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ISELJENIČKE / RADNIČKE DOZNAKE

Rezime

Iseljeničke doznake imaju ogroman značaj za ekonomije pojedinih država, naročito zemalja u razvoju, utoliko što doprinose ekonomskom rastu i poboljšanju životnog standarda stanovništva. Primaoci doznaka promovišu masovnije korišćenje bankarskih računa i drugih vrsta bankarskih usluga. Istovremeno doznake po pravilu predstavljaju uvod u neke nove bankarske aranžmane kao što su krediti za otpočinjanje posla (start-up loans), hipotekarni i drugi krediti, te isti za banke predstavljaju izvanredan stimulans za ostvarenje većih prihoda.

Ključne reči: doznake, migracije, dijaspora, banke, razvoj

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REMITTANCES

Summary

Remittances bear a huge importance for the economies of some countries, in particular, developing countries, given that they facilitate economic growth and improve the citizens' standard of living. Recipients of remittances promote mass usage of bank accounts and other kinds of bank services. At the same time, remittances, as a rule, serve as an introduction into some new bank arrangements, such as start-up loans, mortgages and other types of loans, which is why they stand as a great incentive for banks to yield higher profits.

Key words: remittances, migrations, Diaspora, banks, development

Pod doznakama se u platnom prometu podrazumevaju bezgotovinski prenosi novčnih sredstava po nalogu jednog pravnog ili fizičkog lica u korist drugog pravnog ili fizičkog lica. U zavisnosti od toga da li se svi učesnici u platnom prometu nalaze u istoj zemlji ili ne, postoje dve osnovne vrste platnog prometa i to: a) *platni promet u zemlji*, koji može podrazumevati bezgotovinski prenos sredstava u domaćoj (nacionalnoj) valuti ili pak stranoj valuti, ukoliko je to dopušteno propisima te zemlje i b) *platni promet sa inostranstvom*, koji povezuje nalogodavca, banku nalogodavca, korisnika i banku korisnika i veoma često i banku posrednika, a pri čemu se navedeni učesnici nalaze najmanje u dve različite države. Pored elementa inostranosti, koji proističe iz činjenice da se akteri transakcije ne nalaze u istoj zemlji, druga značajna karakteristika platnog prometa sa inostranstvom je korišćenje valute, koja je, po pravilu, strana valuta bar za jednog od aktera koji učestvuju u transakciji.

Doznaka predstavlja najmasovnije korišćeni instrument platnog prometa, te najnoviji podaci potvrđuju da se čak 81% svih transakcija u svetu obavljenih legalnim - formalnim kanalima odvija upravo korišćenjem ovog instrumenta, a kada je reč o transakcijama između fizičkih lica ili pak u korist fizičkih lica, učešće tog instrumenta je još značajnije.

Pojam i definicija

Pojam iseljeničkih doznaka podrazumeva bezgotovinski prenos novčanih sredstava po nalogu osoba koje privremeno ili povremeno borave i rade u drugoj državi u odnosu na državu iz koje potiču i u kojoj, po pravilu, imaju porodicu ili rođake kojima šalju novac. Sama defnicija Radnika migranta (Migrant Workers) ima dva različita oficijelna značenja, jedno koje se odnosi isključivo na radnike koji privremeno ili stalno rade u drugoj državi i drugo koje se odnosi na radnike koji rade izvan mesta stalnog boravka.

U tom pogledu neophodno je imati u vidu definiciju datu od strane Ujedinjenih nacija u Konvenciji o zaštiti prava svih radnika migranata i članova njihovih porodica, a koja glasi: „Termin, Radnik migrant" odnosi se na osobu koja je angažovana ili je bila angažovana na određenim aktivnostima u državi čiji ta osoba nije državljanin". Predmetna Konvencija je ratifikovana od strane Meksika, Brazila i Filipina, kao i niza zemalja iz kojih tradicionalno potiče ogroman broj migranata, s tim da ista pak nije ratifikovana od strane SAD-a, Nemačke i Japana, dakle upravo od strane nekih zemalja koje masovno angažuju stranu radnu snagu.

Iseljeničke doznake nisu fenomen novijeg datuma. Iste prate razvoj civilizacije koja je po pravilu povezana sa migracijama, bilo da je reč o dobrovoljnim ili pak prinudnim migracijama. U tom smislu su neke zemlje kao što su Španija, Italija i Irska godinama u velikoj meri bile u zavisnosti od iseljeničkih doznaka i to je proces koji je naročito bio masovan u devetnaestom i dvadestom veku. Italija će ostati upamćena kao prva zemlja na svetu koja je 1901. godine donela Zakon o zaštiti doznaka iz inostranstva, dok je Španija bila prva zemlja na svetu koja je 1960. godine potpisala međudržavni aranžman sa Argentinom u smislu ograničavanja troškova izvršavanja doznaka.

Masovnim migracijama ekonomske prirode, koje su dakle povezane za neophodnošću pronalaženja posla, prethodili su neki drugi oblici seoba ljudi van mesta rođenja odnosno mesta boravka. Upravo je Engleska kao kolonijalna sila bila veoma značajan generator takvih seoba, koje su bile praćene raznim motivima, među kojima se ističu: avanturistički, potreba za udaljavanjem pa često i kažnjavanjem određenih članova porodica slanjem i izolacijom istih u daleke krajeve, a često i na druge kontinente, npr. Australiju. U takvim slučajevima novac je upućivan iz Engleske u druge zemlje, a sama transakcija je bila poznata pod nazivom „Remittance Man", simbolišući migranta kao otpadnika ili „Crnu ovcu", dakle, osobu kojoj se novac šalje kao pomoć iz matične zemlje, od strane roditelja ili članova familije.

Pre nego što pređemo na sveobuhvatno sagledavanje najznačajnijih karakteristika doznaka, našu pažnju posvetićemo neformalnim kanalima upravo zbog obima i značaja koji taj vid prenosa sredstava ima i danas. Naime, uprkos visokom stepenu razvoja bankarskih i drugih finansijskih institucija, kao što su tzv. prenosioci para (Money Brokers) i

In the payment system, remittances imply non-cash transfers of money funds at the order of an individual or a legal entity to the benefit of another individual or legal entity. Depending on whether all participants in the payment system are in the same country or not, there are the following two types of payment system: a) *domestic payment system*, which may refer to non-cash transfer of funds in a local (national) currency or in a foreign currency, if permitted by the regulations of the concerned country; and b) *foreign payment system*, which connects the ordering party, ordering party's bank, beneficiary and beneficiary's bank, and also very frequently a bank-intermediary, with all the mentioned participants being located in at least two different countries. In addition to the element of foreignness, arising from the fact that the transaction participants are not in the same country, another significant characteristics of foreign payment system is the usage of the currency which is, as a rule, foreign for at least one of the participants in the transaction.

Remittances are the most frequently used payment system instruments, and the latest data confirm that as much as 81% of all transactions in the world, effected via legal - formal channels, are performed by means of this instrument, and when it comes to transactions between or for individuals, the share of this instrument is even higher.

Concept and Definition

The concept of remittances implies a non-cash transfer of money funds at the order of persons who, temporarily or occasionally, live and work in a country other than the country they hail from and in which, as a rule, they have a family or relatives to whom they send money. The very definition of a Migrant Worker has two official meanings, one referring only to workers who temporarily or permanently work in another country, and another that refers to workers who work outside their permanent place of residence.

In this sense, it is necessary to bear in mind the definition provided by the United Nations International Convention on the Protection of the Rights of All Migrant Workers and Members of Their Families, which reads as follows: "The term "migrant worker" refers to a person who is to be engaged, is engaged or has been engaged in a remunerated activity in a State of which he or she is not a national." The concerned Convention has been ratified by Mexico, Brazil and Philippines, and by a number of countries that traditionally have a large volume of migrant workers, whereas the same Convention was not ratified by the USA, Germany and Japan, the very countries that hire foreign workers on a mass scale.

Remittances are not a recent phenomenon. They have followed the development of civilization, which is, as a rule, connected to migrations, be they voluntary or forced. In this sense, some countries, like Spain, Italy and Ireland, were largely dependent on remittances for years, this process being particularly extensive in the 19th and 20th century. Italy will be remembered as the first country in the world which, back in 1901, passed the Law on Protection of Remittances, whereas Spain was the first country in the world which, in 1960, signed an inter-state arrangement with Argentina concerning the limitations of remittances processing costs.

Mass migrations of economic nature, therefore related to the necessity of finding a job, were preceded by some other forms of migration of people from their place of birth, or their place of residence. England, in its capacity of a colonial power, was a very important generator of such migrations, prompted by various motives, including the adventurist spirit, or the need to distance from or even punish certain family members by sending them away and isolating them in far-away regions, often other continents, such as, for instance, Australia. In such cases, money was sent from England into other countries, and the transaction itself was known under the name of "Remittance Man", symbolizing a migrant as an outcast or a "black sheep", a person to whom money is sent in the form of allowance from the parent country, by parents or family members.

Before we move on to a comprehensive review of the main characteristics of remittances, let us first focus on informal channels, bearing in mind the volume and significance that this form of money transfer enjoys even today. Namely, despite the high degree of development of

stalnom nastojanju istih da unaprede modele za brz i pouzdan prenos sredstava iz jedne u drugu zemlju, i dalje je u korišćenju veliki broj mogućnosti za prenos sredstava neformalnim kanalima. U tom smislu govorimo o nekoliko specifičnih instrumenata kao što su:

a) Havala (u originalu hawala), kao model prenosa sredstava koji uključuje ogroman broj brokera - prenosilaca sredstava koncentrisanih pre svega u zemljama Srednjeg Istoka, Severne Afrike, Roga Afrike (Etiopija i Somalija) kao i Južne Azije. Sistem funkcioniše na principu poverenja koje nalogodavac ima u brokera kome predaje novac uz instrukcije kojoj osobi - primaocu treba izvršiti isplatu. Usluga je praćena malom - simboličnom provizijom kao i zaradom brokera u segmentu konverzije primljenog iznosa u cilju isplate u lokalnoj valuti zemlje u kojoj živi primalac, budući da se ista najčešće odvija mimo oficijelnog kursa. Ima zemalja u kojima je to apsolutno jedini mogući način za prijem sredstava, te čak i međunarodne institucije za pomoć koriste usluge istih. U prilog činjenici da je ovo masovno korišćen metod plaćanja ide i podatak da je samo u SAD-u registrovano preko 40.000 havala - brokera.
b) Hundis - praktično predstavlja oficijalni model prenosa sredstava koji je dominantno u primeni u Indiji. Isti podrazumeva nalog za plaćanje u pisanoj formi i ima određene elemente sličnosti sa putničkim čekovima.

I na našim prostorima postoje i dalje se koriste određeni modeli prenosa sredstava, pri čemu se najčešće radi o prenosu sredstava slanjem preko poznatih osoba, rođaka ili prijatelja koji putuju u zemlju porekla ili pak slanjem sredstava uz posredovanje vozača autobusa. U tom smislu prednjači region Istočne Srbije, koji je bio i ostao tradicionalno gastarbajterski orijentisan.

Činjenica je da 11. septembar 2001. godine dramatično otvorio pitanje i podozrivost u odnosu na formalne i neformalne tokove kretanja sredstava. Po nalogu američkih institucija sprovedene su sveobuhvatne kontrole i uvedene su znatno rigidnije mere u segmentu Sprečavanja pranja novca i borbe protiv terorizma, kao i procedure „Upoznaj svoga klijenta“ (Know Your Customer), kao trajan proces za zaštitu nacionalnih interesa SAD-a. Razume se, primena istih je zahtevana i od svih učesnika u platnom prometu u USD-valuti koji se odvija širom sveta, kao i od učesnika koji imaju račune kod američkih banaka i drugih finansijskih institucija, bilo da se te institucije nalaze na teritoriji ili pak izvan teritorije SAD-a.

Teritorijalna distribucija doznaka

Azija predstavlja kontinent sa najvećim pojedinačnim učešćem u ukupno izvršenim transferima. U tom smislu godinama prednjače tri zemlje, koje su prema raspoloživim podacima za 2009. godinu zabeležile sledeće prilive iz inostranstva i to: Indija (USD 26 milijardi), Kina (USD 23 milijardi) i Filipini (USD 16 milijardi). Većina doznaka je realizovana uz korišćenje provajdera - agencija specijalizovanih za transfere sredstava po osnovu naloga fizičkih lica - iseljenika a među kojima su najpoznatija imena Western Union i Money Gram. Pararelno sa tim modelom sve više je u korišćenju prenos sredstava putem mobilnih telefona i to posebno u Kini i Indiji.

Ovde ćemo posebno predstaviti primer **Filipina**. Reč je o zemlji koja odavno beleži rast broja državljana koji rade u inostranstvu, kao i rast obima sredstava koja stižu u zemlju po osnovu iseljeničkih doznaka. U pogledu modela prenosa sredstava koriste se: prenos putem bankarskih računa i prenos sredstava putem institucija specijalizovanih za prenos i isplatu sredstava u gotovini (cash) tzv. Money transfer operators (MTO). Upravo ove specijalizovane institucije nude određene prednosti u smislu prisustva širom zemlje, isplatu u gotovini i na kućnoj adresi korisnika, a bez obeveze otvaranja računa. Takve institucije često imaju radno vreme non-stop, dakle 24 h dnevno, čime, pored visine provizija, uspevaju da budu konkurentnije u odnosu na banke. Kada je reč o pošiljaocima, odn. nalogodavcima doznaka iz inostranstva, tu se takođe vodi borba između banaka i provajdera - MTO. Naime, i jedni i drugi su zainteresovani za što veći broj klijenata, te se trude da upravo operativnim prisustvom u zemljama u kojima radi najveći broj migranata iz Filipina, a u koje svakako spadaju pre svega SAD, obezbede što direktniji

banks and other financial institutions, such as the so-called Money Brokers, and their continuous endeavours to advance the models of swift and reliable transfer of funds from country to country, a large number of options are still in place for transfer of funds to be effected via informal channels. Accordingly, there are several specific instruments, such as the following:

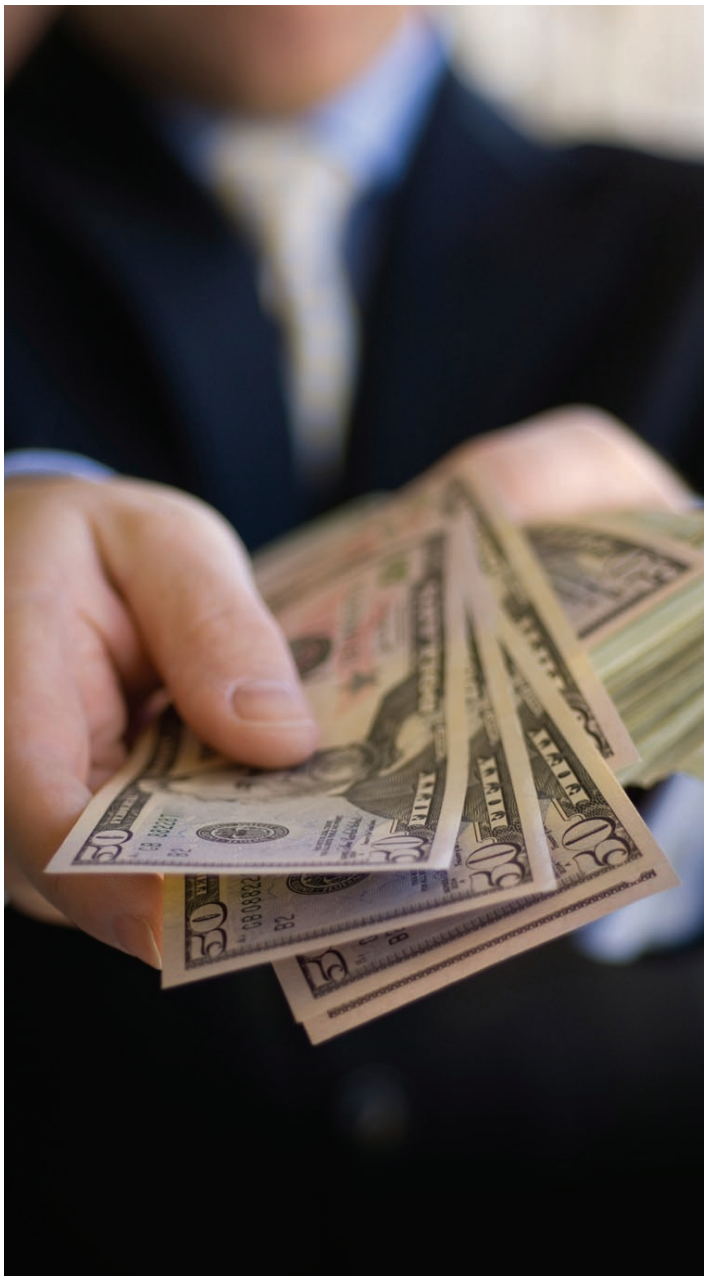
a) Hawala, as a model of money transfer involving a large number of brokers-transferors of funds, mostly located in the countries of the Middle East, North Africa, Horn of Africa (Ethiopia and Somalia), as well as South Asia. The system functions according to the principle of trust that the ordering party places in the broker to whom he gives the money, along with the instructions as to which person - recipient the money should be delivered to. This service is accompanied by a small - symbolic fee, as well as the broker's profit in the segment of conversion of the received amount in order for it to be disbursed in local currency of the country in which the recipient lives, given that this conversion is in most cases effected aside the official FX rate. There are countries in which this is the only possible way to receive funds, so that even international institutions seek the services of hawala-brokers. The fact that this method of payment is widely used is confirmed by the piece of data stating that, only in the USA, there are over 40 000 registered hawala-brokers.
b) Hundis - basically presents the official model of money transfer, predominantly implemented in India. It implies a written payment order which bears certain similarities with travellers' cheques.

In our regions there are also certain models of money transfer still in use, mostly the transfer of funds via acquaintances, relatives or friends, travelling into their country of origin, or via the mediation of a bus driver. In this respect, the region of Eastern Serbia holds the first place, being traditionally oriented towards migration of workers.

The fact is that 9/11 has dramatically raised a dilemma and suspicion concerning formal and informal flows of funds. At the order of American institutions, comprehensive controls have been carried out and considerably more rigid measures introduced in the segment of Anti-Money Laundering and Anti-Terrorism Financing, along with "Know Your Customer" procedures, as a permanent process of protection of the national interests of the USA. It goes without saying that the implementation of the same procedures was requested from all participants in the payment system in US dollars which is being operative worldwide, as well as from the participants holding accounts with the American banks and other financial institutions, regardless of whether these institutions are located within or outside the USA.

Territorial Distribution of Remittances

Asia is a continent with the highest individual share in total effected transfers. In



i jednostavniji pristup utoliko što otvaraju svoje šaltere i ekspoziture širom SAD-a.

Južna i Centralna Amerika - Ovaj region spada u izuzetno aktivna područja u obezbeđivanju dodatne radne snage specijalno za SAD, iz kojih dolazi cca 75% svih doznaka po osnovu slanja ekonomske migracije. U tom smislu prednjače: Meksiko, Salvador, Honduras i Haiti.

Dostupne statistike potvrđuju da preko 60% odraslih punoletnih osoba koje potiču iz Južne Amerike i rade u SAD-u, a računa se da takvih ima preko 16 miliona, redovno šalju novac svojim rođacima odn. članovima porodica. Prosečan iznos pojedinačne transakcije odn. doznake kreće se između USD 150-250, uz dinamiku slanja gotovo svakog meseca, što upućuje i na velike troškove izvršenja takvih doznaka. Većina migranata šalje u proseku 10% svojih mesečnih primanja putem doznaka u zemlju porekla, što često predstavlja više od 60% ukupnih prihoda koje ostvaruje porodica u matičnoj zemlji.

Afrika - Možda najvažnija karakteristika vezana za ovaj kontinent leži u čenjenici da se raspolaže veoma oskudnim odn. nepotpunim podacima o formalnim kanalima slanja sredstava utoliko što dominiraju neformalni tokovi. Procenjuje se da u nekim zemljama doznake prevazilaze čak 50% BDP-a. U nekim državama banke nemaju licence za obavljanje poslova sa inostranstvom u segmentu stanovništva, te je otuda prisutna dominacija agencija kao što su Western Union i Money Gram. Nigerija, inače najveća afrička zemlja, prva je na rang-listi zemalja primalaca doznaka iz inostranstva sa USD 10 milijardi u toku 2010. godine.

Evropa - Sasvim je izvesno da su Istočna i Jugoistočna Evropa veoma aktivni regioni u obezbeđenju radne snage za potrebe zemalja Zapadne Evrope, posebno Nemačke, Francuske i Holandije i dr. Rusija se sve više afirmiše kao tržište radne snage, pri čemu dominira populacija iz zemalja nekadašnjeg SSSR-a ali je sve više gastarbajtera iz nekih udaljenijih zemalja. Prema podacima Svetske banke Rusija je, iza SAD-a, na drugom mestu zemalja u kojima je radno angažovano najviše gastarbajtera, te se računa da je samo u toku 2009. godine stranim gastarbajterima u Rusiji isplaćeno nešto preko USD 25 milijardi.

Kina zauzima posebno mesto, budući da je reč o najmnogoljudnijoj zemlji na svetu koja pri tome spada u zemlje koje poslednjih godina beleže najviše stope privrednog rasta na svetu. Činjenice saopštene od strane zvaničnog kineskog statističkog ureda za 2005. godinu obuhvatile su 120 miliona gastarbajtera, koji su iz siromašnih regiona otišli da rade u industrijske regione odn. industrijske gradove Kine, a što je predstavljalo 9% ukupne populacije najmnogoljudnije zemlje sveta. Najaktuelniji podaci govore o angažmanu 230 miliona gastarbajtera unutar Kine, što poređenja radi predstavlja 2/3 populacije SAD-a, a procene su da bi ovim tempom broj migranata unutar Kine do 2025. godine mogao porasti na čak 400 miliona.

Podaci kojima raspolažu Svetska banka (World Bank, Washington) i Međunarodni fond za razvoj poljoprivrede (International Fund for Agricultural Development) bili su osnov za procenu da se prosečno godišnje bankarskim, dakle formalnim kanalima transferiše između USD 250-300 milijardi u korist primalaca u nerazvijenim zemljama. Upravo ta sredstava doprinose ekonomskom razvoju i za veliki broj zemalja u razvoju predstavljaju najznačajniji izvor neophodnih sredstava, koja često po svom obimu prevazilaze sredstava koja su odobrena na ime međunarodne pomoći.

Nema sumnje da segment iseljeničkih doznaka svojim značajem privlači pažnju stručne javnosti. Tu pre svega govorimo o interesovanju i istraživanjima koje sprovode Svetska banka i Banka za međunarodna poravnanja iz Bazela (BIS - The Bank for International Settlements), koje rade na definisanju standarda za ovaj segment poslovanja banaka i drugih finansijskih institucija, sve u cilju zaštite svih učesnika a posebno iseljenika i primalaca novčanih sredstava po nalogu iseljenika.

Kao posebno relevantne činjenice ističu se sledeće:

- Preko 200 miliona ljudi živi izvan granica zemlje u kojoj su rođeni.
- Svetska banka procenjuje da je u toku 2009. godine realizovano doznaka u vrednosti od USD 414 milijardi, od čega je USD 316 realizovano u korist primalaca u nerazvijenim zemljama.

this respect, there are three leading countries, which, according to the available data for 2009, recorded the following inflows from abroad: India (USD 26 billion), China (USD 23 billion) and the Philippines (USD 16 billion). Most remittances happen by means of providers-agencies specialized for money transfers at the order of individual migrants, the most famous of which are Western Union and Money Gram. In parallel with this model, funds are being increasingly transferred via cell phones, particularly in China and India.

We will hereby present the case of the **Philippines** in some more detail. This country has for quite some time been recording an increasing number of citizens working abroad, along with the growth in the volume of funds entering the country in respect of remittances. When it comes to the models of money transfer, the following are used: money transfer via bank accounts and money transfer via institutions specialized for transfer and disbursement of cash funds, the so-called Money Transfer Operators (MTOs). These specialized institutions offer certain advantages in terms of their widespread network, payment in cash and home delivery at the beneficiary's address, without the mandatory account opening. Such institutions often work 24 hours a day, whereby, in addition to lower fees, they manage to be more competitive than the banks. The competition between banks and MTOs is also tough when it comes to the ordering parties, i.e. senders of remittances from abroad. Namely, both sides are interested in attracting the highest possible number of clients, which is why they try to be present in those countries in which the majority of migrant workers from the Philippines are employed - first and foremost the USA - and thus enable direct and simple access by opening their desks and subsidiaries all over the USA.

South and Central America - This is one of the most active regions in providing additional labour especially for the USA, from which originate about 75% of all remittances based on economic migrations. The countries most active in this sense are: Mexico, Salvador, Honduras and Haiti.

Available statistics confirm that over 60% of adults hailing from South America and work in the USA - and it is held that there are over 16 million of them - regularly send money to their relatives, i.e. family members. The average amount of an individual transaction, i.e. remittance ranges from USD 150 to USD 250, the money being sent almost each month, which indicates the large costs of performing such remittances. Most migrant workers send, on average, 10% of their monthly income in the form of remittances into their country of origin, which often amounts to more than 60% of total income yielded by their family in their parent country.

Africa - Perhaps the most important characteristic regarding this continent lies in the fact that it has rather limited and incomplete data at its disposal concerning the formal channels of money transfer, even more so since the informal channels are predominant. It has been estimated that in some countries remittances exceed 50% of GDP. In some countries banks do not have the license to conduct foreign operations in the retail banking segment, hence the predominance of agencies such as Western Union and Money Gram. Nigeria, the biggest country in Africa, is the first-ranked country in the list of countries receiving remittances from abroad, with the amount of USD 10 billion recorded in 2010.

Europe - Eastern and South-eastern Europe are undoubtedly rather active regions when it comes to providing labour for the purposes of Western European countries, in particular, Germany, France, the Netherlands, etc. Russia has been increasingly presented as a labour market, with predominant population from the former SSSR countries, but also an increasing number of guest workers from some other, more distant countries. According to the World Bank data, Russia ranks second (behind the USA) among the countries that employ most migrant workers, and it has been calculated that only in 2009 foreign workers in Russia were paid more than USD 25 billion.

China holds a special place, given its status of the most populated country in the world, which at the same time ranks among the countries that have in the recent years recorded the highest rates of economic growth in the world. The facts disclosed by the official Chinese Department of Statistics for 2005 stated that there were 120

- Indija je kao država najveći primalac doznaka iz inostranstva u apsolutnom iznosu, Kina je na drugom mestu, a treći je Meksiko.
- U pogledu učešća primljenih doznaka u odnosu na ostvareni bruto-društveni proizvod u toku 2009. godine prednjači Tadžikistan sa preko 50% BDP-a, a zatim slede Moldavija i Honduras.
- U toku 2009. godine, a kao posledica svetske ekonomske krize, zabeležen je pad ukupnog obima iseljeničkih doznaka za 7% što je predstavljalo veliku promenu u odnosu na permanentni rast od 15% evidentiran u periodu od 2000-2008. godine.
- Uočene su masovne migracije veoma obrazovanih mladih ljudi (brain drain), tako da na primer da 8 od 10 fakultetski obrazovanih ljudi na Haitiju i na Jamajci trajno napušta svoju domovinu. Podaci iz Istočne i Jugoistočne Evrope pokazuju sličan trend.
- Uočen je gubitak poverenja klijenata i potencijalnih klijenata u banke najviše zbog nacionalizacije banaka u pojedinim zemljama, odn. zbog korupcije, što ima za posledicu intenzivnije korišćenje neformalnih tokova prenosa sredstava.
- Grupacija razvijenih zemalja G 8 nastoji da doprinese smanjenju troškova izvršenja iseljeničkih doznaka, te je u tom smislu upućena inicijativa za smanjenje istih za 5% u narednih 5 godina.
- Posebno je značajno angažovanje vodećih banaka tzv. global players-a u smislu unapređenja izvršenja doznaka utoliko što nude obaveštenje o izvršenoj doznaci putem SMS-poruke u cilju promptne raspoloživosti sredstava na računu primaoca.
- Zbog obima i ukupnog značaja koji ovaj segment naloga za plaćanje ima u svetu, SWIFT - Society for Worldwide Interbank Financial Telecommunication je razvio i u toku 2010. godine ponudio kompletno nov servis pod nazivom Swift NetWorkers, a koji omogućava praćenje i permanentan uvid u svaki nalog za plaćanje počev od Instrukcija za plaćanje, procedure povraćaja sredstava u



million migrant workers, which left from their impoverished regions to work in the industrial regions, i.e. industrial cities in China, which equalled 9% of total population of the world' most populated country. The latest data refer to the engagement of 230 million guest workers within China, which, for the sake of comparison, represents 2/3 of the population of the USA, and the estimates are that, if this pace continues, the number of migrants within China could increase to 400 million by 2025.

The data of the World Bank and the International Fund for Agricultural Development served as the basis for assessment that the average amount of funds transferred via bank, i.e. formal channels, ranges between USD 250-300 billion annually, to the benefit of recipients in less developed countries. It is these funds that contribute to economic growth and for many developing countries represent the most significant source of necessary funds, which often exceeds in volume the funds designated in the name of international aid.

Due to its significance, the segment of remittances certainly attracts the attention of the professional public. Hereby we mostly refer to the interest expressed and investigations conducted by the World Bank and the Bank for International Settlements from Basle, which are trying to define the standards for this segment of operations of banks and other financial institutions, all with the view of protecting the participants in this process, especially the migrants and recipients of funds at the migrants' order.

The following facts stand out as particularly relevant:

- Over 200 million people live outside the borders of their birth country.
- The World Bank estimates that in 2009 remittances were effected in the amount of USD 414 billion, out of which USD 316 billion were sent to recipients in underdeveloped countries.
- In terms of countries, India is the largest recipient of remittances from abroad in absolute amounts, Chine holds the second place, and Mexico the third.
- In terms of the share of received remittances in the achieved GDP in 2009, the first place is held by Tajikistan with more than 50% of GDP, followed by Moldova and Honduras.
- In 2009, as a consequence of the global economic crisis, a decline by 7% was recorded in total volume of remittances, which came as a noticeable change compared to the permanent growth of 15% having been recorded in the period from 2000-2008.
- Mass migrations of highly educated young people were noticed (the so-called "brain drain"), so that, for example, 8 out of 10 people with a university degree permanently leave Haiti and Jamaica. The data from Eastern and South-eastern Europe indicate a similar trend.
- It has been observed that the existing and potential clients lost their trust in banks, mostly due to the nationalization of banks in certain countries, i.e. due to corruption, which resulted in a more intensive usage of informal modes of money transfer.
- A group of developed countries - G8 has strived to contribute to the reduction in costs of remittance processing, and in this respect launched an initiative to reduce them by 5% in the next 5 years.
- What is particularly important is the engagement of leading banks, the so-called global players, concerning the advancement of remittance processing by providing a notification on effected remittance by SMS message, thus enabling prompt availability of funds on the recipient's account.
- Due to the volume and overall significance of this segment of payment orders in the world, SWIFT - Society for Worldwide Interbank Financial Telecommunication developed and in 2010 offered a completely new service called Swift NetWorkers, which enables monitoring and permanent insight into each payment order, starting from payment instructions, refund procedure if the order cannot be settled, and status of each individual transaction.
- Forecasts of the World Bank say that 2010 and 2011will be marked by an increase in remittances volume by about 5-6%.
- The Governments of certain countries have been increasingly interested in issuing special securities called Diaspora Bonds. These are debt securities intended for

slučaju nemogućnosti izvršenja naloga kao i statusa svake pojedinačne transakcije.

- Prognoze Svetske banke glase da će 2010. i 2011. godina biti praćene povećanjem obima doznaka za cca 5-6%.
- Raste interesovanje Vlada pojedinih država za izdavanje specijalnih Hartija od vrednosti pod nazivom Dijaspora Bond. Iste predstavljaju dužničke Hartije od vrednosti namenjene pokriću deficita budžeta prikupljanjem sredstava iz dijaspore. U tom smislu izvanredno je iskustvo ostvareno u Indiji - emisija u vrednosti USD 11 milijardi i Izraelu - emisija u vrednosti od USD 25 milijardi, pri čemu su obe realizovane u poslednjoj dekadi dvadesetog veka. Filipini su u toku 2010. godine realizovali dve emisije od po USD 500 miliona**.**

Situacija u regionu - sve zemlje nekadašnje Jugoslavije, sa izuzetkom Slovenije, tradicionalno su imale višak radne snage. U tom smislu **Hrvatska** već dugi niz godina spada među 10 država s najviše primljenih iseljeničkih doznaka po glavi stanovnika, koji u proseku iznosi 3% BDP-a. U novije vreme hrvatska matica iseljenika je otpočela istraživanja doznaka sa stanovišta kretanja i perspektive istih i to na Lund University, jednoj od najstarijih naučnih institucija Švedske. Analitičari su došli do zaključka da postoje dva osnovna oblika korišćenja doznaka i to u smislu ulaganja u nekretnine (bilo da je reč o prostorima za stanovanje odn. izdavanje u turističkim regionima ili pak da je reč o objektima za iniciranje privredne delatnosti) i ljudski kapital (obrazovanje, profesionalno usavršavanje). **Bosna i Hercegovina** predstavlja jednu od zemalja sa najbrojnijom dijasporom u poređenju sa ukupnim brojem stanovnika. Prema podacima Ministarstva za ljudska prava i izbjeglice te zemlje, izvan granica iste živi preko 1,35 miliona stanovnika, dok Svetska banka govori o populaciji od 1,47 miliona stanovnika. Takvu dijasporu pored masovnosti karakteriše i činjenica da je reč o veoma mladoj populaciji - prosek starosti 30,3 godine. Obim izvršenih doznaka prosečno godišnje iznosi EUR 150-200 miliona, pri čemu dijaspora aktivno štedi, te se na taj način otvara prostor za mnogo veće materijalno angažovanje predstavnika dijaspore u matičnoj zemlji.

Srbija - Činjenica da Srbija ima brojčano veliku dijasporu je poznata, te se ista dugo svodila na konstatacije da su Beč i Čikago gradovi u kojima, posle Beograda, živi najviše Srba. Tek u novije vreme zapažene su aktivnosti na institucionalizaciji pristupa, a kao najnovija u nizu ističe se nedavno organizovan Okrugli sto na temu Strategije očuvanja i jačanja odnosa matične države i dijaspore, kao i matične države i Srba u regionu. Isti je održan u maju 2010. godine pod pokroviteljstvom Ministarstva za dijasporu. Predmetna strategija ima za cilj:

- Pozicioniranje Srbije kao matične države kroz vraćanje poverenja u državu, poboljšanje položaja dijaspore u stranim državama, kao i jačanje svesti o značaju dijaspore kod domaće javnosti,
- Bolju iskorišćenost kapaciteta dijaspore, koja se direktno povezuje sa činjenicom da je samo u toku 2009. godine realizovano iseljeničkih doznaka u ukupnom iznosu od USD 5 milijardi, što predstavlja više od 15% BDP-a Republike Srbije odn. 40% ukupno ostvarenog izvoza iz Srbije u istoj godini, i
- Očuvanje nacionalnog identiteta među gotovo 4 miliona Srba koji žive širom sveta.

Aktuelni podaci upućuju na činjenicu da je počev od 2000-te godine u Srbiji investirano preko USD 500 miliona od strane dijaspore, što je omogućilo otvaranje 20.000 novih radnih mesta. Već sada postoje konkretni planovi i projekti da se iz sredstava dobijenih od aranžmana sa Evropskom investicionom bankom iz Luksemburga (EIB), a namenjenih za razvoj naučno-tehnološke infrastrukture izdvoje značajna sredstva namenjena dijalogu sa naučnicima i tehnološkim preduzetnicima našeg porekla u dijaspori. Time će biti otvoreno jedno novo poglavlje u saradnji i integraciji matične zemlje i dijaspore.

Prema statistici Narodne banke Srbije ukupan priliv po osnovu iseljeničkih doznaka a ostvaren u periodu od 2000-2005. godine iznosio je USD 11,5 milijardi, odn. USD 13 milijardi u periodu od 2005-2009. godine. Podaci pokazuju da najviše doznaka dolazi iz Nemačke (oko 40%), Švajcarske, Austrije, Švedske i SAD-a.

Ministarstvo dijaspore Republike Srbije je u saradnji sa Privrednom komorom Srbije

covering the budgetary deficit by raising funds from Diaspora. In this respect, India had an amazing experience - issuance of securities in the amount of USD 11 billion, as well as Israel - issuance in the amount of USD 25 billion, both being realized in the last decade of the 20th century. In 2010 the Philippines issued two times USD 500 million.

Trends in the Region - All countries of the former Yugoslavia, except Slovenia, have traditionally had a surplus of labour. For many years, **Croatia** has ranked among the 10 countries with the largest number of received remittances per capita, amounting on average to 3% of GDP. More recently, the Croatian Heritage Foundation started a research on remittances from the point of view of their movements and perspective, at the Lund University, one of the oldest scientific institutions in Sweden. The analysts reached the conclusion that there are two main purposes of remittances: remittances used for investment in real-estate (be it residential houses, houses to rent in tourist resorts or premises for initiating a business activity), and remittances for human capital (education, professional specialization, etc.). **Bosnia and Herzegovina** is one of the countries with the largest Diaspora compared to its overall population. According to the data of the Ministry of Human Rights and Refugees in this country, there is 1,35 million people living outside the country, whereas the World Bank mentions the number of 1.47 million. Such a Diaspora, in addition to its large volume, is also characterized by the fact that it consists of a very young population - with the average age of 30.3 years. The average volume of effected remittances per year amounts to EUR 150-200 million, but the Diaspora is also active in the field of savings, thus making room for a much higher material engagement of Diaspora representatives in their parent country.

Serbia - The fact that Serbia has a large Diaspora is already familiar, and it has often been stated that, after Belgrade, Vienna and Chicago are the cities populated by the most Serbs. It was only of late that the activities concerning the institutionalization of approach have started, the latest one being in the form of a recently organized Roundtable on the topic of Strategy of Preservation and Strengthening of Relations between the Parent Country and Diaspora, as well as the Parent Country and Serbs in the Region. The same Roundtable was held in May 2010, under the auspices of the Ministry of Diaspora. The objective of the concerned strategy is as follows:

- Positioning of Serbia as a home country by means of restoration of trust in the country, improvement of the position of Diaspora in foreign countries, and raising awareness about the significance of Diaspora with the general public;
- Better utilization of Diaspora's capacities, which is directly related to the fact that only in 2009, the total amount of remittances effected was USD 5 billion, which is more than 15R% of GDP of the Republic of Serbia, and 40% of total export of Serbia in the same year; and
- Preservation of the national identity among almost 4 million Serbs living all around the world.



nedavno ponudilo 200 investicionih projekata iz oblasti turizma, ekologije, industrije, poljoprivrede, građevinarstva i energetike, te je tako koncipiran multimedijalni katalog upućen na više od 5.000 adresa širom sveta.

Nema sumnje da se i dalje može očekivati rast obima realizovanih doznaka iz inostranstva, s tim da zajednički cilj mora biti da se sredstava po tom osnovu usmere na štednju i investicije, a ne samo u potrošnju, što je često bio slučaj. U tom smislu neophodna je koordinirana akcija, te podsticanje sigurnosti i poverenja u bankarski sistem Srbije, kao i u druge institucije koje mogu doprineti stabilnosti i daljem razvoju države.

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The current data indicate that, starting from 2000, the Diaspora has invested over USD 500 million in Serbia, which has enabled the creation of 20.000 new job positions. There are already come concrete plans and projects to set aside considerable funds from the funds received from the arrangement with the European Investment Bank (EIB) from Luxembourg - and intended for the development of scientific-technological infrastructure - and use them to establish a dialogue with the scientists and technological entrepreneurs of Serbia origin living and working in Diaspora. Thereby a new chapter will be started when it comes to the cooperation and integration of Serbia, as the parent country, and Diaspora.

According to the statistics of the National Bank of Serbia, the total inflow in respect of remittances achieved in the period 2000-2005 amounted to USD 11.5 billion, whereas in the period 2005-2009 it amounted to USD 13 billion. The data show that most remittances come from Germany (about 40%), Swiss, Austria, Sweden and the USA.

The Ministry of Diaspora of the Republic of Serbia, in cooperation with the Serbian Chamber of Commerce, recently offered 200 investment projects in the field of tourism, ecology, industry, agriculture, construction and energy, hence creating a multimedia catalogue, sent to more than 5.000 addressed worldwide.

There is no doubt that further growth in volume of effected remittances may be expected in the future, but the common goal has to be to direct thus gained funds at savings and investment, instead of mere consumption, which was often the case. To this end, a coordinated action is required, along with the encouragement of safety and trust in the banking sector of Serbia, as well as other institutions that may contribute to the stability and further prosperity of the country.