Maya America: Journal of Essays, Commentary, and Analysis

Volume 3 | Issue 3 Article 3

11-29-2021

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"Why would anyone leave?": Development, overindebtedness, and migration in Guatemala

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Abstract: Over the past two decades, policymakers have expressed considerable optimism about the capacity of international development to curb transnational migration, yet there is a dearth of research examining how and under what conditions development interventions impact migration decisions. Enlisting a case study approach in the Maya-K'iche' community of Almolonga, this article examines divergent meanings and practices of "development" and its impact on the migratory aspirations and outcomes of Indigenous families in Guatemala. Government authorities and international development experts exalt Almolonga as a prosperous example of a globalized, agrarian-based economy. Key to its 'success' is the growing microcredit industry which advertises loans as a means to invest in small businesses and to enable household purchasing power. Yet, as our survey finds, this credit often cascades into over indebtedness, leading to significant out-migration. In contrast, local understandings of development are rooted in the K'iche' concept of utz k'aslemal, a system of complementary economies and intergenerational knowledge-sharing through education and entrepreneurship in an effort to create pathways to 'el buen vivir.' By tracing the conflicting meanings assigned to development, we argue that over indebtedness resulting from microcredit not only reinforces but likewise exacerbates existing social inequalities in Guatemala and, contrary to development claims, induces migration.

Keywords: development, microcredit, overindebtedness, migration, Guatemala

* Author biographies are located at the end of the article.

Acknowledgments: We would like to thank community members of Almolonga who graciously shared their knowledge, experiences and perspectives with us. We are grateful to fellow members of our research team Alejandro Chán, Catarina Chay Quiej, Sandra Elizabeth Chuc Norato, Angélica Mejía, Amparo Monzón, and Ramona Elizabeth Pérez Romero.

Funding: This work was supported by the National Science Foundation under grant SES-1456889.

"Why would anyone leave? There are means for survival. There is development," commented a departmental legislator about Almolonga. Known as the "breadbasket" of Central America, Almolonga is a predominantly Maya-K'iche' municipality in the Department of Quetzaltenango, Guatemala that enjoys a thriving agricultural economy. Employment opportunities are relatively abundant and include harvesting multiple seasons of crops, selling in local markets, and two-way commerce with Mexico and El Salvador. In the past fifteen years, Almolonga has experienced a population surge, largely due to internal migration of Guatemalans seeking employment. Government authorities and international development experts in Guatemala exalt Almolonga as an alternative to migration, as it offers a prosperous example of a globalized, agrarian-based economy. Yet, despite these promising aspects, Almolonga continues to experience significant out-migration to the United States primarily to bedroom communities of Portland, Oregon. Residents attribute transnational migration due to a lack of economic opportunities, significant poverty, and overindebtedness.

Key to Almolonga's 'success' is a growing microcredit industry which advertises loans to invest in small businesses and to enable household purchasing power. In Guatemala, microcredit came into vogue following the signing of the 1996 Peace Accords that ceremoniously ended the 36-year armed conflict. The U.S. Agency for International Development (USAID) and the World Bank invested tens of millions of dollars in funding and loan guarantees under the guise of spurring post-conflict reconstruction and economic development. These investments enabled the creation of Guatemala's largest nonprofit microfinance institution Fundación Génesis Empresarial and the country's largest bank, the Banco de Desarrollo Rural (BANRURAL). Partnering with the USAID and the United Nations World Food Program, BANRURAL specifically targeted farmers with multi-year loans, providing credit to invest in the growth and globalization of Guatemala's agrarian-based economy. International non-governmental organizations (INGOs) likewise enlisted the microcredit model, often targeting Indigenous women, as a means to alleviate poverty and to empower women (Beck 2017). Since the financial crisis of 2008, the microfinance sector has expanded exponentially, diversifying microenterprise-development activities to include small-business loans, mortgage credits, and insurance. With greater access to capital markets, microfinance institutions no longer are reliant exclusively on USAID or the World Bank. Today, there are over 200 registered institutions in Guatemala, including cooperatives, microfinance institutions, and corporate lenders, that offer micro-credit products.[2] In Almolonga, there are over one dozen registered institutions issuing microcredit to an estimated population of 25,000 people.

Underlying this microenterprise-development model is the belief that access to credit facilitates 'financial inclusion' of the poor and alleviates the conditions spurring migration (Dabla-Norris et al. 2015, Morvant-Roux 2013, Sarma and Pais 2011). But how do households utilize these loans? Does microcredit lead to community development? And does it provide a viable alternative to migration, as development experts contend? Pairing findings from a community survey with ethnography and interviews, this paper examines the meanings and practices of "development" in Guatemala and its impact on the migratory decisions in Indigenous communities such as Almolonga. These findings are particularly urgent as USAID, the International Organization of Migration (IOM), the Guatemalan government and NGOs are investing heavily in microfinance initiatives that claim to create alternatives to increasing levels of migration.

This article analyzes the varied meanings and practices of development in Guatemala and its influence on migration. Since the end of the armed conflict, the international development sector has invested in an agricultural export model, whereby the state simultaneously deregulates and privatizes programs and enforces commercialization and export-expansion of agriculture. Here, microcredit is the lynchpin as it enables small farmers ready access to capital. Yet, our survey findings suggest that contrary to financial inclusion, microcredit loans reinforce and deepen existing social inequality, at times compelling borrowers to migrate transnationally. The reasons are twofold. First, microcredit loans in Guatemala prioritize the individual borrower and fail to consider the structural precarity in which Indigenous borrowers in particular are emplaced. As survey findings attest, this context includes structural violence (e.g., food insecurity, limited access to land, health care and education, systemic discrimination); the intensification of climate change impacting agricultural production; and the rise in deportation as routine state practice. An accident or illness, failed harvest, or the loss of income due to deportation may compel households to utilize loans to navigate everyday life. In other words, in the absence of a social and financial safety net, debts may quickly cascade, leading many lenders to become over-indebted (see, e.g., Guérin, Morvant-Roux, and Villarreal 2013). Given that households in Almolonga primarily enlist land as collateral, overindebtedness, or impoverishment resulting from debt, can lead to significant out-migration and loss of land.

The second reason for microcredit's deleterious consequences in communities like Almolonga is that the neoliberal development ideology that undergirds the agro-export model conflicts with local understandings of development known as *utz k'aslemal,* a K'iche' concept of complementary economies and intergenerational knowledge-sharing that creates pathways to '*el buen vivir*'(good living) (Quijano 2010, Walsh 2010). In contrast to notions of development as material prosperity and advancement of individuals and their households, Almologuenses understand development as infused with values of dignity, fairness, and collective well-being. That is, development is not just about economic metrics and financial exchanges. While not all

[2] Kiva. (2020). Guatemala: Post-conflict Microfinance. Located at: https://pages.kiva.org/blog/guatemala-post-conflict-microfinance-from-swords-to-plowshares.

respondents cited *utz k'aslemal* specifically, Almolonguenses shared substantive critiques of how development generally and microcredit specifically fail to connect to their everyday realities in Almolonga and to Indigenous understandings of development.

This article begins by elaborating the contrasting meanings assigned to development in theory and in practice in Guatemala and its relationship to transnational migration. Next, we detail the methods involved in the household survey before turning to survey findings to analyze the relationship between debt, land, and migration in Almolonga. Specifically, we examine the sources and terms of loans, the reasons for securing loans, the use of land as collateral, repayment outcomes, and how these factors shape migratory decisions. We then detail the dual impacts of overindebtedness at the household and community levels that Almolonguenses identify as most impactful to their health and well-being. The article concludes with community members' critiques of neoliberal development and microcredit and how they alternatively understand development.

Meanings and practices of development

In 'post-conflict' Guatemala, foreign aid reflects a growing concern for fragile or failed states where underdevelopment is deemed dangerous, principally in relationship to potential wars, terrorism, and the movement of refugees and migrants. Take for example, the 2004 Dominican Republic-Central America Free Trade Agreement (CAFTA-DR); it promised to boost economic development, to create higher wages, to improve working conditions, and to curb migration. U.S. legislators exalted the regional trade agreement as "the best immigration, anti-gang, and anti-drug policy at our disposal."[3] Under the guise of development, CAFTA-DR brought a boom in extractive megaprojects to Guatemala, such as multinational mining, hydroelectric plants, logging, petroleum extraction, and African-palm production, but has not delivered on its development promises (Fulmer, Godoy and Neff 2008, Pedersen 2014, Wayland and Kuniholm 2016). Instead, these extractive industries have led to land grabs, which historically have contributed to the territorial dispossession of Indigenous communities, generated violence, and caused environmental degradation through the contamination of soil and water sources (Aguilar-Støen, Taylor and Castellanos 2016; Blaser 2004; Tan 2020). These megaprojects are exemplary of neoliberal conceptualizations of development and "progress," which model an endless process of expansion, or growth without limits, amid promises of social welfare, and view Indigenous forms of *buen vivir* as backwards (Grugel and Riggirozzi 2012, Paus 2004). Oftentimes, the imposition of these top-down, capitalist development models do not address the structural inequalities that they were designed to remedy (De Haas 2010, Zarsky and Stanley 2013).

Less attention has been paid to smaller scale, but no less impactful neoliberal development initiatives, such as the microfinance industry, which likewise advances the interests of the elite and dispossesses Indigenous communities of their land. Microfinance in Guatemala touts the transformative potential for personal advancement, progress, and expansion of harvests, businesses, and consumer power (McIntosh and Wydick 2005; Luoto, McIntosh, and Wydick 2007). While once dominated by multinational organizations such as the World Bank, the

[3] Representative Tom Davis, July 27, 2005.

Interamerican Development Bank, and the Central American Bank for Economic Integration, microfinance now includes a diversity of commercial models of micro-lending from non-governmental organizations, cooperatives, private financial institutions, and national banks (Bateman and Chang 2012). Microfinance models are predicated on the belief that access to credit will enable the financial inclusion of the poor and alleviate poverty which drives migration. In this view, credit is the lynchpin to development, allowing individuals and families to enhance consumption, to invest in agricultural and non-agricultural means of production, and to nurture entrepreneurship and self-sufficiency (Campbell 2010: 1081).

Our research builds upon scholarship that examines neoliberalism 'on the ground' and the ways that global logics engineer everyday life in postwar Guatemala (Thomas, O'Neill, and Offit 2011). Thomas Offit (2011), for example, traces how Maya street vendors meld neoliberal individualism with longstanding Indigenous social practices as they grow their businesses in Guatemala City. David Stoll (2012: 5) examines "how Guatemalan peasants have used formal and informal credit to finance unauthorized migration to the United States." Amid fewer opportunities for low-waged labor in the U.S., migrants defaulted on loans, creating rippling economic impacts. Whereas much of the literature focuses on how individuals navigate the imposition of neoliberalism amid growing insecurity, this study uniquely examines the cumulative impacts of these strategies at the community level. At the same time, we examine how the deregulation of the financial sector is a principal factor in the rise in overindebtedness within Indigenous communities. In moving between micro, meso, and macro levels of analysis, our survey reveals that microcredit, like its extractive counterpart, also displaces Indigenous communities.

This displacement results, in part, because microfinance in Guatemala ignores the structural precarity in which borrowers are emplaced. With a limited social safety net for the 59.3 percent of the population living in poverty and 23.4 percent living in extreme poverty, many turn to loans from microfinance institutions, cooperatives, banks, and moneylenders to manage everyday precarity. It is important to note that Indigenous Guatemalans represent roughly 60 percent of the population but make up 80 percent of the country's poor, statistically placing Indigenous households at an intensified risk of overindebtedness.[4] Almolonguenses have resorted to taking out loans to finance their small businesses, risking overindebtedness and potential losses of already-limited land enlisted as collateral. Drought and heavy pesticide use have contributed to land exhaustion making agricultural production unsustainable and have fueled the need to obtain additional land either through loans or migration to obtain sufficient financial capital. The Guatemalan government simultaneously has privatized and deregulated the financial industry, leaving little oversight of the terms and monitoring of loans and enhancing the potential for overindebtedness and corruption. Rather than addressing the systemic failures of the state to provide for basic social welfare or to curb the environmental toll of the extractivist industry,

[4] The 2018 national census indicates that less than 44% of the population is Indigenous, a statistic which Maya leaders denounce as an attempt to disappear Indigneous communities. The Council of Maya People indicates that 75 to 80% of the population is Indigenous. Located at: https://www.prensalibre.com/ciudades/quetzaltenango/tres-argumentos-del-consejo-del-pueblo-maya-para-rechazar-los-resultados-del-censo/.

microcredit individualizes responsibility for overcoming poverty, marginalization, and climate change.

In contrast to a neoliberal model of growth without limits, Indigenous communities across Latin America have articulated an alternative understanding of development—*buen vivir*. *El buen vivir* is a socio-political project rooted in the valorization of Indigenous ways of knowing and the advancement of a collective well-being, broadly conceived (Acosta, Martínez and Martínez 2009). In Almolonga, the K'iche' concept *utz k'aslemal* conceives of development as the cohabitation and balance between humans, non-humans, nature and the cosmos, recognizing that the earth's resources are finite and require stewardship (see, eg., Cubillo-Guevara, Hidalgo-Capitán and García-Álvarez 2016). Across cultural contexts, including in Almolonga, the concept of *el buen vivir* is a pluralist, participatory approach to improve the quality of life, not by the possession of material goods as capitalism promotes, but by living and working in relationship to each other. This process of transformation begins with decolonizing the ways systemic and historic oppression have been internalized within Indigenous communities and to aspire to 'good living'. The concept has been enacted by social movements and progressive governments in Latin America as the philosophical and cosmological foundation of living well together (e.g., Bolivia in 2008 and Ecuador in 2009).

The case of Almolonga demonstrates the limitations of development through an agricultural export model in deterring international migration, especially within Indigenous communities. Historically, state-sponsored development models have displaced Maya peoples from their territories (Batz 2020). The liberal dictatorship of Justo Rufino Barrios (1873 to 1885) aggressively privatized communal land holdings to promote the exportation of agricultural products such as coffee. In the early 20th century, land displacement was carried out through various repressive strategies, which include stealing or forging documents, the use of alcohol, debt and loans (Batz 2017, Grandin 2000). Over time, these development models benefited ladinos (non-Indigenous) and Europeans and contributed to the territorial dispossession of Indigenous peoples. Consequently, by the 1950s, an estimated 72 percent of arable land was owned by 2 percent of landowners, almost all members of the elite (McAllister and Nelson 2013: 12). The lack of land continues to be the basis for much of the migration from Guatemala; and microfinance-induced debt threatens to take what little remains in the possession of the Almolonguenses. In an era of mass deportation, the first author examines how young migrants become ensnared in a cycle of debt-driven migration and deportation in which re-migration with US-level wages may be the only viable means of repayment of familial debts (Heidbrink 2019). Each migratory attempt compounds the conditions that instigate migration, while at the same time enhances the vulnerability of migrants by compelling them to travel along less secure migratory routes, using increasingly predatory smuggling networks.

The historical legacy of Indigenous displacement is evident today in the recent migration of Central Americans to the United States. Guatemalans are the largest nationality migrating to and deported from the United States. In fact, one of every nine Guatemalan citizens have migrated to the U.S. over the past decade. By 2019, Guatemalans comprised 40 percent of all unaccompanied children and 40 percent of all family units apprehended in the United States.[5] According to government authorities, 95% of young migrants (unaccompanied and in families) are Indigenous Maya (primarily Mam and K'iche') from the rural highlands (Heidbrink 2020). More conservative estimates place Indigenous migrants ranging from 65 to 70 percent of all Guatemalan migrants. This increased migration particularly of Indigenous peoples amid post-conflict development is critically important to understanding how colonial domination, neoliberal capitalism, and development disproportionately impact Indigenous peoples over time.

Methods

In 2016, we conducted a household survey in Almolonga. Our multilingual research team consisted of the U.S. Principal Investigator (first author), two U.S. based research assistants (co-authors), and six Guatemalan research assistants. The survey design was based on two years of prior research of the first author that included interviews with several migrants deported to Almolonga, ongoing conversations with community members and local leaders, three small-group meetings with community members, and consultation with local Indigenous organizations. The survey covered a wide range of themes, including basic household demographics, education, health, food security, land ownership, public service, crime, migration and deportation, remittances, and civic participation.

In consultation and with the consent of Almolonga's mayor and his municipal council, the Consejos Comunitarios de Desarrollo Urbano y Rural (COCODE, Community Council on Urban and Rural Development), and other key leaders, our team conducted 148 household surveys. We enlisted a randomized sampling design to select households geographically distributed throughout the boundaries of the municipality of Almolonga, including its two outlying communities of Las Delicias and Los Baños, as indicated in the 2002 national census (the most recent census at the time of the study). Surveys were conducted during weekday hours (8:00a.m. to 5:00p.m.) in respondents' homes, with occasional evening or weekend interviews upon a household's request. Some sectors of Almolonga likely are underrepresented in survey findings, namely those who seasonally migrated during the period of the survey and given the weekday hours of the survey, laborers (predominantly men) who tended to work in the fields in the morning.

Participation was voluntary, and respondents could refrain from answering any question(s) or stop the survey at any time. At times, multiple family members participated collectively and individually in answering survey questions. While much of the literature focuses on the gendered implications of microcredit interventions (DeHart 2011, Moodie 2013, Schuster 2014), we alternatively enlist the household as the primary unit of analysis as both repayment obligations and the consequences of defaulting on loans implicate all household members, including children. As a household rather than a family survey, we included information regarding all persons who physically resided in the household for at least three of the previous twelve months. In teams of two, we verbally administered surveys in Spanish (82 percent), K'iche' (11 percent), or a

[5] "U.S. Border Patrol Southwest Border Apprehensions by Sector FY 2019," n.d., U.S. Customs and Border Protection, https://www.cbp.gov/newsroom/stats/sw-border-migration.

combination of languages, namely K'iche', Spanish, Mam, and English (7 percent), depending on the respondent's preference. Participating families were compensated with 60 quetzales (US$7.89) for their time (whether they completed the survey or not) and contributed an additional 140 quetzales (US$18.42) in materials, workshops, and equipment (totaling 21,000 quetzales or US$2,763) according to the community needs identified by respondents of the survey. Given that participation potentially infringed upon daily work in the fields, at home, or in the market, this compensation was essential to ethically compensate participants for their time. Accordingly, the household compensation rate is based on the half-day equivalent of the national daily minimum wage of 2,644 quetzales (US$346) per month for agricultural and nonagricultural workers. The duration of the survey ranged from one to four hours depending on the detail of responses to open-ended questions.

In addition to the survey, the research team conducted semi-structured interviews with twenty-six key community members and stakeholders, including municipal officials, COCODE members, church leaders, local historians, teachers, business owners, bankers, attorneys, a judge, health-care providers, midwives, and traditional healers. The first author also conducted several in-depth follow-up interviews with survey respondents who had experienced migration and/or deportation. In 2017, the first author conducted two additional focus groups and, with the support of a local Indigenous organization, held five workshops with youth (aged thirteen to seventeen) to explore themes of migration, identity and belonging, and the K'iche' language.

Six months following the survey, three members of our research team reassembled in Almolonga to share preliminary findings and to seek community input through a series of public presentations and community meetings. We incorporated this analysis into a final bilingual report, which was shared with the community, municipal leaders, departmental policymakers, and in 2018, the first author briefed officials of USAID and the U.S. Department of State on the causes of child migration among Indigenous communities, such as Almolonga. Through these varied efforts, we sought to collaboratively analyze the data, to reach a broad and more diverse public, and ultimately to return research findings to the community to which it belonged.

Microcredit and precarity

Two of the most salient themes that emerge from our survey are how Almologuenses utilize debt to navigate the precarity of everyday life in Guatemala and how overindebtedness may lead to transnational migration. We begin by presenting findings on the initial reasons for and sources of loans; evaluation of lenders and loan terms; and end-use of loans and repayment outcomes. We pay particular attention to how repayment outcomes impact land given the prevalence of land enlisted as collateral. We then trace how loans lead to overindebtedness and influence migration decisions.

Reasons and sources of loans

Survey findings reveal that Almolonguenses seek loans for a diversity of purposes. Over the five years prior to the study, 36.6 percent of respondents secured microcredit and loans as a routine practice. The uses of loans range widely, including funding harvests (e.g. labor, materials, fertilizers, etc.); to launch or expand small business endeavors (e.g. computer, stove, additional rental space, etc.); to purchase large consumer items (e.g. cars, household appliances, etc.); to offset costs of daily living (e.g. school expenses, food, etc.); for emergencies (e.g. funeral, illness, accident or sudden loss of income); to invest in one's own future or the future of children (e.g. education, apprenticeships, etc.); and to fund transnational migration. Banks and cooperatives advertise loans to start or expand businesses or to enhance household consumption practices. Indeed, loans are often one of the few options for impoverished families to advance financially and to provide stability amidst precarious economic circumstances. Yet as we elaborate below, despite the initial reasons for loans, many households utilize loans in practice to meet everyday needs and respond to crises, risking further impoverishment through debt.

Almolonguenses secure loans from a variety of sources. Of those surveyed, 4 percent report taking loans from cooperatives such as a local agricultural cooperative and national consortiums such as MICOOPE. Another 2.5 percent borrow from large stores such as Curacao and Elektra through a line of credit to pay for appliances. Local moneylenders known within the community, as well as a range of lenders who are lawyers, notaries, and smugglers represent 9 percent of the sources of loans. Nearly 21 percent of respondents borrow from banks which include G&T, Banco Azteca and most commonly BANRURAL, which at the time of our survey maintained two branches in Almolonga.

The terms of loans and the amounts borrowed vary considerably. Respondents borrowed from \$100 to \$10,000 depending upon the reason for the loan. For example, a family running an import/export company has greater access to capital and collateral, leading to access to lower interest rate loans from a bank to fund their established business transactions. Other respondents with less access to capital and collateral receive smaller loan amounts at higher interest rates and often from less secure and unregulated lenders such as lawyers, notaries, smugglers, and moneylenders.

It is important to note that many people routinely borrow and lend money between family and friends based on their personal relationships, family histories, level of trust, and ability to borrow and lend. Women often navigated and maintained these social relationships, whereas men more commonly (though not exclusively) engaged with institutional lenders. Friends and family are an important source of financial support in times of need; some family loans included modest to no interest. While customary in many Indigenous communities, the practice of *cuchubal* (the practice in which individuals contribute funds monthly and the funds are distributed to a rotating member in each time period) is no longer common in Almolonga. Many families struggle to meet the needs of daily living; however, the availability of capital is scarce. And as banks, microfinance institutions, and additional actors aggressively advertise lending as a means to obtain economic stability or advancement, individual households, including those in impoverished circumstances, report turning to institutions rather than neighbors and family to borrow money.

Evaluation of lenders and loan terms

In determining and selecting a possible source of loan, Almolonguenses evaluate potential lenders by the following five factors: urgency, bureaucracy, terms of the loan, *confianza* (trust), and end use of loan. Urgency includes cases of emergency, such as a funeral, accident, illness, or lost wages. Several survey respondents share that initiating a new bank loan requires one to three months to process a request for a loan, leaving urgent situations unresolved. Therefore, families without established lines of credit who confront an urgent situation tend to access funds from lawyers, notaries, and moneylenders often at much higher interest rates and variable terms than banks. That is, with limited access to a national safety net (e.g., health care system, unemployment, disability, insurance, etc.), families turn to high-interest loans to manage household crises.

Respondents indicate that the bureaucracy is a barrier from obtaining loans. For example, banks often have a more formal, often daunting, process and require significant paperwork including applications and legal documents. At times, bank personnel do not speak K'iche'. Some respondents state they lack the requisite paperwork and/or an additional *fiador* (guarantor) to co-sign the banknote. The bureaucratic processes required by banks obstruct and determine who has access to financial capital.

Households in Almolonga also weigh the terms of the loan from each lender, including available principal, interest rate, annual percentage rate, length of loan repayment, and potential for a revolving line of credit. Depending on an institutional determination of 'creditworthiness', terms of loans from banks and microfinance cooperatives vary considerably, ranging from 10 to 50 percent annual percentage rate. Banks generally, though not always, offer lower interest rates than cooperatives or moneylenders. In Almolonga, this 'creditworthiness' in practice translates into a growing divide between the relatively wealthy–that is, the 6 percent of Almolonguenses that earn above 2000 quetzales ($263) per month–who enjoy low-interest, long-term loans and the poor who receive high-interest, short-term loans.

Respondents describe assessing the trustworthiness of the individual or institution before taking a loan, which is commonly known as *confianza*. The terms of loans from lawyers, notaries, and moneylenders often are identified as riskier loans and with usurious interest rates. However, banks are not universally identified as honest or trustworthy. Some contend that banks "have no heart" or "don't understand our reality." Several people point to banks repossessing goods or property more quickly than other sources of loans which are more willing to renegotiate the terms of the loan. Many identify loans with high interest rates as predatory and banks as untrustworthy, yet simultaneously identify securing a loan as the only strategy to better one's living conditions.

Those surveyed in Almolonga pursue loans dependent upon the end use of the loan. For example, individuals borrow from stores or specific banks with relationships to stores to purchase household appliances. Lenders seek loans from a local agricultural co-operative, primarily though not exclusively for funding agricultural-related investments. Funding migration via loans is common in Almolonga with many families accessing loans from lawyers, moneylenders, and notaries. While bankers interviewed for this study indicate that banks do not allow the funding of undocumented migration, respondents and key stakeholders share that this remains a common practice of banks and cooperatives alike.

Households who have not borrowed money report several factors influencing their decision. Almolonguenses identify three primary reasons for not borrowing, including distrust, alternative sources of income, and lack of capital. Distrust is the opposite of *confianza*. For instance, some people are distrustful of banks or cooperatives and/or had negative past experiences with these institutions. Some express fear of losing their land or goods if they are not able to fulfill the terms of the agreement, citing the precariousness of their everyday lives in which defaulting on a loan would bring homelessness. In addition, many respondents indicate that lawyers, notaries and moneylenders who are unknown in the community cannot be trusted. Other respondents cite alternative sources such as family and friends as more trustworthy and/or accessible sources of needed funds. Several respondents borrowed or are currently borrowing from family members or neighbors to pay for harvests, funerals, medical emergencies, school expenses, or migration. Lastly, several families shared that they lack the capital or relevant collateral (e.g., land title) to secure a loan despite a desire to have greater access to capital.

Debt repayment and end-use of loans

When respondents were asked if they had paid off their debts, 53.1 percent had paid the debt, 40.6 percent continued to pay the debt, and 6.3 percent defaulted on the debt, which led to the loss of land and other collateral. In some instances when loans are utilized to fund planting, the term of the loan is 3 to 6 months, allowing farmers to pay off the loan in full once they have completed the harvest and subsequent sales. While this is a routine practice to fund multiple harvests, several farmers shared past experiences of defaulting on loans and banks confiscating ancestral lands when crops failed due to natural disaster, excessive volcanic ash, drought or lower than anticipated profits. Indeed, climate change and overuse of pesticides has impacted agricultural production, leaving farmers with considerable loans and few means of repayment. Farmers may turn to transnational migration as the only viable means to maintain their land that lenders hold as collateral. When taken together, the likelihood of defaulting or extending the terms of the loan (with compounding interest rates) affects nearly half of all borrowers. Given that over 77 percent of borrowing households enlisted their land and homes as collateral, the real and potential loss of land affects a stunning portion of the community.

While respondents pursue loans for a number of reasons, in practice many borrowers utilize loans to navigate everyday life. For example, one of the survey respondents, Leticia, secured a $500 line of credit from a local department store to purchase equipment to open a *pupuseria*. When her husband suddenly fell ill, Leticia had to curtail her store's hours and help her husband access medical care in neighboring Xela. She quickly fell behind on payment, and the 18% monthly interest surpassed the principal. She shared, "I had to choose my husband or my business. Now I have debt from both and no way to pay." With limited access to affordable, basic healthcare, families like Leticia's use loans to pay for diagnostic tests, medication, treatment, and operations. Similarly, others report enlisting loans initially intended as a business investment to pay for unanticipated expenses, food insecurity, access to education, and to cushion the impact of a loss of remittances following a family member's deportation.

Survey findings demonstrate that the use of microcredit is widespread in Almolonga and often enlisted–either initially or secondarily–to navigate everyday precarity such as food insecurity or lack of access to healthcare. In what follows, we examine how these debts induce overindebtedness among lenders in Almolonga and lead many to undertake transnational migration rather than lose land held as collateral.

Overindebtedness, Land and Migration

In this section, we examine the relationship between overindebtedness, land and transnational migration in Almolonga. We trace how microcredit loans may lead to overindebtedness and, for some, to transnational migration in order to pay down these debts. At the household level, the effects of debt seep into intimate familial relationships and shape migratory considerations of multiple household members. At the community level, this phenomenon has resulted in inflated land prices, an erosion of social networks, intensified social inequality, and considerable out-migration, especially for young people.

Overindebtedness and land

In Almolonga, families may juggle multiple types and sources of debt for a variety of purposes, including to meet a household's immediate needs, such as food, healthcare, emergencies; middle term investments, such as an inversion in a harvest or cultivation; and longer-term advancement at times through transnational migration. In very few instances, however, did loans improve a household's economic situation over the long term. For those investing in their businesses, the returns only mitigated the short-term needs of families rather than providing future financial stability. To the contrary, 28 percent of households that utilized loans, financial interest quickly surpassed the principal, sinking families into financial ruin while financial institutions and actors flourished. This is particularly true for lower-income respondents who risk dispossession of land, homelessness and starvation if they default on even a small loan. It is important to note that very few people earn salaries that reach the national minimum wage (US$346 per month). In Almolonga, there is an abundance of agricultural employment but payment for day laborers is 35 to 75 quetzales (US$4.60 to US$9.87) per day. For example, one resident, who works as a day laborer, reports earning 900 quetzales (US$118) per month for 15-hour workdays. Some point to a lack of diversity of types of employment, dignified working conditions, and a dearth of stable employment opportunities as additional challenges to earning sufficient income for survival. In other words, despite banks and cooperatives advertising loans that claim to "improve your quality of life" or "satisfy the needs of your home", ready access to credit, even within relatively more regulated financial industries such as banks and cooperatives, reinforces and at times exacerbates inequalities.

Respondents shared that overindebtedness has devastating economic impacts on households, including dispossession of vehicles, household items, and farming equipment and eviction from ancestral lands. They shared how overindebtedness likewise impacts the social well-being of households, including quality of life measurements such as food security, access to health care, education, and housing. Women heads of household are instrumental in prioritizing the use of limited incomes, often meager remittances, and the imperative of debt repayment. As our survey found, overindebtedness is linked directly to decisions to migrate seasonally, internally, regionally and transnationally.

At the community level, overindebtedness leads to communal dispossession of goods and land and a growing number of people driven by debt to migrate transnationally. In Guatemala, opaque administrative processing of land titles, restricted access to department-level data, and limited monitoring of predatory mortgage practices present challenges to understanding the prevalence and scale of overindebtedness and related loss of land held as collateral. The Segundo Registro General de la Propiedad is a land registry that tracks property titles in the western highlands (known as *certificaciones del historial de la finca*) and regulates the once frequent practice of mortgaging one's land multiple times. Yet, survey respondents and interviews with community leaders consistently identified escalating land prices and a growing consolidation of land into the hands of a few, including owners of import-export companies, non-Almolonguenses who rented out land for farming, and individuals who had long since migrated from and rarely return to Almolonga. Taken together, microcredit loans in the absence of a social safety net often result in overindebtedness, a key factor shaping household migratory decisions.

Debt-driven migration

Like many highland communities of Guatemala, Almolonga has been intensely impacted by migration particularly over the past four decades. Community members in Almolonga undertake several types of migration within a single household, 73 percent of households report at least one form of migration, which include seasonal migration (10 percent), regional migration (8 percent), and transnational migration (82 percent) to the United States, Mexico or El Salvador. These types of migration are not mutually exclusive, as households may experience multiple forms of migration simultaneously or over time. Some households endured displacement in the 1970s and 1980s due to Guatemala's armed conflict, leading to long-term settlement in the U.S., Mexico or Canada. Migration to the United States is the most common international destination with 1988 as the earliest reported migration to the U.S. Significant waves of migration predominantly of men occurred between 1994 to 1997 and 2002 to 2004 followed by steady migration occurring from 2008 to the present. While migration of Almolonguenses has been long standing, debt-driven migration is an emergent phenomenon with enduring consequences on land ownership and displacement of Indigenous peoples in Guatemala as well as contributing to the increased migration of women and youth (Heidbrink 2019).

In our survey, motivations for migration are varied and often overlap. Almolonga's precarious economy is a primary motivation for many migrants. Respondents (26.5 percent) explain that they or a family member migrated "for economic necessity" or "because of poverty." Families report being unable to pay school fees, to purchase clothes or shoes, and/or to provide sufficient food. Related, others (31.4 percent) identify a lack of employment with livable wages as a primary motivation for migration. Others report family reunification (8.8 percent), pursuit of education (2 percent), and emergencies or illness (2.9 percent) as the primary motivation for migration. In Almolonga, a small percentage of people identified crime or gangs (2 percent) as a primary motivation for migration. Some cite purchases (11.8 percent) such as buying land, building a house, purchasing a truck, and/or household appliances or to repay financial debts (7.8 percent).

While the reasons Almolonguenses cited for migration are varied, the interrelated role of overindebtedness is instrumental in spurring migration. For example, 42-year-old Alonso secured a 5000 quetzales (US$658) loan from a local cooperative to purchase agricultural products and hire day laborers to harvest his carrots and cabbage. When a drought ensued and his crops failed, he decided to migrate to New York to avoid defaulting on the loan and losing land held as collateral. When asked, Alonso attributed his migration to "*pura necesidad*" ("pure necessity"), describing how the financial debt compounded his family's poverty and failure to repay would lead to destitution. Thus, overindebtedness in isolation is not the singular cause of his migration but when situated in a context of existing precarity, spurred his decision to migrate.

Debt repayment via migration

For those enlisting loans–either directly or indirectly–to fund transnational migration, the repayment of debt has both immediate and long-term impacts. If a migrant can arrive safely in the United States and secure employment quickly, families typically prioritize the repayment of debt from even modest remittances. That is, food, schooling, and other uses for remittances are secondary to the repayment of debt, which can take from one to eight years, depending on size of the loan, wages in the United States, and exchange rates. For those with outstanding loans, deportation can have devastating effects on families, as debt repayment is prohibitively expensive relative to average monthly wages in Guatemala. This results in loss of land, vehicles, goods, and those of any cosigner as well.

Almologuenses likewise discuss the social dimensions of debt. Because giving one's "*palabra*" or "word" is intimately connected to identity, trustworthiness, and respect, the failure to repay debts throws families into profound moral and social turmoil, calling into question their reputation, trustworthiness and dependability within community life. Moreover, for young migrants, a family's mortgaged land is often their inheritance—land where they might build a home and start a family. Thus, the failure to repay the debt and the corresponding loss of landmarks the foreclosure of opportunities for upward mobility and serves as an often indefinite postponement of future plans (Heidbrink 2020). Some respondents confided that the pressures of financial debt cause depression, alcoholism, family discord, intrafamilial violence, and homelessness, and ultimately migration.

Almolonguenses are hard-pressed to identify community-level benefits to migration. Indeed, only 3 percent indicate that remittances assist in development of Almolonga, namely roads and water projects. The underlying tensions between individualistic neoliberal forms of development and collective perspectives of *utz k'aslemal* (*buen vivir*) are exemplified by the view that migration and corresponding remittances "Benefit only families, not communities," as we were told repeatedly. While families can be considered as collective units, within Indigenous interpretations, a family can be an individual unit within the collective of the community. That is, one family benefiting solely from migration and remittances may not be in accordance with *utz k'aslemal*, which emphasizes community well-being.

In contrast, when asked to identify the negative impacts of migration on the community of Almolonga, respondents are quick to identify that remittances inflate land prices (13 percent) and that deportees and their families may lose their land when unable to repay loans. Respondents (29 percent) also recognize how family disintegration impacts the health and well-being of the community, as family breakdown shapes young people's education, health, and life prospects. Over the long term, Almoguenses attest, there are adverse intergenerational consequences of migration in Almolonga.

Many in Almolonga recognize the need to take care of one's family to "*salir adelante*" ("get through"), which is made possible with remittances that provide better living and material conditions. Survey participants identify the way they prioritize remittances in order of importance: repayment of debts, food and clothing, and the purchase of land. Once these needs are satisfied, these inversions shift over time to the construction of a home, purchase of agricultural supplies, educational expenses, and health-related costs followed by recreation and entertainment. At the household level, Almolonguenses identify the benefits of migration as modest improvements in living conditions (23 percent), including the purchase of land and vehicles and the construction of homes; repayment of debts (21 percent), including debts incurred for a wide range of reasons, such as health care, death, failed crops, and debt-funded migration; improved education (6 percent); and providing for family (8 percent). Some households (2 percent) indicate that there is little to no positive effect of transnational migration, citing the adverse consequences of addiction, depression, family disintegration, and financial debt.

While social networks in Almolonga have weakened, especially as credit among families is increasingly scarce, they have not entirely eroded. A local businessman Edú shared that he had observed the profound and disproportionate impact of loans on the community. He served as a *fiador* to seven family members, friends, and neighbors because of their inability to pay interest rates on their loans. In some instances, he paid off the loans, most recently for his cousin who could not make payments on a loan of 45,000 quetzales (US$5,921) with 18 percent *daily* interest. Another brother-in-law had not paid Edú for four years for the 38,000 quetzales (US$5,000) Edú paid to BANRURAL to save the family's land from dispossession. Given this added economic hardship on Edú and his family, he explained his motivation: "I hate to see them lose the land where our grandparents' grandparents lived. What will happen to their children if they lose their home? I stepped forward to pay them because I couldn't do *nothing* while the banks and lawyers and moneylenders take their children's inheritance and take over the town. *Es una gran estafa* [It's a big scam/fraud], not only by the banks but also by the rich and the corrupt in the government." Edú recognized the injustice of these loans and their intergenerational impacts on Almolonga as a community. He laid blame on the banks, the elite, and corrupt government officials who collude to impoverish Indigenous peoples and dispossess them of their land.

Conclusion

Research on the diverse ways that Indigenous families enlist credit and debt to manage everyday precarity reveals that the causes of migration are complex and intimately interrelated with ideas and practices of 'development'. Historically, Almologuenses relied upon communal and kinship networks—in the form of traditional lending practices such as the *cuchubal*, or borrowing from neighbors–to navigate poverty and instability. These networks have been debilitated by structural precarity and have been usurped by high-interest, unregulated loans that imperil the survival and *utz k'aslemal* of Indigenous communities. To navigate structural violence and the everyday precarity it produces, community members turn to a deregulated financial industry and microcredit to borrow money for survival. Although families may seek loans to invest in businesses or to respond to short-term needs, the terms of the loans are such that they can quickly cascade into insurmountable debt serviceable only with U.S.-level wages. With little to no regulatory oversight, institutions offer high-interest loans that, contrary to claims to better one's life circumstances, serve to compound poverty, instability, and inequalities. Only recently has the Coordinación de Organizaciones No Gubernamentales y Cooperativas (Coordination of NGOs and Cooperatives) begun to clamp down on these transactions through audits, site visits, and repealing the business licenses of cooperatives that knowingly engage in funding migration.

One might argue that the banks should not loan money to people who are not capable of repayment or who risk becoming over-indebted. A local branch manager from BANRURAL asserted, "We are not here to take people's property from people but to support them." The credit serves an important function in terms of generating income for a *cosecha* (harvest) or purchasing goods on a payment plan that families might not otherwise be able to afford, but the risks and the prevalence of indebtedness are overwhelming. Assuming debt, even with risks of it spiraling out of control, is one of the few survival strategies available to the working poor, especially when the state systematically neglects and oppresses Indigenous communities. The absence of social welfare services and government investment leaves families to construct some semblance of home and community amid "life without the promise of stability" (Tsing 2015: 2).

Moving beyond economic metrics and individual material prosperity which characterize "success" for the microfinance industry, community members speak of mutual benefit, fairness and dignity. Almolonguenses conceptualize development as infused with social and cultural values in which the well-being of individuals and households is intimately tied to the well-being of the community and rooted in relationships and cultivation of the land. This does not discount the imperative for physical health and safety of individuals and households but demands that we understand the economy, markets, and development as a commitment to the common good (See, e.g., Fisher 2014).

In response to the departmental legislator question that opened this paper– "Why would anyone leave?"–Almolonguenses attribute migration to the state's neglect of Indigenous peoples as evidenced by the dearth of livable wages, a discriminatory health-care system, an ineffective justice system, and under- resourced schools. Scholars likewise have documented how Indigenous communities in post conflict Guatemala continue to be expelled systematically from all areas of social and political life (Clouser 2009, Levenson 2013, Burrell and Moodie 2015). While none of these factors in isolation is recognized as the sole cause of migration, when taken together, the structural violence they reinforce continues to displace Indigenous peoples. In the context of the novel coronavirus pandemic, everyday conditions in Guatemala have further deteriorated and overindebtedness has grown. In response to the virus, the Guatemalan government closed Indigenous local markets in favor of national supermarket chains, severely restricted movement of goods and people, and failed to provide health services to rural communities. Unable to commercialize their products, Almolonguenses report an acceleration in defaulting on loans, an exacerbation of existing inequalities, and growing food insecurity–all conditions which, as our survey finds, compel them to migrate.

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