

# Economic Consequences of Receiving Immigrants

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## Abstract

*Nowadays issue of immigrants is very common in media all around the world. Large influence of muslims to Europe make very seriously problem and is dangerous to our culture and socialpeace. But how it looks on economics field? In my publication I am going to answer that and similar question like: Are Muslims peopl egive us chance to improve ours business enterprises? Are they will be better workers than we? And finalny: Can they contribute to the development of Europe? To answer that question I have analyzed they culture of work, they technics of leading business and they successes in the international arena. What's more I ask other peopel ike businessman, students etc. to realese their opinion about that issue. Finally, I will present a comparison of the opinions of people with previously analyzed data.*

**Keywords:** Immigrants, muslim, business, improve, successes

## INTRODUCTION

In my article I will try to solve a very serious problem. The problem is the misconception of Europeans about Muslims, specially in business field. Their culture of work and running enterprises is not generally known by people in Europe. We usually think that they are hostile towards the followers of other religions, because we associate them with jihad. I have analyzed a lot of data and information regarding the business activities of the Muslims and I must say that our look on them are seriously wrong. Perhaps, we should even be inspired by their actions. In the rest of this article I will examine in depth the advantages and disadvantages of Muslim business in Europe.

## HISTORY OF ISLAM

Firstly, a brief history of Islam. The founder of Islam is the Muhammad, the messenger of the god - Allah. The beginning dates is about 633, when the Koran was written. The religious and legal doctrine of Islam is based on the Judaic tradition, elements of the religion of the Ancient East, primarily primitive Islam, Hellenistic philosophy, Christianity, and neo-platonism. The main assumptions of Islam are contained in the Koran and tradition ("sunna", "hadith"). There is no dogma and mystery in it. Initially, Islam was the national religion of the Arabs. Over time, it evolved and became absorbed by the Persian and Turkish communities and reached

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Spain, India and China. In the period from the 8th to the 10th centuries, classical Islamic ethical and legal systems were established, and from the 9th century the Islamic philosophical and religious thought began to develop. In Islam, there have been various shifts.<sup>1</sup> Despite the apparent disruption, modern Islam displays unity especially in the field of law. Islam has developed its own culture, its manifestations include, among others, the gardens of Islam. The basis of Islamic doctrine is faith in the one God of Allah, trust in the Qur'an and tradition. Man is the creature and servant of Allah. He is endowed with free will, he deserves his conduct for salvation and a stay in paradise or for eternal damnation.<sup>2</sup> So as we can see, Islam is no different in its main assumptions from Catholicism. In both religions the basis of life in society is to be good.

### **ECONOMIC SIDE OF MIGRATION**

The topic of the influx of immigrants to the European Union over the past weeks does not go down from the headlines of the first pages of the newspapers. Public opinion on this issue remains highly fragmented. Some members of the public are afraid of the invasion of foreign culture, referring to its hostile attitude to western values, while the rest of the population positively assesses the influx of immigrants by seeing opportunities for further development of the European community within the framework of multiculturalism. In the same way, the views of political parties are shared, where the more conservative are opposed to accepting immigrants, while the left parties present an entirely different. Leaving aside social considerations on the influx of immigrants, let's focus on the potential economic impact of this phenomenon on the euro zone and on our country (Poland). For several years now there has been talk of a huge demographic problem in Europe, where aging society creates a growing number of potential problems in the future. Unfortunately, our country is at the forefront of the ranking of the fastest growing populations across the European Union, thus increasing future budget burdens resulting from the need to provide care for people of post-working age. According to Eurostat forecasts, Poland is expected to face one of the biggest falls in the population - from 38.2 million to 32.6 million in 2060 and one of the deepest job cuts by 2060 - by 36 percent. Hence, in the immigrants, some commentators see the chances of saving European demography, which, despite subsequent aid reforms, does not outweigh the downturn. Most of the incoming population is either low educated or uneducated - it can be said that a qualified migrant worker is an exception to the rule. The low economic quality of the incoming population is therefore a serious problem for European governments, as immigrants can only deal with the simplest of activities, often heading towards the "black market". Receiving of immigrants is also associated with enormous costs for the budgets of individual European economies. The calculations made by Mizuho, a Japanese economist, show that for the next two years the government in Berlin may

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<sup>1</sup> [http://www.bryk.pl/wypracowania/historia/sredniowiecze/4857-powstanie\\_i\\_rozw%C3%B3j\\_religii\\_muuzu%C5%82ma%C5%84skiej\\_islamu.html](http://www.bryk.pl/wypracowania/historia/sredniowiecze/4857-powstanie_i_rozw%C3%B3j_religii_muuzu%C5%82ma%C5%84skiej_islamu.html)  
<sup>2</sup> <https://pl.wikipedia.org/wiki/Islam>

need an additional 25 billion € for immigration.<sup>3</sup> A refugee or economic immigrant? This is another dispute going on in the public discourse. Providing assistance to Syrian civilians fleeing civil war is understandable - it is a humane attitude to be praised and cultivated. However, recent figures from Eurostat show that among the incoming migrants, only one in five is a Syrian citizen fleeing a devastating armed conflict, while the rest are people from other countries such as Albania, Eritrea, Iraq and Nigeria, those who try to take advantage of the opportunities of social support from European countries, to improve living conditions.<sup>4</sup>

## RELIGION AND BUSINESS

*How do religious principles affect business?* One of the most important things in business is building trust. One way to build such trust is to base the development of companies on the principles of religion - Christianity, Islam, Judaism and Buddhism. The Jews assure that for them money is not only material but primarily spiritual because it is earned through trust between business partners. To this day, the presidents of big world companies studying at the Spanish business school IESE of Navarra University discuss the case of Ryanair and its competition with British Airways. Ryanair was on the verge of bankruptcy, and BA's influence on the British government could have destroyed the Irish micro. Ryanair had two planes then. BA did not do that, probably ignoring the competitor, not for ethical reasons. Today neither Ryanair nor British Airways are among the "ethical" companies. There are fuel BP and Royal Dutch Shell, HSBC, Swiss Nestle, GlaxoSmithKline and Vodafone. In the selection of companies making up the Christian stock exchange index, representatives of the Vatican were involved, and before the work began, "L'Osservatore Romano" did not conceal that the Christian world would use something like the Islamic Sharia. The list does not include any alcohol-producing company, publishing pornography, earning on gambling or producing contraceptives. There are more than 30 banks operating under the laws of shari'ans in the United Kingdom today, which prohibits pay interest, lending on interest and invest in alcohol, gambling, the porn industry. They benefit not only from the Muslims. People can use them regardless of their religion. Also the largest financial institutions in the UK - Barclays, RBS, Lloyds Banking Group, have created branches for clients wishing to use such services.<sup>5</sup> The assets of "clean" banks today are estimated at over 15 billion pounds and are higher than those held by purely Islamic banks in Turkey, Pakistan, Bangladesh or Egypt. In the United Kingdom alone, there are 55 schools where business and finance are taught in accordance with the teachings of the Koran. Establishing an Islamic banking center in London was Gordon Brown's hound even when he was Minister of Finance. The press critiqued him at the time that he was not interested in ethical business, but on petrodollars, which in turn could lead to Islamization of the Isles. It was also pointed out that this money could easily be used

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<sup>3</sup> [http://www.annalesonline.uni.lodz.pl/archiwum/2008/2008\\_01\\_gasparski\\_23\\_30.pdf](http://www.annalesonline.uni.lodz.pl/archiwum/2008/2008_01_gasparski_23_30.pdf)

<sup>4</sup> <http://archiwum.gf24.pl/gospodarczy-wplyw-naplywu-imigrantow-do-europy/>

<sup>5</sup> <http://www.conquest.pl/546/biznes-w-swiecie-islamu-wywiad-z-dr-katarzyna-gorak-sosnowska>

to finance terrorism. The law to allow such operations was supposed to be the obligation to transfer some of the money deposited in religious charity banks, the so-called. Zakat. The banks operating under the rules of the shariah, however, have their own supervision - the Organization of Accounting and Auditing for Islamic financial institutions. Its governors include representatives of the central banks of countries where life is subordinated to the shari'ah - apart from Saudi Arabia, also Iran and Sudan.<sup>6</sup> Sharia also commands the support of Islamic business, which can be expressed in the tens of kilometers just to shop in the "right" store, even though similar articles can be bought much closer. Orthodox Muslims, especially in the US, often complain that the duty to promote a particular business leads to a decline in the quality of service. In some cities one can already talk about the effect of scale. Chicago now has more than half a million Muslims. Hence, the number of halal meat salads (with Islamic certification), is already reach about one hundred. The average Chicago halal butcher has a turnover of \$ 5 million. There are no shortage of those, whose revenues amount to \$ 50-60 million per year.<sup>7</sup> All Islamic businessmen have to remember that their business is not a pursuit of profit, but it is to enjoy Allah. You can work on profit, but it must always stand in the second place. The task of money is to create value, not to increase it. It is imperative to create relationships with customers that can not be cheated. Muslims admit that it is most difficult for them to fulfill another requirement - cooperation with competitors, which must not be slandered against customers.<sup>8</sup> *How, then, can these rules change the European economy?* If we take into account the approach to profit - very well. Islamic companies operate in accordance with corporate social responsibility (CSR) principles. *What is corporate social responsibility?* CSR is a corporation's initiatives to assess and take responsibility for the company's effects on environmental and social wellbeing. The term generally applies to efforts that go beyond what may be required by regulators or environmental protection groups. CSR may also be referred to as "corporate citizenship" and can involve incurring short-term costs that not provide an immediate financial benefit to the company, but instead promote positive social and environmental change. Thus, from the point of view of the customers, such activity is the best solution. The growth of this type of business will positively affect European society.

## **ISLAMIC BANKING**

One of the most well-known Islamic laws is that which concerns banking. In this example, we can ideally reflect on the ideas of Islamic business. The key feature of Islamic banking is the resignation of interest. The source of profit in such a banking model is not interest or creation of credit debt, but the production of goods and share in profits from their sale. Financial institutions provide funds for the development of the manufacturing and services sectors. Thus, money is invested directly into the real

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<sup>6</sup> <http://www.rp.pl/artykul/472184-Religia-a-biznes.html>

<sup>7</sup> "Religia a biznes" (artykuł), Wojciech Gasparski - "Annales. Etyka w życiu gospodarczym" 2008

<sup>8</sup> "Zagadnienia etyki biznesu w islamie" (artykuł), Małgorzata Ramocka 2006

economy and there is no "artificial" creation of money and speculative. This is done by properly designed bank products, the main feature of which is the lack of interest. Investing directly in the real economy is linked to an important rule that goes hand in hand with investments in the Islamic world - the pursuit of business and community support. This means that it is not possible, for instance, to finance the production of pornography, because, according to the Muslims, the project destroys family, social and interpersonal relationships. Another important feature that accompanies non-interest banking is the sharing of credit risk. This is reflected in the proportional division between the bank and the client of future gains or losses on the invested funds. The bank based on the model of Islamic banking does not increase money on the basis of the creation of debts, but operates the real capital from deposits. The depositor therefore bears the real risk that gives him the right to participate in a real profit. The amount of profit is not known in advance, because it is not because of the pre-determined percentage, but only from the profit generated in the management process.<sup>9</sup>

According to Islamic banking, the bank and the client work together, dividing both profit and loss and the loss itself. The weight is tied to equality of parties and respect for contracts, including those concluded verbally. Contracts should not mislead the customer, they should be understandable to each party. At present, Islamic banking is also developing in Europe.<sup>10</sup> The largest banks in Western Europe (Citicorp., Societe Generale, Deutsche Bank and Bank of England) form their own branches of Islamic non-interest banking. Turkey is actively supporting Islamic banking. Also in Poland, with the growing number of investments from Islamic countries, occasional forms of sharia-compliant loans have appeared occasionally (for instance, murabaha form of loan converging to some extent with a merchant loan).<sup>11</sup>

## **OTHER ISLAMIC COMPANIES**

*How can other companies earn?* Not only in banking but also in other industries you can lead a successful business. Food according to the principles of chastity (halal) dictated by the Quran is constantly developing. Halal products for almost two billion Muslim communities in the world today represent one fifth of the world's food industry. Companies in Germany could earn 5 billion euros on such products, experts estimate. Taking into account the purchasing power of over four million Muslims in Germany, this is no surprise.<sup>12</sup> The economic potential of halal products has so far been recognized only by large international concerns. The Swiss concern Nestlé is a pioneer in this business. 5 percent of Nestle's global turnover is halal today. It has also recently exported to Germany. According to Nestle, this is a big, interesting group of young people. While other European companies are aggressively gaining a Muslim

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<sup>9</sup> <http://www.bankier.pl/wiadomosc/Bankowosc-islamu-2854655.html>

<sup>10</sup> <http://biznes.onet.pl/bankowosc-islamu/se8r9>

<sup>11</sup> <https://www.obserwatorfinansowy.pl/tematyka/rynki-finansowe/w-islamskich-bankach-nadchodzi-rewolucja-technologiczna/>

<sup>12</sup> <http://www.gazetakrakowska.pl/polska-i-swiat/a/giganty-biznesu-nieswiadomie-finansuja-panstwo-islamskie,11778721>

clientele, the German food and retail industry is still hesitating. Many companies fear that it will harm their image if they start selling halal products. On the shelves of German hypermarkets, we can find about 4,000 halal products today. They are often not labeled as halal and therefore difficult for Muslims to recognize. German retail too late began to do so. At that time, many small Turkish and Arab supermarkets were created, which often bring halal products directly from Muslim countries. The introduction of Islamic goods does not end with eating. It began when Dolce & Gabbana presented Abaya's collection in January 2016. They were selling hijabs. The luxury line of the hijabs, however, was not available to most people. In the sale of the brand "Mark and Spencer" appeared full bathrobe for Muslims. Burkini for 49.5 pounds is not the first such product in popular clothing stores. Less than a year ago, the "H&M" collection featured hijabs - characteristic headgear promoted by a Muslim model - Mariah Idrissi. In December Rayani Air launched the airline, which surrendered to the followers of Islam all their business, not single sections. There are specific dress codes in their planes, and prayers are recited before the start.<sup>13</sup>

## RESEARCH

In this section I will write about the research. My purpose was to examine people's views on various aspects of Muslims. I created a set of questions that I asked a different person. These were generally Catholics, various social groups and political views. I talked to people by asking the following questions: "Do you think that Muslims are positive or negative group?", "Would you like to have a Muslim co-worker?", "What do you associate with Islam?", "Do you think immigrants threaten European culture?", "Do you personally know any Muslim?", "Do you think that Muslims threaten Europe's economic situation?", "Do you think the conflict between Muslims and Western culture is inevitable?", "Do you think that conflict between Muslims and Western culture derives from cultural differences or political and economic rivalry?", "Do you think that most Muslims have a negative attitude towards other religions?" After responding to these questions, the respondents were familiarized with the text about the Muslim approach to business. In the text it was written that: "Actions and decisions are considered ethical according to the intent of a person who knows the omniscient Allah. Good intentions and actions are considered virtuous acts: good intentions (halal) can not cause bad deeds (haram) to become good (halal). Making money in an honest or good (halal) way is clearly preferred. Mohammedan is required to be honest and truthful in running a business. He is also required to keep his word, to love Allah more than the trade or business he is dealing with, to give the followers of Islam, to live a modest life, to benefit from mutual counsel and not take bribes." After reading it, they ask other question like: Would you hire a Muslim? Would you work for a Muslim? Would you collaborate with a Muslim? Would you trust a Muslim in business? That's all. Now let's go to the answer.

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<sup>13</sup> [http://etyka-biznesu.eprace.edu.pl/443,Dzialalnosc\\_gospodarcza\\_a\\_religia.html](http://etyka-biznesu.eprace.edu.pl/443,Dzialalnosc_gospodarcza_a_religia.html)

First question: "Do you think that Muslims are positive or negative group?" About 30% answer "positive" and other 70% answer "negative". Second question: "Would you like to have a Muslim co-worker?" 20% say "Yes", 50% say "No", 30% say "I don't know". Third question: "What do you associate with Islam?" "Religion" answer 22%, "Terrorism" answer 20%, "Arabian" answer 12%, Other answer 56%. Fourth question: "Do you think immigrants threaten European culture?" 54% say "Yes", 22% say "No", 24% say "I don't know". Fifth question: "Do you personally know any Muslim?" 98% say "No", 2% say "Yes". Sixth question: "Do you think that Muslims threaten Europe's economic situation?" "Yes" answer 38%, "No" answer 20%, "I don't know" answer 42%. Seventh question: "Do you think the conflict between Muslims and Western culture is inevitable?" "Yes" say 32%, "No" say 44%, "I don't know" say 24%. Eighth question: "Do you think that conflict between Muslims and Western culture derives from cultural differences or political and economic rivalry?" 40% say "Cultural differences", 38% say "political and economic rivalry", 22% say "I don't know". Ninth question: "Do you think that most Muslims have a negative attitude towards other religions?" "Yes" answer 48%, "No" answer 28%, "I don't know" answer 24%. After reading the text. Tenth question: "Would you hire a Muslim?" "Yes" answer 30%, "No" answer 40%, "I don't know" answer 30%. Eleventh question: "Would you work for a Muslim?" "Yes" answer 10%, "No" answer 72%, "I don't know" answer 18%. Twelfth question: "? Would you collaborate with a Muslim?" "Yes" answer 38%, "No" answer 44%, "I don't know answer" 18%. Thirteenth question: "Would you trust a Muslim in business?" "Yes" answer 30%, "No" answer 42%, "I don't know" answer 28%.

## SUMMARY

Firstly, a few words about results of the research. Surely Poles do not know Muslims and do not like them. Our opinion is influenced by situations described in the media. As we know at the moment, many immigrants are in the memory of Europeans because they are assassins. We have contact with radical Islamists. They have a negative impact on all Islamists. This also affects the business relationship. We are still afraid to trust Muslims. But perhaps in fact, Islamist in Europe are not trustworthy. Trustworthy Islamists are in the Middle East and will never try to open their businesses in Europe. But it's just speculation.

*How does it look from an economic point of view?* Immigrants could develop Europe in the future, but not Islamic immigrants. Those who can do business stick to their market. It is very difficult to find people who have left the Middle East and go to Europe to do business. Of course in Europe we have Muslims enterprises but almost all were founded by people already born in Europe. It may also be a chance for Europe's economic development, but this may take years. Immigrants have other goal. They do not want to open businesses, and we do not want to work with them.

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