers to educational institutions in the United States that require them for the Summer.

Additionally, there is a *Mexican Teacher Hiring Program* wherein each year the Ministry of Education issues a call for teachers that want to work for full year educational cycles (1 to 3 years) in different school districts in California, Minnesota, Nebraska, New Mexico, Oregon and Utah. The hiring of teachers allows American teaching institutions to better tend to the needs of their growing share of Mexican origin students.

The binational program also operates what is known as the *Binational Migrant Student Transfer Document* which provides official validity to the basic education (elementary and junior high school) of children whose families travel often between the two countries, thus facilitating their quick entrance into the receiving school, according to their age and grade level. In Mexico this document can be issued at the schools or with the state education agencies, and in the United States they are issued by the Mexican consulates.

2- Health services

"Health Windows": The Initiative, financed by the Ministry of Health of Mexico and operated through and by the Consulates of Mexico in the USA, has the objective of providing migrants access to basic and preventive health services in their own language. It also aims to increase their participation in public health insurance programs and to promote a culture of health prevention among Mexicans and their families living abroad, thus supporting their integration into the society where they now reside. This task is carried out providing information, educational activities, personal counseling, references and detections, all provided in a safe and familiar place, through the work with local entities and binational cooperation between Mexico and the USA.

The Health Windows are modules within each Mexican consulate in the USA. Presently there are 52 such modules in operation (2 consulates have a second module). The services

are delivered by the organization that is selected by each consulate (usually a local hospital, community health clinic, university health department, etc.), which in turn procures additional funding and establishes alliances with other health related entities in order to broaden the services and attention provided by the Health Window. Currently there are more than 2,200 health organizations registered as allies of the windows in the USA.

Since 2006, this program has provided attention to over 10 million people. More recently and with the aim of reaching Mexican communities farthest from cities where our consulates are located, a “mobile” pilot project has been started with 11 such units in place as of 2017, which have served an additional 1.2 million people.

Binational Health Week: Created in 2001, this initiative concentrates efforts during, originally, one week each year (presently 3-4 weeks) to promote a culture of health prevention among the Spanish speaking population in the USA and Canada. Originally aimed at Mexican communities, the initiative has expanded to serve the whole of Latin Americans in both countries in alliance with consulates from other countries.

During the event each Mexican consulate in the USA and Canada, in collaboration with fiscal agencies, ngo’s, city and county governments, universities, public hospitals and community centers, organize a wide ranging series of health promotion and education activities, including workshops, referral to health services and medical insurance programs, vaccinations, and basic and specialized tests and detections free or at a very low cost, among others.

In the last 10 years, the binational health week has provided health education and preventive services to more than 4 million people. The 2016 edition provided services to close to 250,000 persons, thanks to the cooperation of over 4,500 health organizations during over 1,700 events.

Financial Inclusion and Remittances

Aware of the close relation between migration and development, Mexico has taken firm steps to strengthen its links with its communities living abroad through actions that have the aim of maximizing the migration/development linkage, such as in the easing and reduction of costs in remittance transfers; support development projects headed by migrants and their organizations; promote the growth of migrant networks and train their organizations, as well as facilitate alliances with other actors in development project; include migrants and their organizations in the design and implementation of regional development and job generation policies; and, support migrants in the establishment of small businesses.

3- Financial Inclusion and Education Program for Migrants

The IME considers that financial inclusion is mainly a task that involves consular promotion and protection. Therefore, its work with the Mexican migrant communities abroad is done through the Mexican consular network around the world. Entry into the local financial system not only protects migrants' earnings, but also provides them access to benefits such as lower rates for remittance transfers, savings and the possibility of loans.

Work is carried out through the following programs:

Agreements between Consulates and Banks: Through this initiative and in partnership with local banks that accept Mexico's *Matricula Consular* or Consular I.D. as valid for opening of accounts, the financial institutions provide information on bank services to Mexican communities working with our consulates in the USA. A total of 177 agreements of this type have been signed.

Lazos Económicos: Through the *Economic Links* bulletin, timely information on economic and financial issues reaches thousands of Mexicans abroad. It is an important tool to inform the communities abroad what Mexican government agencies and the consular network is doing in terms of financial inclusion.

Financial Education Week: Yearly event carried out by Mexican consulates in the USA and Canada, in partnership with local financial institutions and agencies, to provide information to the Mexican diaspora about ways to safely manage their earnings, options to make their savings more productive, ways to protect their assets, and provide tools to make better informed financial decisions.

The 2017 edition was attended by approximately 70,000 persons. Its information also reached over 150,000 through printed media and over 500,000 by social media. The activities were organized by the consulates in partnership with over 700 local allies and benefited over 1,600 persons directly through workshops, conferences, fairs, fora and interviews. During this edition, over 100 events were dedicated exclusively to women's perspective. Among these, were the following: "Business Entrepreneurship Fair", organized by the Mexican Embassy in Canada and the Network of Latina Businesswomen of Ottawa and Gatineau; the conference "Step by Step in Successful Women Businesses" by the Renaissance Entrepreneurship Center in San Francisco, CA; and the conference "Women who undertake, societies who flourish" by the Opening Doors organization in Sacramento, CA.

Since its inception in 2012, Financial Education Week activities have tended to over 406,000 persons.

“Mexicanos en el Exterior” website: With the IME’s participation, Mexico’s financial consumer protection agency CONDUSEF, has made available a special section of its website especially dedicated to the Financial Education of Mexicans Abroad. This site provides information and tips on how to improve personal finances, as well as tutorials and access to financial products and services in Mexico.

Additionally, CONDUSEF provides access to the Mexican Financial Institutions Bureau with information as to the results and credibility of financial institutions in Mexico; a search engine for Retirement Accounts or Afore so that those who worked in Mexico can track their retirement deductions; and the *Buzón Financiero para los Mexicanos en el Exterior*, which in 24 hours provides replies to questions regarding remittances, how to review bank accounts, and how to solve problems/complaints with banks and other financial institutions, among others.

Financial Advice and Earnings Protection Windows (VAF): They operate with the aim of protecting families’ budgets and assets either directly in Mexican Consulates or through workshops and events that those VAFs carry out in the consular offices.

Currently there are over 30 such VAFs, with the aim to have 50 at the close of 2017. Thus at the end of the year, every one of the 50 Mexican consulates in the USA will be providing these services to the Mexican community in that country. From January to June 2017, over 150,000 persons had been served by this initiative.

SARTEL Service: The Mexican consular network in the USA also promotes the free telephone line called SARTEL EUA, created in 2015 by Mexico’s Commission on Retirement Savings (CONSAR). Through this services Mexican nationals in the United States can access financial counseling about how to save in Mexico for their retirement.

4- Low-cost Remittance Programs

Directo a México: Program designed by the Mexican and U.S. Federal Reserves to use the pay systems managed by both central banks in order to take advantage of its infrastructure and reduce cost in money remittances to Mexico. Additionally to providing the lowest transfer costs in the market, the system allows for the opening of a bank account in Mexico and thus begin a credit history that opens the door to accessing credit and loans in Mexico. This encourages bank access in both Mexico and the USA.

Who is who in remittances: This is a tool managed by PROFECO that provides information about the characteristics and costs of money remittance services provided by various companies, so that individuals they can compare and choose.

5- Remittance investment in productive projects

Although remittances are private funds that migrants save and send back to their families, the Government of Mexico has the commitment of identifying projects and programs that give an added value to those remittances and that provide investment options to migrants. Among these are the following:

Programa 3x1 para Migrantes: The 3for1 Migrant program is operated by the Ministry of Social Development of Mexico and it supports migrant initiatives to carry out projects that benefit their communities of origin in Mexico. This is done through the financial support from the federal, state and local governments, as well as that of the migrant clubs and organizations of migrants abroad, who also decide the projects and final destination of the funds. For each peso that a migrant organization provides, the federal, state and local government each match the amount. Projects funded include small infrastructure, education and productive small business which can be individual or community based.

“Your House in Mexico”: This program was created in response to the diaspora demand to purchase a housing unit in Mexico. This is done through the payment from abroad of their mortgage dues. The program is coordinated by Mexico’s National Housing Commission (CONAVI), the Federal Mortgage Society (SHF) and is operated by housing developers and financial institutions that provide the mortgages in Mexico.

Construye en Tu Tierra: The “Build in your Country” Project is operated by private housing company *Grupo Hábita* in cooperation with CONAVI and aims at helping Mexicans abroad access federal funds to buy or build a house in Mexico.

Migrant Credit for autoproduction: Program jointly run by IME and SHF with the aim of providing Mexicans in the USA comprehensive housing solutions in Mexico, specifically through financing for autoproduction.

4- Contributions of Highly Skilled Diaspora

In order to facilitate the movement of knowledge and the contributions of Mexican professionals abroad, the IME operates the *Red Global MX* or Global Network of Highly Skilled Mexicans Abroad.

Red Global MX: It is conceived as a global interconnected network of the highly educated Mexican professionals living abroad, and has the main objective of identifying and organizing them to generate cooperation activities and specific projects that contribute to the social, economic, technological scientific, and innovation development of Mexico.

The Network is made up of a Global Coordination, Regional Coordinations and Chapters which determine their own goals and objectives. The Chapters are groups with local identity that adhere to the mission of the Red Global or Network. In order to make the local connection in Mexico, groups known as Nodes Mexico are set up; these are Mexican organizations established at the state level to serve as "landing strips" and to develop the projects at the local level. At present the Network has 56 Chapters, 8 Nodes and over 6,500 members in 27 countries and 4 continents.

In order to make the most of the Red Global's potential, efforts are being concentrated on four pillars: science, academia and technology; entrepreneurship and innovation; social responsibility; and, creative industries. The network has over 180 projects in these four areas.