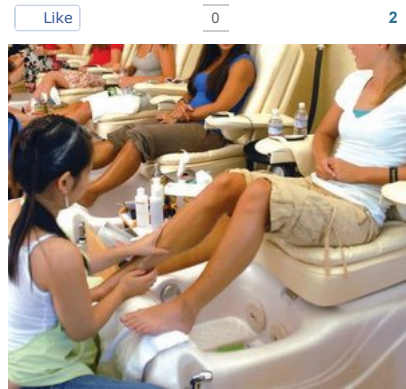


The Naked Anthropologist

Dr Laura Agustín on Migration, Trafficking and Sex

Borrowing money to migrate can go wrong but all is not abusive 'debt bondage'

26 July 2011 in [migration](#) by [laura agustin](#) | [2 comments](#) | [print](#)



(<http://www.lauraagustin.com/wp-content/uploads/2011/05/nailsal.jpg>)

Migrants who use [smugglers](#) (<http://www.lauraagustin.com/people-smuggling-from-turkey-the-sheep-trade>) to help them travel but can't pay for [services](#) (<http://www.lauraagustin.com/not-sex-trafficking-or-false-papers-as-a-means-to-migrate>) beforehand may borrow and agree to work off the debt however smugglers want. The formal term *debt bondage* makes this practice sound more drastic than it need be: total unfreedom is not the norm and does not warrant newly fashionable slavery language, which *bondage* is. Migrants accept that borrowing money is necessary and the loan of money is considered a service provided for a fee. Of course, when smugglers turn abusive, migrants may not know how to get away, and things can get bad. But consider the following description of debt bondage from 'Through the Looking Glass: Finding and Freeing Modern-Day Slaves at the State Level' by Michelle L. Rickert.

For example, in Vietnamese nail salons, as recounted by one nail technician who has grown up in the nail business, if a person wants to come over to the United States, she will work with a family member in the United States who will finance the move. Once in the United States, she will live with the family member and pay about three-fourths of her paycheck as payment of the debt. The nail technician recounted this story to explain how Vietnamese nail salon owners help new immigrants out; however, one can see how this situation could easily be abused, and that there is a slippery slope between smuggling and trafficking.[56]



(<http://www.lauraagustin.com/wp-content/uploads/2011/05/nails.jpg>) In Pennsylvania, Lynda Dieu Phan recruited A.V. from Vietnam and held her in debt bondage without compensation for over three years.[57] Phan preyed upon the fact that A.V. could not read or write English and coerced her into signing over all of her bank statements and checks.[58] A.V. worked six days a week for eleven hours a day and five hours on Sundays. She was not paid anything except some of the

tips that were given to her by customers. Furthermore, she was forced to cook and clean at Phan's home where she lived. Phan brought over another young woman from Vietnam, and the two girls shared a room, sleeping on the floor.[59] After three years of A.V. working without pay, she had fulfilled her debt. However, Phan did not tell A.V. that she had fulfilled her debt; A.V. did not complain until 2007—seven years later.[60]

56. Interview with Anonymous Nail Technician, in Lynchburg, Va. (Jan. 8, 2010).

57. United States v. Phan, 628 F. Supp. 2d 562 (M.D. Pa. 2009) (deciding a motion concerning the validity of seizing certain documents while searching the house pursuant to a search warrant).58. Id. at 566.

59. Id.

60. Id.

from *Liberty University Law Review*

(<http://www.liberty.edu/academics/law/index.cfm?PID=3839>), Vol. 4: XXX, p 14.

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[bondage&title=Borrowing%20money%20to%20migrate%20can%20go%20wrong%20but%20all%20is%20not%20abusive%20%E2%80%98debt%20bondage%E2%80%99&description=Dr%20">bondage&title=Borrowing%20money%20to%20migrate%20can%20go%20wrong%20but%20all%20is%20not%20abusive%20%E2%80%98debt%20bondage%E2%80%99&description=Dr%20](#)

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Maggie McNeill on [27 July 2011 at 15:56](#)

The majority of middle-class Americans are in "debt bondage" to banks and credit card companies, and must turn over large percentages of their income (it was as high as 70% for me before I took up sex work) to satisfy these creditors, but nobody calls it "slavery" except in jest (or unless they're anti-capitalism, perhaps). This despite the fact that many of the companies raise their interest rates to a crushing 30% if the debtor is late even once or twice on his payments, thereby locking him into bondage for decades if the debt is a large one. Yet the Americans screaming about "trafficking" refuse to see this as the same situation.

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Laura Agustín on [27 July 2011 at 16:16](#)

yes, maggie, many people bring this point up, perhaps especially from the USA and especially students who go into enormous debt to get university degrees. house mortgages are in a way much more frightening than migrants' debts, threatening to evict whole families who are then unable to find another place to live easily.

'credit rating' is another swindle, where not being able to pay off debts in time puts people in worse and worse situations.

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