Rebeka Mesarić Žabčić: “The importance of the Croatian Diaspora for the development of the Republic of Croatia: Examples from Australia and the USA”

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Abstract

This paper discusses attitudes, experiences and investment opportunities for Croatian emigrants and their descendants in the United States and Australia in Croatia, both at local and regional levels, aimed at prosperity and the general development of the country. The ‘push’ and ‘pull’ factors contributing to the emigration of Croats to these two locations will not be discussed. A few prominent examples of successful Croatian people living in these two geographically distinct locations, will be used to express their opinions and views about the existing and future collaboration between the transatlantic Diaspora and Croatia. The entire study is based on the available literature, interviews with representatives of the Catholic Church, Croatian immigrants and their descendants, which took place in 2009 during my field work in Australia and the United States. It is also based on current research, analysis of news articles, information obtained from the General Consulates of the Republic of Croatia in Sydney and New York, and data collected through the Internet.

Key words: Australia, Croats overseas, Diaspora, development, migration, USA
**Introduction**
Migration is nothing new. The need to escape conflict and persecution or a desire to seek new and better opportunities elsewhere has always led people to migrate. Throughout human history, migration has been a courageous expression of the individual’s will to overcome adversity and to live a better life, often forced by circumstances. Each year, millions of women and men leave their homes and cross national borders in search of greater security and many other things for themselves and their families. Since 1945, however, migration has become increasingly global in character, involving all regions of the world. Technological advancements have made it easier to move between countries and many states have seen an increase in the percentage of their population that is foreign-born. As societies are becoming increasingly diverse, with a rising number of people holding loyalty to more than one state, and as states strive to retain control over migratory flows across their borders, issues of migration and their impact on nation state sovereignty gain political salience. This background serves as a starting point for Castles and Miller’s eminent introduction to the topic of international migration and its effects on societies.¹

A large number of migrants are motivated by the quest for higher wages and better opportunities, responding to the demand for their skills abroad, but many are forced to move because of a lack of decent work, famine, natural disaster, and violent conflict or persecution. The *Global Commission on International Migration* (GCIM) describes the driving forces in international migration in terms of 3Ds: Development, Demography, and Democracy.² Labour migration has increasingly become a livelihood strategy for women and men because of the lack of opportunities for full employment and decent work in many developing countries. Most of the world’s migrants are migrant workers - those who migrate for employment with or without their families.

There is an increasing recognition of the links between migration and development, partly triggered by the significant rise in migrant remittances. A number of global initiatives by the ILO and other institutions have contributed to exploring these links. *The ILO Multilateral Framework on Labour Migration* has recognized this association in its Principle 15:

“The contribution of labour migration to employment,

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¹ Castle & Miller (2009).
economic growth, development and the alleviation of poverty should be recognized and maximized for the benefit of both origin and destination countries.”

The United Nations High Level Dialogue on International Migration and Development held on 14th-15th of September 2006 in New York and the Global Forum on Migration and Development held on 10th-11th of July 2007 in Brussels can be considered milestones in promoting the issue at the global level. There is a broad international consensus that migration issues need to be integrated and mainstreamed into national employment, labour market and development policies. Diaspora and labour migration have the potential to serve as an engine of growth and development for all parties involved - host and source countries, and the migrant workers themselves. In destination countries, it has rejuvenated workforces, rendered economically viable many traditional sectors like agriculture and services, promoted entrepreneurship, supported social security and welfare schemes, and met the demand for skills by emerging high technology industries. In the development regions where most migrants come from, positive contributions of migration are reflected in high remittance flows, and transfer of investments, technology and critical skills through return migration and transnational communities (diasporas).

The Croatian Diaspora throughout the world is significant, not only economically and financially, but also as a human resource. Through an outline of basic indications, trends and forecasts, Šterc confronts the scientific, professional, political, social and general public with the large demographic problems Croatia is facing, problems which act as a limiting factors of its economic, regional and social development. As possible solutions, he suggests a possible revitalization of the domicile population through immigration or combined variant. He emphasizes the impossibility of renewal without serious, responsible and targeted population policies. Šterc also provides estimates of demographic revitalization potential, which despite the negative demographic situation in Croatia, is still there, and stresses the importance of the demographic problem for the development and survival of contemporary Croatia. All analyses have confirmed the distinct negativity of all parameters and the inability to stop the negative processes without serious intervention by the state, through stimulating

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5 Šterc (2012).
population policy and the inclusion of the Croatian diaspora in the economic, political and revitalization processes in the country. The most important result of the consideration of the issues is the realization that, despite years of negative trends of demographic processes, Croatia still has demographic potential, especially in the Diaspora, and should be encouraging a population policy to stop demographic extinction through rapid aging of the population, as well as initiating the revitalization of its population in the interests of economic development and its own future. There is an awareness of the historical responsibility for the existence of the Croatian state, and active engagement in the internal and external processes that led Croatia closer to Europe before formally entering the EU. The Croatian diaspora is concerned with the fact that there is no adequate agreement on the core economic issues which is the primary responsibility of the government and political parties.

The aim of this paper is to answer the following questions: how much is the Croatian Diaspora ready to invest in the home country, and whether these investment opportunities might enable progress, development and prosperity, taking into account today’s world crisis and globalization. During my fieldwork in the year 2009 in Australia (New South Wales) and the United States (the city of New York), two major questions are discussed. One of them reads: in what way is it possible to enable interested Croats and their descendants to invest long term in the home country, and ensure that these investments are used by the Republic of Croatia? The second important question is the following: can the Croatian diaspora be considered a significant driver of the Croatian economy and development?

Global economic, social, political and demographic trends clearly indicate that international labour migration is likely to increase in the future and thus, the challenge is how to ‘manage’ migration in such a way that its positive effects are maximized, making it a win-win situation for all concerned Croats outside of Croatia. For this reason, we encourage the Croatian Diaspora to invest their money, knowledge and experience in the Republic of Croatia.

A note about methodology
The methodology is based on one-to-one interviews with older and younger generations of Croatian immigrants in the State of New South Wales, Australia (February 2009) and in New York in the United States (April 2009). The entire study consisted of the following phases:
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- 1st phase - Preparation of interviews for field work in Australia and USA
- 2nd phase - Field research: interviews with younger and older generations of Croatian immigrants, February 2009 Australia, April 2009 USA
- 3rd phase - Analysis of results.

The methods used in the research were: analysis of the existing Croatian and Anglo-Saxon literature, statistical records, Internet, interviews and discussions. In addition, the works of other scientific fields and disciplines have been consulted, such as history, sociology, political science, psychology, and anthropology, since the issue of the article has imposed the need for an interdisciplinary approach.

ʻPullʼ and ʻPushʼ factors
Migrants tend to migrate to countries in which they can meet their goals and desires, and where the social organization is preferably similar to the one they come from. In regard to immigration, significantly different social systems can be expected and the migrants can live in a parallel and compartmentalized world, form a migrant organization to bridge cultural gaps or become fully integrated into a new social system.6 The position of the Croatian Diaspora in the host society is well depicted by the often heard variation of the nostalgic theme ‘the heart belongs to the homeland and the head is committed to the new state’.

The migration process is very complex, from its beginning to its end. Since it is affected by a large number of factors, it can be said that the migration process is multi-causal. It is difficult to clearly separate the complicated mix of objective and subjective factors that cause the decision to migrate. Ravenstein’s gravity model was the first attempt at a clearer definition of the behavior of migrants and migration flow transfer. This is analogous to physical gravitational fields i.e. push factors pushing migrants, and attracting a pull. Everett S. Lee tied push factors to the country or place of emigration, such as wars, insecurity, poverty, unemployment, etc., and pull factors to the immigration country or place, such as stability, good economic conditions, migration policy, etc. The migration system, i.e. the role of the state, determines the size, direction, composition, and duration of the migration flow. Of less importance are personal decisions, and several structural features, which are linked to migration trends. Lee’s model states:

“... we can never specify the exact set of factors that cause or inhibit the migration for a given person, but we can generally predict several factors that seem especially important and determine the general or average response of significant groups.”

Lee has upgraded the basic model of attracting and forcing the introduction of intervening barriers (state migration policy, tradition, etc.). Furthermore, Lee suggests that we view migration within the framework of the factors associated both with the area of origin and destination area, as well as intervening difficulties and personal factors that influence the decisions of individual migrants. In fact, the typical push and pull factors are the following: economic reasons (reduced demand for a particular type of work reducing the total resources, reduced employment, modernization of production), political (political discrimination in regard to religious and ethnic minorities), cultural (alienation from community, family breakdown) and environmental (natural disasters or catastrophes created by man). On the other hand, attractive factors are the following: better economic opportunities, better wages, better working conditions, specialization, finding work in the profession, and a good environment for living.

With regard to emigration from Croatia, it can be said that it is a historical process that began in the second half of the 19th century and continued into the 20th and 21st century. In this context four major waves of emigration from Croatia can be discerned:

- Overseas emigration from 1880 until World War I connected to political and economical factors.
- Immediately after World War II emigration was caused by insufficient development, agrarian overpopulation and poverty of the country, but also by the political and geographical situation in the former Yugoslavia.
- Emigration in the 1960s was possible due to the liberalization of government policy (in 1963 emigration took the form of so called temporary work abroad. In Western countries, this emigration wave was economic in nature, caused by the poor state of the labor market in Croatia and demand for labor in the labor market in Western countries)
- In the 1990s emigration due to the aggression against Croatia and the

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7 Lee (1966): 50.
8 Lee (1966).
forced migration of a number of Croats from the territory of most of Croatia and Bosnia and Herzegovina.\textsuperscript{10} Regarding the migration linked to the Croatian area, it can be said that in the past hundred or more years, people from all parts of Croatia have been moving, mostly from Dalmatia, the islands, the Dalmatian hinterland, as well as from the mountainous and lowland parts of Croatia.

Migration was selective in terms of gender and age. In the beginning, young males of working age and the most capable people in a vital and reproductive sense, originating mainly from villages, were increasingly moving and represented the main source of labor for employment abroad. Later, women, children and entire families would join them.\textsuperscript{11}

As to the question of what definitely affects the decision of each individual to leave the home country, it is rather difficult to give a precise answer. The same is valid for the causes of emigration in the crucial moment of departure. In most theories of migration, factors that cause migration may be classified into two main groups. These are attractive ‘pull’ and ‘push’ factors. The area of interconnectedness of the ‘push’ and ‘pull’ factors is often the place where migration takes place. ‘Push’ factors are economic and social, i.e. they may be of a socio-economic nature (the great economic crisis, the impossibility of family nutrition, wine crisis, the crisis of shipping, surplus labor in agriculture, the inability of the city and surrounding area to employ the surplus rural population, general underdevelopment, a lack of jobs in the area of residence, inadequate local and social conditions, etc.), but also of a political nature (unacceptable political situation in the home country, the Communist Party and the effect of Communist rule in the former Yugoslavia, two world wars, the political crisis of late communism and the Homeland War 1991-1995).\textsuperscript{12} In this context, Pokos\textsuperscript{13} distinguishes the following reasons for the emigration of Croatian citizens in the period from 1991 to 2000:

a. Economic reasons: migration triggered by loss of employment in Croatia, the crisis of late capitalism, finding the first or most suitable work abroad, etc.

b. Political reasons: motivated by the rejection of the newly formed Croatian

\textsuperscript{10} Akrap (2003); Čizmić & Živić (2005); Mesarić Žabčić (2007a); (2007b).

\textsuperscript{11} See more in Nejašmić (1991a); (1991b); Mesić (2002).

\textsuperscript{12} See more in Kosovich (2001); Čolić-Peisker (2004/05); (2009); Mesarić Žabčić (2012).

\textsuperscript{13} Pokos (2001)
state, and partly by Serbian dominance in the former so-called Military Frontier.

c. Psychological reasons: critical for the migration of persons who faced the fear of personal or family security due to the threat of war and were not given refugee status. In this group there were mostly inhabitants of the villages. Furthermore, at the peak of the Serbian aggression (during 1991-1992) people moved from relatively safer areas. In some cases, the migration was caused equally by two or even three reasons.14

Band on their empirical research, Gelo, Akrap and Čipin15 argue that Croatian immigrants and most of the migrants in the world exhibit the following characteristics:

- On average they are younger than the population from which they originated - many studies have shown that the number of dominant groups includes ages from 20-40 years.
- On average they are more educated than the population from which they originated. It is logical that the majority of Croatian expatriate labor emigration was better educated since they went to work in the countries with more developed economies i.e. they had to develop their skills and educate themselves if they wanted to work and live better than at home).
- On average they represent the fittest segment of the host population in terms of vitality and work capability.

According to the relevant literature, it is estimated that at the beginning of the 21st century, there were about two million Croats on these two countries, which means that Croats and their descendants constitute significant ethnic communities in Australia and the United States.16

Basic information about the procedure for investment and desirable geographical destinations for investment in Croatia

The Croatian Diaspora seeks ways of investing capital in Croatia. The Investment Promotion Act regulates the promotion of investment of domestic and foreign legal entities or persons who perform economic activities and participate in the trade of goods and services in order to stimulate economic growth, development and implementation of Croatian

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15 Gelo et al. (2005).
16 Akrap (2004); Čuka (2009); Mesarić Žabčić (2007a); (2008); (2010); Škvorc (2005); Šutalo (2004); Tkalčević (1999); Čizmić et al. (2005).
economic policy, its involvement in international trade flows and the strengthening of competitiveness of the Croatian economy. Encouraging investment in terms of this Act is a system of incentive measures for investment in economic activities in Croatia and creating new jobs associated with these investments. Incentives are classified into three groups:

- The first group of incentives involves lease, right to build, sell, or use of property or other infrastructure facilities owned by the Government, local government and administration under commercial conditions.
- The second group of measures are applicable to help create new jobs. To create new jobs and retraining of employees, grants may be given to cover the cost of employment in the one-time amount of 15,000 HRK (Croatian kuna, roughly US$ 2,500-2,600) per employee. Financial incentives can only be used for new employment, provided that during the period of three years the number of employees is not reduced.
- The third group refers to incentive measures that would help in vocational training or retraining. If an investor invests in vocational training or retraining of employees, he may be approved the fees that would cover costs up to 50%.

When asked about the most desirable geographic destinations in Croatia for Investment and Development of immigrants, the interviewees from Australia and USA highlighted the following geographical locations: Lika, Gorski Kotar, County of Zagreb, Dalmatia, Croatian Islands, Međimurje, Zagorje and Istria. It is supposed that these are areas of special attractiveness for tourists but also for the local population living in these areas. The following question was which sector they would invest their money in. The majority opted for the tertiary sector activities such as restaurants, golf courses and hotels. Construction activity and agricultural sector activities aroused less interest. It may be concluded that the majority of the Croatian Diaspora from the USA and Australia is interested in investment projects in the sectors of environmental management and ecology, the construction of tourist capacities, including marinas, golf resorts and residential villages for the elderly population.

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17 Croatian parliament (2012).
18 Kero (2013); HINA/t.portal.hr (2011); Z.S. (2013); Bartulović (2010); Anonym. (2012).
Problems associated with investments in Croatia

There are many technical issues concerning the nature of the investments of Croatian immigrants in the Republic of Croatia. Here I will list the main observations of Croatian immigrants. The last immigrant investment capital arrived to Croatia in 2004, when a U.S. group of enthusiasts in ‘Group 100’ in Cleveland organized a meeting to discuss more efficient investment of the Croatian diaspora. Afterwards, more than 400 Croats who live outside of Croatia formed a foundation and expressed their willingness to invest US$ 1.5 billion in specific projects in Croatia. Their main concerns were the business climate in Croatia, corruption, bureaucratic obstacles, taxes on labor, labor law and disordered land Registry.

“Croatians from the Diaspora are ready to invest in Croatia, and the question is whether Croatia will be ready for them,” said Frank Bilaver then of Cleveland, one of the initiators of the first world conference. In fact, Marin and Frank Bilaver Jurčev from Canada and Jure Francetic from Argentina carried out a survey in 2003 among leading business people of Croatian origin in the United States, Canada, Argentina, Bolivia, Chile, Germany, South Africa, Australia and New Zealand. Bilaver Jurcev and Francetic found that those Croats owned US$ 30 billion of capital (which is more than the Croatian GDP) and employed about 378,000 workers. Among them were multimillionaires like George Sole, whose computer company in California employs 45,000 workers, as well as Steve and Anthony Bubalo Maglica, also from the United States, and Andronico Luksic of Chile.

Just a few more important words about Stephen Steve Bubalo

Three years after he migrated to the United States, Stephen Steve Bubalo, a native of Ljubuški, Bosnia and Herzegovina, founded a construction company in California in 1958. The Company soon became one of the leading construction companies in California. Bubalo began with investments in Croatia in 1993 when he became a shareholder of the Dalmatian Bank and the owner of three construction companies Bumes Split, Crocal and Geoprojekt. Bubalo allocated US$ 8,000,000 to invest in the construction company Lacus, bottling water from Vrlika, at the source of the river Cetina. One of Bubalo’s investments was the purchase of agricultural goods Vrana near Biograd.

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19 Personal communication.
Slavko Bošnjak
He was born in Sydney, after his parents had left the poor Dalmatian hinterland, from Hrvace near Sinj. His father Šimun went to Australia in 1938, and his mother Dula joined him ten years later. In 1955 in Sydney he purchased five buses and headed for the carrier business:

“... We established the family company Bosnjak Bus Service, which later changed its name to Westbus. When I was 18 years old, my father told me to quit school and start work ... I have been in this business for 40 years now.”

In these 40 years, Bosnjak Bus Service has created an international empire with 1,400 buses and 2,700 employees in Australia, Asia and Europe. In London, his company engaged in tourist transport with 38 buses. In Australia he has maintained urban transport in Sydney, Melbourne, Brisbane and Perth. For twenty years, Bošnjak was the largest Australian company in the city’s transportation. In Malaysia, the factory has 200 employees with which it annually produces 200 city buses for the Australian market. Bošnjak sold the family business in 1999. He first came to Croatia in 1968 as a boy at the age of nineteen years in order to stay for a three-month vacation. He says: “... I fell in love with Dalmatia and decided to invest money in Croatia ...” As regards issues related to investments in Croatia, Slavko Bosnjak said: “If I thought of returning to Croatia at earlier times ... instead of building the 5-star hotel “Lav” in Split ... I would have invested in a shipping company in Sinj ...”

At the same time he urged the government of the Republic of Croatia to help him motivate the 250,000 Croatian immigrants in Australia to come and invest their money and open up new jobs in Croatia. Although the Croatian emigrants living in the two different geographical locations (Australia and the United States) ‘have two parts in their hearts’, it is especially important that they want to invest their money earned in the new land in the country of origin, in our case, in the Republic of Croatia.

Possible sugestions and messages
We define the Croatian Diaspora as a key factor or ‘development agents’ with the potential to mobilize human, economic, social and cultural capital (which was accumulated in the countries they migrated to) in the country of

20 Rogošić (2006)
their origin and destination, through projects, programs and policies. A ‘good practice’ in the Diaspora and development initiative is, therefore, any kind of action that proves to be successful in:

a. Promoting and enhancing the mobilization of the Diaspora regarding economic, human, social and cultural capital in order to achieve a more inclusive and balanced process of development, firstly in the countries of origin and secondly in the transit and host country.
b. Contributing to the establishment of the pre-conditions that allow this process to occur by integrating factors related to human mobility into national development strategies.
c. Improving the management of the Diaspora of individuals responsible for managing, the mobilisation of Diaspora resources, as well as the deployment of all potentialities of human mobility and circulation as a tool for economic and human development, which is the key factor for enhancing the developmental dimensions of migration.

The Diaspora possess at least four types of capital that can constitute resources for development. These are the following:

1. Economic capital: monetary remittances of savings accumulated during the migratory process.
2. Human capital: technical and entrepreneurial skills improved abroad, and cross-cultural assets enriched through migration.
3. Social capital: ties, networks, associations, and trust developed during the migration process that increase the migrants’ access to relevant information, facilities and resources, making them a possible transnational junction between cultures, economies and societies.
4. Cultural capital: ideas, attitudes, values and artistic expressions that are present in the Diaspora communities and that are important elements for bridging the gap between different cultures, so that migration is perceived not only as a way to improve economic situations but as a way to encourage cultural diversity.

In this framework, the inclusion of human mobility in the agenda of development cooperation does not require any major change in the current approaches of international cooperation ‘actors’. It does, however, require the embracement of an innovative approach to addressing human mobility and Diaspora resources at the local, national and also international levels to
complement their current investments, etc.

Conclusion
The paper discusses the Croatian emigrants and their descendants in the United States and Australia, as well as their existing preferences and investment opportunities in the country at local and regional levels, aimed at the prosperity and the development of the Republic of Croatia. The paper shows ‘push’ and ‘pull’ factors that influenced the emigration of Croats to these two locations. Two successful persons of Croatian origin who now live in two geographically distinct locations, presented their opinions and views regarding the existing and future collaboration between the transatlantic Diaspora and Croatia. The aim of this paper is to answer the following questions: how much is the Croatian Diaspora ready to invest in the home country and whether such investment opportunities could enable Croatian progress, development and prosperity in today's world of crisis and globalization.

The ‘diaspora model’ is important for the Republic of Croatia and for Croatian immigrants who have the opportunity to contribute to the development of their country in many areas and fields under the condition that procedures that they regard as major negative factors are solvable. The Republic of Croatia should use the skills, knowledge and ideas of the Croatian Diaspora and provide them with simple procedures when investing in their homeland for their mutual benefit. If the procedure around the paperwork associated with investment were simplified for Croatian immigrants, maybe the Diaspora would return home with ideas and knowledge, and not only the desire but the actual investment in new projects and activities that the Republic of Croatia at this moment needs.

The main conclusion of this study is to call the Croatian Diaspora to return home with new ideas, knowledge and experience which they have gained, to invest their capital in new businesses in Croatia, and thus strengthen their influence in the country from which they originate. In that way the Croatian diaspora would help the Republic of Croatia to overcome the economic crisis that has engulfed the whole world. This article is just the beginning of a larger study on the potential of the Croatian diaspora, which is under preparation, which will end up quoting our longtime emigrants in Australia and respected by both the Croatian and Australian academic community.
“... Croatians in Australia and elsewhere in the world, know what and how much they can do for their country, they are her best, most honest and most profitable partners and ambassadors around the world. Only 2011 Croatia has received more than a billion and a half dollars from its diaspora through international bank transfers. This of course does not include the amounts that relatives and family members send every year to Croatia in cash, or the money spent by Croatian migrants in Croatia on their holidays. According to these data, Croats living outside Croatia are not only Croatian immigrants, they are sturdy and reliable partner of Croatia. There are no partners, allies or friends in the world that would do for Croatia what Croatians living outside its borders are ready to do. Only the relationship and cooperation should be set to sound and equitable basis ...”

Global economic, social, political and demographic trends clearly indicate that international labour migration is likely to increase in the future and, therefore, the challenge is how to manage migration in such a way that its positive effects are maximized, making it a win-win phenomenon for all who are concerned. For this reason, we encourage the Croatian Diaspora to invest their money, knowledge and experience in the Republic of Croatia.

Finally, we come to the conclusion that the Republic of Croatia should use the skills, knowledge and ideas of the Croatian Diaspora and provide them with simple procedures when investing in their homeland, for mutual benefit. If the administrative procedures associated with investment were more simple for Croatian immigrants, the Diaspora would return home with ideas and knowledge and would invest in new projects and activities that the Republic of Croatia at this moment needs very much.

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U radu se raspravlja o hrvatskim iseljenicima i njihovim potomcima u Sjedinjenim Američkim Državama i Australiji te o postojećim sklonostima i mogućnosti ulaganja u Hrvatsku na lokalnoj i regionalnoj razini, s ciljem prosperiteta i razvoja Republike Hrvatske. Rad ističe push i pull faktore koji su utjecali na iseljavanje Hrvata u dvije prekooceanske zemlje. Iznimno uspješne osobe hrvatskog podrijetla koje danas žive u dvije različite geografske prostore lokacije (Australija i Sjedinjene Američke Države), iznijele su svoja mišljenja i stajališta u vezi s postojećim i budućim suradnjom s

Sažetak
matičnom domovinom. Cilj ovog rada je odgovoriti i na sljedeća pitanja: koliko je hrvatsko iseljeništvo spremno investirati u Republici Hrvatskoj i može li Hrvatska kroz takve mogućnosti ulaganja postići željeni napredak, razvoj i prosperitet u današnjem svijetu krize i globalizacije.

Globalni, ekonomski, socijalni, politički i demografski trendovi jasno pokazuju da će se međunarodna migracija radne snage sigurno povećavati i u budućnosti te se zbog tog razloga, savjetuje hrvatskom iseljeništvu da ulažu svoje znanje, iskustvo i novac u Republiku Hrvatsku.

Može se zaključiti da bi Republika Hrvatska trebala koristiti vještine, znanja i ideje hrvatskog iseljeništva i pružiti im jednostavnije procedure prilikom investiranja u svojoj domovini, na obostranu korist. Smatra se važnim naglasiti da ukoliko bi se administrativne procedure vezane uz ulaganja hrvatskih iseljenika u Republici Hrvatskoj pojednostavile, pojedini iseljenici će se vratiti u Hrvatsku s idejama, znanjem, voljom, željom i spremnošću za ulaganjem u nove projekte i aktivnosti koji su Republici Hrvatskoj u svijetu globalizacije, pred ulazak u EU, u ovom trenutku osobito važni i potrebni!