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ГРОШОВІ ПЕРЕКАЗИ ТРУДОВИХ МІГРАНТІВ ДО УКРАЇНИ: ПЕРЕВАГИ ДЛЯ КРАЇНИ

Кошулько О.П.

Стаття є продовженням серії публікацій останніх років, що стосуються української міграції за кордон.

В даній статті представлені результати досліджень, що стосуються персональних грошових переказів, що надсилалися в Україну з-за кордону у період з 1996 по 2016 рр. за даними Світового банку. У документі також показано порівняння між особистими грошовими переказами, що надсилаються в Україну та внутрішнім валовим продуктом України (дані Економіки торгівлі) у період з 2007 по 2016 рр.

В статті були проведені такі етапи дослідження: аналіз проведеного опитування серед колишніх українських трудових мігрантів та дітей діючих трудових мігрантів Тернопільської області України про ефективне використання особистих грошових переказів, відправлених їм з-за кордону; аналіз переваг для соціально-економічного розвитку України від грошових переказів українців; зроблені висновки про важливість грошових переказів для сімей українських трудових мігрантів, для держави та загального соціально-економічного розвитку країни.

Висновки. Грошові перекази іммігрантів з України та Української діаспори з-за кордону в Україну, безумовно, важливі для соціально-економічного розвитку країни, але це тільки кошти, отримані за рахунок банківських установ, насправді, ніхто не знає реальний обсяг грошових переказів мігрантів в країну.

Важливість грошових переказів для сімей трудових мігрантів у тому, що іноді вони є єдиним джерелом виживання для сімей трудових мігрантів. У цих випадках, грошові перекази дозволяють сім'ям трудових мігрантів, вижити в умовах безробіття і низьких зарплат при високих витратах на життя, або дозволити їм мати більш високий рівень життя в Україні. Українці також використовують грошові перекази з-за кордону для придбання або будівництва житла для них і їх сімей та навчання дітей у вузах.

Важливість грошових переказів для соціально-економічного розвитку України у тому, що вони можуть бути використані в якості інвестицій для відкриття та розвитку малого та середнього бізнесу в Україні. Завдяки грошовим переказам з-за кордону, деякі з родин українських трудових емігрантів і колишніх трудових мігрантів можуть відкрити легальний бізнес в Україні або інвестувати гроші в різні проекти в Україні, такі як сонячні батареї, з метою сприяння соціально-економічному розвитку України.

Ключові слова: грошові перекази, Україна, Світовий Банк, опитування, ВВП.

**ДЕНЕЖНЫЕ ПЕРЕВОДЫ ТРУДОВЫХ МИГРАНТОВ
В УКРАИНУ: ПРЕИМУЩЕСТВА ДЛЯ СТРАНЫ**

Кошулько О.П.

Статья является продолжением серии публикаций последних лет, касающихся украинской миграции за рубеж.

В данной статье представлены результаты исследований, касающихся денежных переводов трудовых мигрантов, направляемых в Украину из-за рубежа за период с 1996 по 2016 гг., по данным Всемирного банка. В документе также проанализировано соотношение личных денежных переводов, отправленных в Украину за указанный период к ВВП Украины (по данным Торговой экономики) за период с 2007 по 2016 год.

В данной статье представлены следующие этапы исследований: проведение опроса среди бывших украинских трудовых мигрантов и детей нынешних трудовых мигрантов в Тернопольской области Украины об эффективном использовании личных денежных переводов, отправленных из-за границы в страну; анализ выгод для социально-экономического развития Украины, полученных от личных денежных переводов украинцев;

сделаны выводы о важности денежных переводов для семей украинских трудовых мигрантов, государства и общего социально-экономического развития в целом.

Выводы. Денежные переводы иммигрантов из Украины и Украинской диаспоры из-за рубежа в Украину, безусловно, важные для социально-экономического развития страны, но это только средства, полученные за счет банковских учреждений, на самом деле, никто не знает реальный объем денежных переводов мигрантов в страну.

Важность денежных переводов для семей трудовых мигрантов в том, что иногда они являются единственным источником выживания для семей трудовых мигрантов. В этих случаях, денежные переводы позволяют семьям трудовых мигрантов, выжить в условиях безработицы и низких зарплат при высоких расходах на жизнь, или позволить им иметь более высокий уровень жизни в Украине. Украинцы также используют денежные переводы из-за рубежа для приобретения или строительства жилья для них и их семей и обучения детей в вузах.

Важность денежных переводов для социально-экономического развития Украины в том, что они могут быть использованы в качестве инвестиций для открытия и развития малого и среднего бизнеса в Украине. Благодаря денежным переводам из-за рубежа, некоторые из семей украинских трудовых эмигрантов и бывших трудовых мигрантов могут открыть легальный бизнес в Украине или инвестировать деньги в различные проекты в Украине, такие как солнечные батареи, с целью содействия социально-экономическому развитию Украины.

Ключевые слова: денежные переводы, Украина Мировой Банк, опрос, ВВП.

PERSONAL REMITTANCES OF LABOR MIGRANTS TO UKRAINE: BENEFITS FOR THE COUNTRY

Oksana Koshulko

This paper is the continuation of a series of publications in recent years concerning Ukrainian migration abroad.

This paper presents the results of research concerning the personal remittances sent to Ukraine from abroad during the period 1996-2016, using data from the World Bank. The paper also shows a comparison between personal remittances sent to Ukraine and the total Gross Domestic Product of Ukraine (data from Trading Economics) in the period from 2007 to 2016.

The following stages of research were used: conducting a survey among ex-Ukrainian labor migrants and the children of current labor migrants in the Ternopil region of Ukraine about the effective use of personal remittances sent into the country from abroad; analysis of benefits for the socio-economic development of Ukraine gained from the personal remittances of Ukrainians; drawing conclusions about the importance of remittances for families of Ukrainian labor migrants, for the state and for the general socio-economic development of the country in general.

Conclusions. The remittances of Ukrainian immigrants and the Ukrainian Diaspora from abroad to Ukraine are unquestionably important for the socio-economic development of the country, but these are only the transfers received through bank institutions, in fact, nobody knows the real amount of money transfers of immigrants to the country.

The importance of the remittances for the families of the labor migrants is a very significant because sometimes they are the only source of survival for the families of the labor migrants. In these cases, the remittances enable the families of the labor migrants to survive in conditions of unemployment or low salaries at a time of high living expenses, or permit them to enjoy a higher standard of living in Ukraine.

Ukrainians also use the remittances from abroad to buy or build houses for them and their families and educate children in universities.

The importance of the remittances for the socio-economic development of Ukraine is also very high because they can be used as investments for the opening of small and medium-sized businesses in Ukraine. Thanks to the remittances from abroad, some of families of Ukrainian labor immigrants and ex-labor immigrants can open legal businesses in Ukraine or invest money in various projects for Ukraine, such as solar panels, with the aim of aiding the socio-economic development of Ukraine.

Keywords. Personal Remittances, Ukraine, the World Bank, survey, GDP.

Introduction. This paper presents the results of research concerning personal remittances sent back to Ukraine by Ukrainian labor migrants working abroad.

Data from the World Bank concerning personal remittances sent from abroad by Ukrainian migrants has been used.

The paper also uses Ukraine's Gross Domestic Product data from Trading Economics and the results of a survey, conducted among ex-Ukrainian labor migrants and children of current labor migrants in the Ternopil region of Ukraine about personal remittances to Ukraine from abroad. In addition, the paper compares personal remittances from abroad to Ukraine (data of the World Bank) and the Gross Domestic Product in Ukraine (data of the Trading Economics) for 2007-2016 in USD Billion.

This paper is the continuation of a series of publications in recent years concerning Ukrainian migration abroad and their children. Among these publications are the papers «Human capital depreciation of female immigrants and ways to restore lost human capital» [1]; «Children of female immigrants in Turkey: numerical analysis of data» [2]; «Research into the dilemmas concerning the employment of immigrants in their professions abroad and the depreciation or restoration of their human capital» [3]; «Slavic women in Turkey: from past to present» [4]; Challenges of Ukrainian female immigrants and their children in host countries» [5]; Women from North move to South: Contemporary migration from the Former Soviet Union countries to Turkey [6]; Discourse about Women-Immigrants from Former Soviet Union Countries as a Special Social Group in Turkey» [7]; «The role of Ukrainians in the economic growth of Poland» [8]; «Gender inequality as one of the largest problems of Slavic women in Islamic world» [9]; «Reflections on the features of accumulation of the Human Capital of representatives of female and male genders» [10]; «Ukrainians in the Light of Migration Crisis in Europe» [11]; «Exploring of the Human Capital Depreciation of Ukrainian Labor Migrants Abroad: Results of a Survey» [12]; «Issues in countries of the former Soviet Union as the driving force for female migration to Turkey» [13]; «The «Value of Life and Labor» of Ukrainian Migrants Abroad» [14]; «The positive and negative aspects of Ukrainian labor migration for Ukraine and Receiving Countries» [15]. Also in prepress is a chapter of a monograph concerning children of Ukrainian labor migration and refugees «The current position and recent experience in Ukraine of children of labor migrants, internally and externally displaced persons, refugees and asylum seekers» that will be published in the 3rd UNESCO Chair monograph 2018 «International experiences in the area of refugee and migrant children's adaptation - theory, research, praxis» from the series «Development and Social Adaptation of Children and Youth» [16] in 2018 in Warsaw, Poland.

This research on the personal remittances sent from abroad by Ukrainian migrants is very important and topical because it reveals the full amount of the remittances and real benefits for the socio-economic development of Ukraine overall and for families of Ukrainian labor migrants in particular.

Stages of research

The research consisted of the following stages:

- Definition of the term 'personal remittances' using the explanations of the World Bank;
- Definition of the terms 'official personal remittances' and 'unofficial personal remittances' using the explanations of the author;
- A comparison of personal remittances sent to Ukraine (data of the World Bank) and the Gross Domestic Product in Ukraine (data of the Trading Economics) for 2007-2016 in USD Billion;
- The conducting of a survey using the quantitative method among ex-Ukrainian labor migrants and children in the Ternopil region of Ukraine about the effective use in Ukraine of personal remittances from abroad;
- The analysis of benefits from personal remittances received for both families of Ukrainian labor migrants and for the socio-economic development of Ukraine;
- Drawing conclusions about the importance of the remittances for both the families of the labor migrants and the socio-economic development of Ukraine.

Definition a term 'personal remittances' by the World Bank

According to explanations of the World Bank, «personal remittances» is the sum of personal transfers and compensation of employees. Personal transfers, a new item in the Balance of Payments Manual 6th Edition (BPM6), represents a broader definition of worker remittances. Personal transfers include all current transfers in cash or in kind between resident and nonresident individuals, independent of the source of income of the sender (and regardless of whether the sender receives income from labor, entrepreneurial or property income, social benefits, and any other types of transfers; or disposes assets) and the relationship between the households (regardless of whether they are related or unrelated individuals)» [17].

Table 1 shows the amount of personal remittances received in Ukraine during 1996-2016, in current US\$ using data from the World Bank.

This data from the World Bank shows significant rises in the amount of personal remittances received in Ukraine during the period 1996-2016, as the remittances have increased from 6,000.00 thousand US\$ in 1996 to 6,160,630.07 thousand US\$ in 2016 (Figure 1).

Table 1. Personal remittances to Ukraine, received from the World Bank, 1996-2016 (current US\$)

Ukraine	Years	Payments data (current US\$)
	1996	6,000,000
	1997	12,000,000
	1998	12,000,000
	1999	18,000,000
	2000	33,000,000
	2001	140,000,000
	2002	207,000,000
	2003	330,000,000
	2004	411,000,000
	2005	2.408 Billion
	2006	3.102 Billion
	2007	5.29 Billion
	2008	6.782 Billion
	2009	5.941 Billion
	2010	6.535Billion
	2011	7.822 Billion
	2012	8.449 Billion
	2013	9.667 Billion
	2014	7.354 Billion
	2015	5.845 Billion
	2016	6.161 Billion

Source: The World Bank, 2016 [17].

Primarily the remittances have increased thanks to Ukrainian labor migrants who went abroad to work for their families and provide a better standard of living for them. There are many different reasons for this migration: poverty and low wages, university education costs for children, debts, unemployment and the desire to acquire real estate.

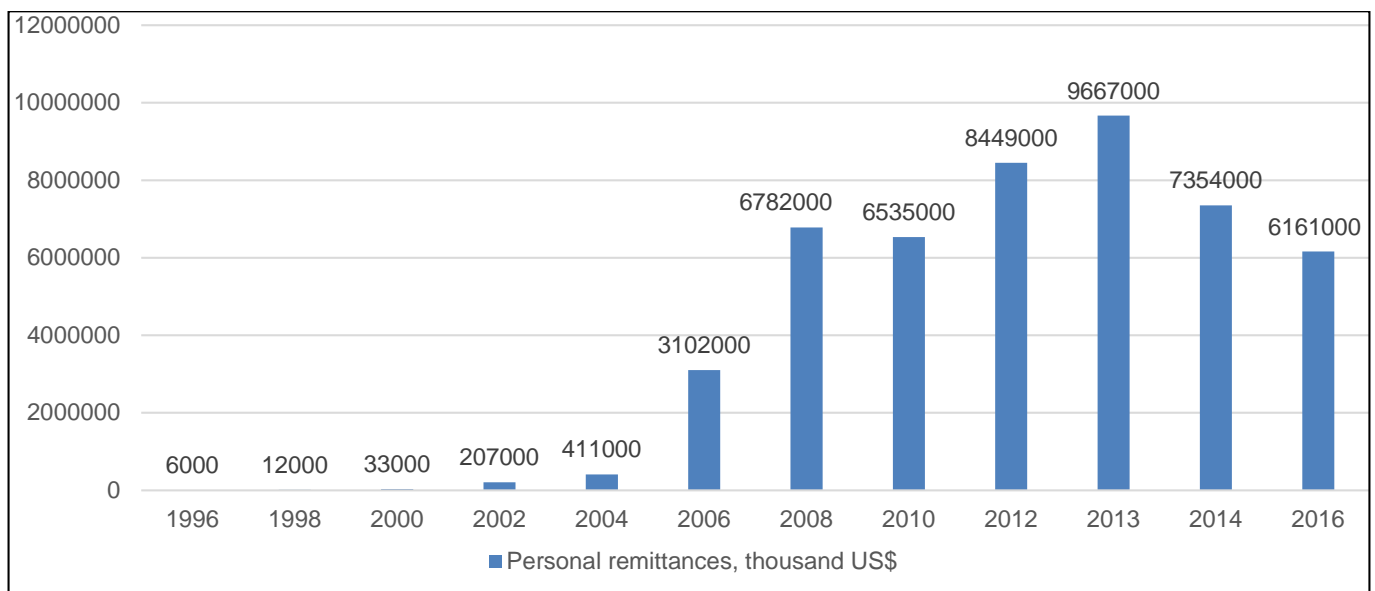


Figure 1. Differences in personal remittances during the period 1996-2016 in thousand US\$

Source: The World Bank, 2016 [17].

According to the data of the World Bank, the highest number of personal remittances to Ukraine during the period 1996-2016 was in 2013 (9.667 Billion US\$), at the time of the end of 2013 the Revolution of Dignity in Ukraine and after the undeclared war had started. At that time Ukrainian labor migrants, other emigrants from the Ukrainian Diaspora and people from various countries helped Ukraine to withstand the difficulties and challenges of this difficult period in its history.

Official and unofficial personal remittances and its geography

Of course, the number of the remittances does not reflect all remittances to Ukraine during 2007-2016 because a significant number of remittances come to Ukraine by other channels than the banks.

The author of the paper has separated two types of transfers of the personal remittances to Ukraine - terms 'official personal remittances' and 'unofficial personal remittances'. Explanations of the types of transfers of the personal remittances to Ukraine are:

- The official channel of sending personal remittances through the Ukrainian banking system and those of other countries within the banking system of the World Bank;
- The unofficial channel of sending personal remittances through the hands of migrants, via members of their families or friends, or via other intermediaries.

It seems that the second, unofficial, way is more common and acceptable for the Ukrainian labor migrants because this avoids the payment of additional fees for transfer of the remittances.

Comparative characteristic of personal remittances to Ukraine (data from the World Bank) [17] and the Gross Domestic Product in Ukraine (data from the Trading Economics) [18] for 2007-2016 in USD Billion.

Using data from the World Bank and the Trading Economics it is possible to compare the amount of personal remittances to Ukraine to the Gross Domestic Product in Ukraine for 2007-2016 in USD Billion (Table 2).

Table 2. Comparison of personal remittances to Ukraine (data of the World Bank) and the Gross Domestic Product in Ukraine (data of the Trading Economics) for 2007-2016 in USD Billion

Country	Years	Personal remittances to Ukraine	Gross Domestic Product in Ukraine	Percentage of Personal remittances to Ukraine compare to GDP, %
Ukraine	2007	5.29	142.72	3.7
	2008	6.782	179.99	3.8
	2009	5.941	117.23	5.1
	2010	6.535	136.01	4.8
	2011	7.822	163.16	4.8
	2012	8.449	175.78	4.8
	2013	9.667	183.31	5.3
	2014	7.354	133.5	5.5
	2015	5.845	91.03	6.4
	2016	6.161	93.27	6.6

Source: *The World Bank, 2016 [17], and the Trading Economics, 2016 [18].*

Using data from the World Bank [17] and the Trading Economics [18], it is also possible to calculate the amount of personal remittances to Ukraine as a percentage of annual GDP.

The amount of personal remittances to Ukraine was 3.7% of the GDP in 2007, in 2008 - 3.8%, in 2009 - 5.1%, in 2010-2012 - 4.8%, in 2013 - 5.3%, in 2014 - 5.5%, in 2015 - 6.4%, and in 2016 - 6.6%.

This shows that personal remittances to Ukraine amount to a significant part of the country's GDP, rising from 3.7% in 2007 to 6.6% in 2016. However, this is but one side of the issue.

It must also be noted that the loss to Ukraine of talented, skilled and able-bodied people is a big problem and could be irreparable.

A survey among ex-Ukrainian labor migrants and children of current labor migrants in the Ternopil region of Ukraine

Personal remittances are the result of the work of Ukrainians abroad who support their families in Ukraine. In a survey conducted among ex-Ukrainian labor migrants and children of current labor migrants in the Ternopil region of Ukraine there were 196 interviewees. The main reasons given for going abroad were socio-economical such as unemployment in Ukraine (41.02%); low wages (16.61%); the desire to acquire real estate (11.53%); poverty (10.51%); university education costs for children (5.42%); debts (5.08%); other reasons (9.15%); and desire for a better standard of living (0.68%) [5-8].

One reason for conducting this survey was to discover how the ex-Ukrainian labor migrants and children of current labor migrants in Ukraine use the personal remittances they receive and the majority of respondents answered that they use them for the following needs:

- For land purchase and house construction (31.9%);
- For education of children in universities (27.9%);

- For medical treatment of members of their families (8.3%);
- For laying the foundation of their own business (8.3%);
- For everyday living expenses (21%);
- For other reasons (2.5%).

According to the results of the survey, it is possible to define the top three reasons that Ukrainian labor migrants send personal remittances to Ukraine:

- For house constructions (31.9%) for them and their families;
- For education of their children in universities (27.9%);
- For the everyday living expenses of their families (21%) (Figure 2).

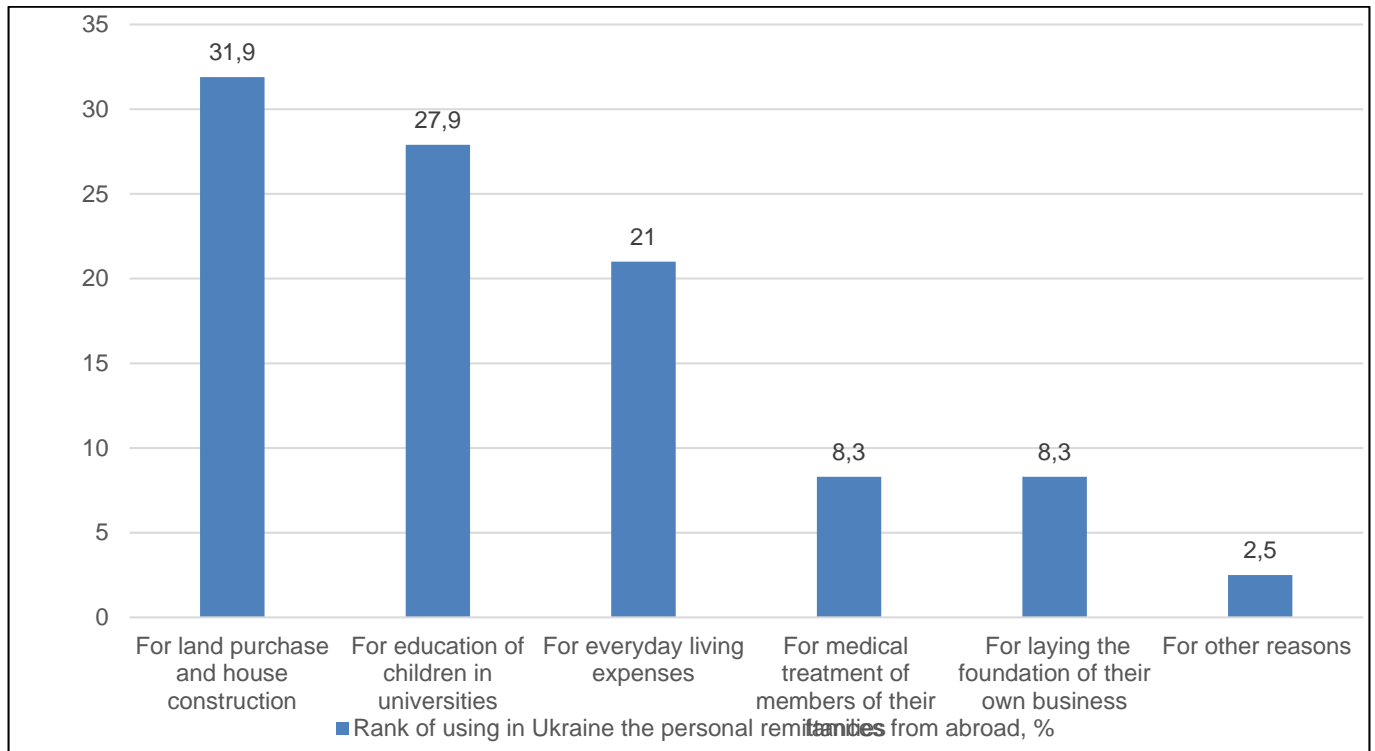


Figure 2. Discovering how the ex-Ukrainian labor migrants and children of current labor migrants in Ukraine use the personal remittances they receive

Source: Research of the author

The survey also shows that Ukrainian labor migrants send personal remittances to Ukraine from the following countries: Sweden, Israel, Belgium, Ireland, Norway, Latvia, Lithuania, Turkey, Italy, Spain, Russia, Portugal, Poland, Czech Republic, Germany, USA, Greece, Belarus, UK, Canada, Austria, and others.

Benefits for families of Ukrainian labor immigrants and socio-economic development of Ukraine from personal remittances of Ukrainians

Benefits for families of Ukrainian labor immigrants and socio-economic development of Ukraine from personal remittances of Ukrainians are:

- Thanks to remittances from abroad, the majority of families of Ukrainian labor immigrants can enjoy better conditions in their life in Ukraine;
- Some of families of Ukrainian labor immigrants and ex-labor immigrants are able to open a legal business in Ukraine, buy or build houses for their families; educate children in universities; and invest money in some innovative projects for Ukraine, such as solar panels, or other projects, which aid the socio-economic development of Ukraine.

The importance of the remittances for both the families of the labor migrants and the socio-economic development of Ukraine

Firstly, sometimes the remittances are the only means of survival for the families of the labor migrants. In these cases, the remittances to the families of the labor migrants enable them to survive in conditions of unemployment or low salaries at this time of high living expenses or to have better standard of living in Ukraine. Therefore, the importance of the remittances for the families of the labor migrants cannot be over-estimated.

Secondly, the importance of the remittances for the socio-economic development of Ukraine is a very high too because they can be used as investments for the opening of small and medium-sized businesses in Ukraine and according to the results of the survey, these investments have proved very successful in Ukraine. Thanks to the remittances from abroad, some of families of Ukrainian labor immigrants and ex-labor immigrants can also invest money in various innovative projects for Ukraine, such as solar panels, which aid the socio-economic development of Ukraine.

Conclusions. The paper presents the results of research based on the data of the World Bank, which analyses personal remittances to Ukraine from abroad during period 1996-2016, the Trading Economics concerning amount of the Gross Domestic Product in Ukraine in 2007-2016, and the data from the surveys among ex-Ukrainian labor immigrants and the children of current Ukrainian labor immigrants in the Ternopil region of Ukraine about the effective use of personal remittances from abroad in Ukraine.

According to the results of this research, the percentage of the personal remittances to Ukraine compared to GDP of Ukraine in 2007 was 3.7%, in 2008 - 3.8%, in 2009 - 5.1%, in 2010-2012 - 4.8%, in 2013 - 5.3%, in 2014 - 5.5%, in 2015 - 6.4%, and in 2016 - 6.6%.

The personal remittances to Ukraine make a significant addition to the GDP of the country from 3.7% in 2007 to 6.6% in 2016, but it is only one side of the picture - the other side is that Ukraine loses talented, skilled and able-bodied people, and today this is an irreparable loss for the country.

According to the results of the survey, the top three reasons for Ukrainian labor immigrants for sending personal remittances to Ukraine are house constructions (31.9%) for families; education of children in universities (27.9); and everyday living expenses of families (21%).

According to the results of the Web survey, the majority of respondents are sure that the remittances of Ukrainian immigrants and the Ukrainian Diaspora from abroad to Ukraine are unquestionably important for the socio-economic development of the country, but these are only the transfers received through bank institutions, in fact, nobody knows the real amount of money transfers of immigrants to the country.

The importance of the remittances for the families of the labor migrants is a very significant because sometimes they are the only source of survival for the families of the labor migrants. In these cases, the remittances enable the families of the labor migrants to survive in conditions of unemployment or low salaries at a time of high living expenses, or permit them to enjoy a higher standard of living in Ukraine.

The importance of the remittances for the socio-economic development of Ukraine is also very high because they can be used as investments for the opening of small and medium-sized businesses in Ukraine. According to the results of the survey, this has already been demonstrated successfully in Ukraine. Thanks to the remittances from abroad, some of families of Ukrainian labor immigrants and ex-labor immigrants can open legal businesses in Ukraine or invest money in various projects for Ukraine, such as solar panels, with the aim of aiding the socio-economic development of Ukraine.

Ukrainians also use the remittances from abroad to buy or build houses for them and their families and educate children in universities.

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