

**RELIGIOUS AFFILIATION AND ECONOMIC PERFORMANCE OF ROMANIAN
EMIGRANTS. AN EMPIRICAL APPROACH**

Prof. Dr. Monica Roman

Prof. Dr. Zizi Goschin

Bucharest Academy of Economic Studies

Abstract. Although migration and religion studies have traditionally developed as separate research topics, in the current context of globalization and transnationalism attention begins to focus on the way they may interconnect. In Romania religion also received some attention in recent theoretical and empirical analyses of migration, but there are only a few studies undertaken so far. Using the results of our online survey conducted during August-December 2010 among Romanian international migrants of different religious faiths, this paper aims to raise interest in migration-religion relationship and, at the same time, to improve the understanding of the factors of economic performance in a migration context by focusing on the distinctive characteristics of Romanian religious minorities. We address both the theoretical and the empirical dimension of this topic, making use of various statistical methods. Our main findings are consistent with the assumption that religious belief is reflecting upon the behavior and economic performance of Romanian migrants.

Key words: international migration, religion, economic performance, remittances, Romania

JEL Classification: J61, Z12, C20

1. Introduction

By this paper, we address two interrelated research questions: are there any differences in behavior, including the propensity to remit, among Romanian immigrants of different religions? and can religion be one of the explaining factors of Romanian migrants' economic performance?

This undertaking is based on the data provided by our online survey conducted during August-December 2010 among Romanian emigrants of different religions. We employed statistical methods to identify the similarities and to highlight the differences among dominant and minority religions in Romania. Our work is providing insightful addition to the traditional analysis of migration and remittances by including religion, in a regression framework, as one of explaining factors that allow for understanding the economic success of Romanian international migrants.

In section 2 describe the literature in the field of migration. Section 3 explains the methodology applied. Section 4 introduces the data set and variables involved in our approach. Section 5 concentrates on the empirical results. Finally, concluding remarks complete the paper.

2. Literature review

From an economic point of view, the strongest impact on sending countries is conveyed through remittances. Migration and remittances do undoubtedly relieve pressure on the sending countries, compensating for underemployment and generating new opportunities¹, helping alleviate poverty and improving life in poor countries². Such effects of migrant remittances are particularly important for Romania as, according to the World Bank data, it is on the 5th place in the European top of emigration countries³ and on the 4th place as remittance recipient country⁴ (\$4.5 bn of remittances in 2010, representing 4.4 percent of GDP in 2009). According to some experts, without remittances the current account deficits in Romania would have been over 50% higher.

Besides the economic effect of remittances, emigrants may also affect the development of religion in the homeland: the wealth, education and exposure to foreign influences transferred from Diaspora may have significant effects on organization, practice and even belief in the origin countries⁵.

Economic inclusion is a key element in a successful integration, with religious affiliation as a relevant factor of influence (as it will be discussed in the next section). While the new environment opens up new career approaches and business development opportunities for the migrants, religious laws on work may also have a say. In some religions there are laws that influence the working conditions, the duration of the workday and free time or impose clothing and food rules that prohibit believers to work in certain places⁶. Commerce and industry may also be influenced by specific consumer behaviors on religious grounds. Other sensitive questions regard the existence of different rules concerning women's work and the problem of equal rights for men and women at the workplace.

Many studies that illustrate religion's connections to economic performance build on the role of institutions in intermediating values and influencing economic outcomes⁷, on the grounds that the existence of a dominant religion or the existence of a state-supported religion is economically relevant⁸. A large part of these empirical studies are based on the World Values

Survey data, but their results are mixed. Making use of such data, Guiso et al⁹ highlighted religion based differences in the attitude toward private ownership, with Protestants, Catholics, and Hindus being more favorable, as compared to Muslims. They also found that Protestants and Hindus would accept a greater income inequality in exchange for growth, while Jews and Muslims will not. In opposition to Christian religion, that favors the development of market economy and efficient institutions, Islamic religious beliefs were found not conducive to growth. Noland's findings¹⁰ are questioning the robustness of such results on the basis that in the contemporary world the convergence in institutions and practices has mainly invalidated that influence.

Although supporting the existence of a religion – economy link, many empirical studies offer contradictory results when it comes to pointing to the religions that are conducive to growth. In a cross-country regression, Sala-i-Martin et al.¹¹ found Islam to be positively associated with income growth, while Barro et al.¹², using similar methodology, but a smaller panel of countries, showed that Catholicism is positively correlated to economic growth, while Hinduism, Islam, Orthodox Christianity, and Protestantism are not. Grier's study of former British, French, and Spanish colonies indicated Protestantism as positively impacting growth and development¹³.

Barro and McCleary¹⁴ found religious beliefs to be positively correlated with economic growth, while church attendance seems to be negatively correlated. Stulz and Williamson¹⁵ also documented the influence of cultural values, including dominant religion as a key factor, on debt market and banking development. In line with Weber, they found creditor rights and enforcement to be more important in the Protestant countries.

From a methodological perspective, these empirical studies on religion economics fit into two large categories: cross-country regressions and separate analysis of individual countries, each line of research having both advantages and limitations. The cross-country regressions main problem is the existence of institutional differences among countries. This makes unclear whether the effect identified is solely caused by the dominant religion or by other factors linked to religious beliefs. At the micro level, separate analysis of individual countries rise problems with endogeneity (the correlations they identify may not be causal) and do not allow for generalization of results.

Although religions are widely varying in practice, researchers generally agree on the existence of a causal link between religion and economic performance, both at individual and society level. Our paper aims at testing this hypothesis for the Romanian migrants belonging to different minority religions, as well as for the adherents of dominant Orthodox religion and for the non-religion group. There are only a few empirical studies that combine migration, religion and economic performance and, to the best of our knowledge, such a research has not been undertaken so far in Romania.

3. Methodology

Separate multivariate models are estimated for income and for the probability of remitting. Each multivariate regression equation includes religious affiliation and control variables.

The multilinear regression model applied expresses the value of the predicted variable as a linear function of the predictor variables and an error term:

$$y_i = \beta_0 + \beta_1 x_{i1} + \dots + \beta_K x_{iK} + e_i$$

where

x_{ik} = value of k-th predictor in the case of individual i

β_0 = regression constant

β_k = coefficient on the predictor

K = total number of predictors

y_i = predicted in the case of individual i

e_i = error term.

We also employ a binary logistic regression model in order to identify the impact of religious affiliation factors on the probability of sending money to Romania. The binary dependent variable in the model is whether a person is sending money to the homeland or not, specifically 1 denotes the individual is remitting and 0 denotes otherwise. The regression model will be predicting the logit, that is, the natural log of the odds of having made one or the other decision. That is,

$$\ln(ODDS) = \ln\left(\frac{\hat{Y}}{1-\hat{Y}}\right) = a + bX,$$

where \hat{Y} is the predicted probability of the event which is coded with 1 (decision to remit) rather than with 0 (decision to not remit); $1 - \hat{Y}$ is the predicted probability of the other decision; X is predictor variables. The odds are often used to express the predicted change of a unit increase in the corresponding independent variables.

By employing these methods, we are following the main methodological trends in recent literature. For instance, Sacerdote and Gleaser¹⁶ apply regression analysis on religious beliefs and education, while Connor¹⁷ applies logistic regression on income and employability of emigrants living in US.

4. Data and variables

An online survey was conducted during August-December 2010 and our present work builds on the resulting database. Respondents were asked questions on a variety of topics including income, employment, graduated studies both in Romania and in emigration country, length of migration, remittances and intention to return to Romania. Therefore, our survey represents a recent source of data on immigrant cohort and contains all necessary economic outcomes (i.e. employment, occupation, earnings and education) as well as necessary independent variables (i.e. religious affiliation) to test the influence of religious affiliation on migrants' economic performance. The final database consisted of 1514 respondents and is referred henceforth as Romanian Emigrants' Study (RES).

Effect variables. Two variables are used to assess labor market insertion: present income (INCOME) and the fact that emigrant is remitting money to home country (REM).

Present income is the net monthly income at the moment of filling the questionnaire and is expressed in USD for comparability reasons. It is measured as a scale variable ranging from less than 500 USD to more than 5000 USD, with interval length of 500. Romanian emigration for labor is rather young and this fact is reflected by the great proportion of emigrants (90%) that emigrated less than 15 years ago. In this sense most of the Romanian emigrants are employed and they have an income. For this reason, we prefer to consider income level as the most appropriate outcome in our study, compared to other variables presented in the literature, such is employment (Connor, 2010).

The second economic result of migration is the remitter quality of migrants. This is measured as a binary variable, coded with 1 if the migrant is usually sending money to Romania and 0 otherwise. Money sent by emigrants to their families is increasing their quality of life and has positive effects on the family relations. Remittances are also an important source of external funding for developing countries. They rank only behind foreign direct investment and are much higher in magnitude than total official development assistance and private non-FDI flows. Therefore, it can be identified an increasing interest in the literature in studying such aspects and we consider remittances as being one of the positive outcome of economic activity of emigrants.

Variables of interest. The variable of interest in our research is religious affiliation, measured through a nominal variable. Religious affiliation initially considered in our research groupings were coded according to National Statistical Institute classification¹⁸ and included Romanian Orthodox, Roman Catholic, Calvin, Lutheran, Pentecostal, Baptist, Adventist, Greek Catholic - Uniate, Jewish, Islam, Atheist and No religion. These religions were aggregated into next seven categories: Romanian Orthodox, Catholic (Roman Catholic, Greek Catholic - Uniate), Protestant (Calvin, Lutheran), Neo-Protestant (Pentecostal, Baptist, Adventist), Jewish, Islam, Atheist and No religion. According to the distribution of emigrants after religion affiliation presented in table 1, the great majority of emigrants belong to Orthodox Church and there is a significant proportion of individuals that are atheist or without religion. Since these two categories of migrants are not belonging to any religion, we treated them into the same group.

We treat the variable of interest as dummies. We considered the reference group being the group of migrants with no religious affiliation. All the results from regression model will be comment relative to this reference group. In this sense, the analysis will reveal the advantages or disadvantages of being a member to a religious community in respect with migrants' economic results.

The *no religion* group is a useful addition because of the important macro studies that suggest that religion promotes faster economic growth. In the same time, the *no religion* group is important because there is a view that religious people have characteristics that are often difficult to measure directly, but which make for better economic outcomes (Blackaby, Leslie, Murphy, O'Leary,2010). In their study, they find that are significantly advantaged against other religions,

and the overall message is that religion is equally as important as ethnicity in helping to explain employment rates in Britain.

Individuals who report “no religion” constitute a relatively small and heterogeneous group: it includes atheists, agnostics, and persons who were raised without an affiliation due to other circumstances (e.g., being a child from an inter-faith marriage). For this reason, many studies on the effects of religious affiliation on economic and demographic outcomes have omitted this group. The growing body of literature on the effects of religiosity helps interpret results from those studies that have included it.

As it was noticed, is useful to think of the “no religion” category as one extreme in the religiosity scale. Thus the benefits that are typically associated with religious involvement are not available to the unaffiliated (Lehrer, 2004).

The proportion of migrants with no religion or atheism is surprisingly high in the context of Romanian revival religiosity (Voicu, 2008). This might be explained considering the structure of our sample in respect with education, and we notice that this group is better educated compared to their religious groups. A similar situation was identified by Jasso, when studying skilled migrants from US. The largest group according to religious affiliation is the no-religion category (27.6%), which increased by almost ten percentage points from childhood to adulthood (Jasso, 2009).

Table 1.

The distribution of Romanian migrants according to religious affiliation

Religion	Frequency	Percent	Valid Percent	Cumulative Percent
Orthodox	1176	77,7	77,7	77,7
Catholic	82	5,4	5,4	83,1
Protestant	24	1,6	1,6	84,7
Neoprotestant	81	5,4	5,4	90,0
Muslim	3	,2	,2	90,2
Mosaic	7	,5	,5	90,7
No religious affiliation	141	9,3	9,3	100,0
Total	1514	100,0	100,0	

Control variables. Socio-demographic predictors used as control variables include age (AGE), gender (GENDER), number of minor children living in receiving country (CHILD) and the last level of education attended (EDU). Education is a scale variable ranging from 1 to 8 and coded as follows: 1- primary school, 2- vocational school, 3-secondary education (highschool), 4-second level of secondary education, 5-first level of tertiary education, 6- higher education, 7-master degree, 8-doctoral studies.

The level of integration in the labour market from receiving country is evaluated through the number of years spent in that country (TIME). In this respect we also consider the fact that emigrant have received education in host country (EDU1), as a binary variable coded with 1 if the emigrant follow courses in the country of emigration and 0 otherwise. Additionally, the intention of returning to Romania (RETURN) was included, as a binary variable coded 1 if the emigrant has the intention to return and 0 otherwise.

Before moving onto multivariate analysis, it is useful to investigate whether economic outcomes are significantly different across religious groups. In this respect, descriptive statistics are presented in table 2. The average income is 5.77, corresponding to an average monthly level of 2385 USD. Compared to this, the persons with no religion or atheist have the highest income, while the lowest income is obtained by Neo-Protestants and orthodox migrants. The change in income was positive for all religious groups, with the highest level in the case of no religion and the lowest in the case of Neo Protestants. The highest percentage of remitting migrants is affiliating to neo Protestants churches, followed by Orthodox Church. It seems surprising that the migrants with the highest income, those with no religious affiliation, have the lowest probability to remit.

Given the wide distribution among these outcome variables and variables of interest (see standard deviations in Table 2), there is sufficient variation for further analysis in testing the association between economic outcomes and religion.

Table 2**Descriptive statistics for the effect and control variables**

	N	Minimum	Maximum	Mean	Std. Deviation
AGE	1514	17	76	35,81	9,937
GENDER	1514	0	1	,63	,482
CHILD	677	1	5	2,01	,843
EDU	1514	1	8	5,07	1,795
EDU1	1514	0	1	,54	,499
TIME	1514	1	61	7,42	6,611
RETURN	1514	0	1	,33	,471
INCOME	1514	1	11	5,77	3,110
REMIT	1514	0	1	,54	,498
Valid N (listwise)	677				

5. Results

The first model considers income as effect variable. The model is statistically significant and explain in a good proportion the variability of income across migrants ($R^2=0,24$). All the dummies explaining religion affiliation are significant at 5% and the coefficient for “no religion” is significant at 10%.

The membership to any religion group is negatively affecting income, which is decreasing with different intensities. The lowest “penalty” is affecting migrants with no religion and Neo-protestants, while catholic and Protestants are the most severe penalized for their affiliation.

The emigrants’ belongings to all religious groups are exhibiting lower outcomes in terms of income, compared to migrants with no religion. All regressions coefficient for religion dummy variable are negative. Therefore, the persons which are not religious affiliated are better off compared to religious persons. The influence of religion on income is statistical significant in the case of orthodox and catholic communities, while for the other two minorities taken into account have the level of significance is lower. The results of regression model presented in table

3 show that Neo-protestants, followed by Orthodox, have the highest influence of religion on income while the Catholics have the lowest influence of religion on income compared to migrants who are not religiously affiliated.

Table 3.
OLS regression coefficients for model 1

<i>MODEL 1</i>		
Effect variable: income		
<i>Unstandardized Coefficients</i>		
	B	Std. Error
(Constant)	0,478	(0,399)
<i>AGE</i>	0,025***	(0,008)
<i>GENDER</i>	1,463***	(0,146)
<i>EDU</i>	0,551***	(0,040)
<i>EDUI</i>	0,851***	(0,144)
<i>TIME</i>	0,082***	(0,013)
<i>orthodox</i>	-0,417*	(0,236)
catholic	-0,708*	(0,373)
protest	-0,699	(0,600)
neoprotestant	-0,320	(0,376)
N	1514	
R ²	0.248	
DW	1,989	

Significance: ***p<.01; ** p<.05; * p<.10

All control variables are statistically significant in the first regression model, gender having the highest impact; income is 1,4 times higher in men's case, compared to female.

The results from quantitative analysis are reflecting the existence of a significant gap in terms of economic outcomes on Romanian migrants between those affiliated to a religion and those unaffiliated. More than that, there are important differences in economic effects between religious groups. It is important to notice that religious minorities in the sending country- in Romania- such as Neo-protestants have the lowest penalty in receiving country. As it was emphasized in first part of our article (Sandu, 2010), such religious minorities in Romania are

better organized and benefit from a better network compared to Orthodox Church, which is the major church. In this respect, our conclusion is that Romanian emigrants “import” the religious networks in their receiving country and use it to increase and improve their economic situation, in the context of a lower education compared to other religious groups.

Table 4.
Logistic regression coefficients for model 2

MODEL 2	B	S.E.	Exp(B)
Effect variable: remitting decision			
AGE	.019*	.010	1.019
GENDER	-.228	.186	.796
CHILD	-.215**	.100	.806
TIME	-.037**	.013	.963
EDU	-.209***	.053	.812
INCOME	.157***	.032	1.170
RETURN	.791***	.185	2.205
RELIGIOUS AFFILIATION (no religion- reference group)			
orthodox	.344	.302	1.410
catholic	.247	.450	1.280
protest	1.536*	.920	4.648
neoprotestant	.542	.426	1.720
Constant	-.158	.569	.854
No. of observations	1514		
Nagelkerke R Square	0.114		
Cox & Snell R Square	0.09		
Hosmer-Lemshow-test	0.397		

Significance: ***p<.01; ** p<.05; * p<.10

Following the objectives of our research, our analysis addresses the next question related to migration economic effects: do Romanian emigrants from different religious affiliations differ in their remitting behavior?

While the literature on the determinants of remittances is well documented and there are several studies on religiosity and social behaviors, there is to our knowledge, little empirical

evidence on the relationship between religious affiliation and remittances sending behavior. With evidence that religion provides a motivation for helping others and immigrants remit for altruistic motives, we therefore hypothesize that immigrants who are religious are more likely to remit. In other words, in examining religiosity and remittances sending behavior we hypothesize that remittances sent for altruistic motives, where the immigrant cares for the family members left behind and remits to increase the welfare of those left behind, are more likely to be sent by religious immigrants.

We employ logistic regression in order to answer this question. The variables of interests are the same as in previous two case- religious affiliation- while control variables have been reconsidered. We introduce variables consistent with the existing literature on remittance (Lianas, 1997; Roman, Ileanu, Roman, 2010; Vadean 2010) in order to better support our objective. With the exception of gender, all the control variables are significant with standard significance level (see table 4).

Our results from logistic regression analyses indicate at the first glance that immigrants from different religious affiliations do differ in their remitting behavior. All religious groups have higher probabilities to remit compared to no religion group. Protestants have the probability to remit for times higher compared to no religion group, while Neo-protestants have a probability to remit higher 1.7 times. In the case of orthodox the value is 1.4, while for Catholics is 1.2, as the odd ratios presented in table 4 are expressing.

This is in line with our expectations and it is a strong argument for the fact that emigrants belonging to a religious group are more likely to remit compared to unaffiliated migrants. Indeed religious affiliation is a vehicle for altruism.

The model is statistically significant and has a good level of explanation of the probability to remit. Considering interest variables, although protestants is the only interest variable statistically significant.

Conclusions

This paper contributes to the literature by providing a quantitative analysis of the economic outcomes of immigrants and religion. In particular, the paper examines whether the socio-demographic variables and immigrant's religious affiliation are important determinants of income and remittance behavior. We analyze emigrants from a sending country perspective-

Romania- and in this sense we propose a new approach compared to that present in the literature and mentioned in the first part of the article, focused on data coming from receiving countries. We exploit a new data source on migration, a database resulted after an online survey, developed during the research project *The Effects of Labor Force Migration and Demographical Structural Changes on Dynamic Economies*.

The membership to any religion group is negatively affecting income, which is decreasing with different intensities. The lowest “penalty” is affecting migrants with no religion and Neo-protestants, while catholic and Protestants are the most severe penalized for their affiliation. Our results from logistic regression analyses indicate at the first glance that immigrants from different religious affiliations do differ in their remitting behavior. All religious groups have higher probabilities to remit compared to no religion group. Protestants have the probability to remit for times higher compared to no religion group, while Neo-protestants have a probability to remit higher 1.7 times. In the case of orthodox the value is 1.4, while for Catholics is 1.2.

Acknowledgements:

This paper was supported by CNCSIS grant no. 1829/2008: *The Effects of Labor Force Migration and Demographical Structural Changes on Dynamic Economies*, director prof. *Monica Roman, Bucharest Academy of Economic Studies*.

The authors are grateful to the Romanian emigrants that have filled in the questionnaire and have provided valuable information for Romanian migration analysis.

References

1. Adida, Claire, Laitin, David and Valfort, Marie-Anne, “Integration into Europe: identifying a Muslim effect”. In: *Luce Speaker Series on Religion, Democracy and Conflict*. New Jersey: Princeton, 2010.
2. Barro, Robert J. and Rachel M. McCleary. “Religion and Political Economy in an International Panel” *NBER Working Paper* 8931 (May 2002).
3. Barro, Robert J. and Rachel M. McCleary. “Religion and economic growth across countries” *American Sociological Review* 68, 5 (October 2003): 760–781.

4. Baumann, Martin. "Religion und ihre Bedeutung für Migranten. Zur Parallelität von „fremd“-religiöser Loyalität und gesellschaftlicher Integration". In *Religion – Migration – Integration in Wissenschaft, Politik und Gesellschaft*, 19-30. Berlin, Bonn: Satz und Druck, 2004.
5. Bhalla, Surjit S. *Imagine there's no country: Poverty, inequality, and growth in the era of globalization*. Washington: Institute for International Economics, 2002.
6. Blackaby, David, Derek Leslie, Philip Murphy and Nigel O'Leary. "The Religious Dimension to Ethnic Disadvantage in Great Britain.", Working Paper in Economics, School of Business and Economics, Swansea University, (June 2010): 1-41.
7. Bouma, Gary D. *Many Religions, All Australians. Religious Settlement, Identity and Cultural Diversity*. Kew, Victoria: The Christian Research Association, 1996.
8. Brenner, Reuven and Nicholas M. Kiefer. "The Economics of the Diaspora. Discrimination and Occupational Structure" *Economic Development and Cultural Change* 29, 3 (April 1981): 517-534.
9. Chiswick, Barry R. "The Earnings and Human Capital of American Jews" *Journal of Human Resources* 18, 3 (Summer 1983): 313-336.
10. Connor, Phillip. "Religion as resource: Religion and immigrant economic incorporation". *Social Science Research* (October, 2010).
11. Dupré, Annemarie. "What role does religion play in the migration process?". In *Migration and Religion in a Globalized World*. Rabat: IOM, 5-6 December 2005.
12. Eisenstadt, Shmuel N. *The Protestant Ethic and Modernization: A Comparative View*. New York: Basic Book, 1968.
13. Foner, Nancy. "What's new about transnationalism? New York immigrants today and at the turn of the century" *Diaspora* 6, 3 (March 1997): 355-75.
14. Gammage, Sarah. "Exporting People and Recruiting Remittances : A Development Strategy for El Salvador?" *Latin American Perspectives*, 33, 6 (November 2006): 75-100.
15. Gordon, Michael. *Assimilation in American life: the role of race, religion and national origins*. Oxford: Oxford University Press, 1964.
16. Goschin, Zizi, Daniela L. Constantin, Monica Roman. "The Partnership Between the State and the Church Against Trafficking in Persons" [Journal for the Study of Religions and Ideologies](http://jsri.ro), 8, 24 (Winter 2009): 231-256, <http://jsri.ro>.

17. Greif, Avner. "Cultural beliefs and the organization of society: A historical and theoretical reflection on collectivist and individual societies" *Journal of Political Economy*, 102, 5, (October 1994):912–950.
18. Grier, Robin. "The Effect of Religion on Economic Development: A Cross-National Study of 63 Former Colonies" *Kyklos* 50, 1 (February 1997): 47-62.
19. Guiso, Luigi, Paola Sapienza, and Luigi Zingales. "People's opium? Religion and economic activities" *Journal of Monetary Economics* 50, 1 (January 2003): 225–282.
20. Hansen, Niles. "The Protestant Ethic as a General Precondition for Economic Development" *The Canadian Journal of Economics and Political Science*, 29, (May 1963): 462-474.
21. Herberg, William. *Protestant-Catholic-Jew: An essay in American religious sociology*. New York: Doubleday, 1955.
22. Hirschman, Charles. "The Role of Religion in the Origin and Adaptation of Immigrant Groups in the United States" *International Migration Review*, 38, 3, (September 2004): 1126-1159.
23. Huang, Chi-Chen, Kleiner, Brian H." New developments concerning religious discrimination in the workplace". *International Journal of Sociology and Social Policy* 21, 8/9/10 (2001): 128–136.
24. Iannaccone, Laurence R. "Introduction to the Economics of Religion" *Journal of Economic Literature*, 36, 3 (June 1998): 1465-1496.
25. Jasso, Guillermina. "Ethnicity and the Immigration of Highly Skilled Workers to the United States". *IZA Discussion Paper* 3950 (January 2009): 1-38.
26. Karpat, Kemal. "The hijra from Russia and the Caucasus". In *Muslim Travellers*, edited by Dale Eickelman and James Piscatory, 77-98. Berkeley: University of California Press, 1990.
27. Kivisto, Peter and Dag Blanck. *American Immigrants and Their Generations*. Urbana: University of Illinois Press, 1990.
28. Klinkhammer, Gritt. "Religion – Migration – Integration – eine Einführung". In *Religion – Migration – Integration in Wissenschaft, Politik und Gesellschaft*, 12-18. Berlin, Bonn: Satz und Druck, 2004.

29. Knott, Kim. "The Religions of South Asian Communities in Britain". In *A New Handbook of Living Religions*, edited by John Hinnells, 756-775. Oxford: Oxford University Press, 1997.
30. Kuran, Timur. "Islamic redistribution through Zakat: Historical record and modern realities". In *Poverty and charity in Middle Eastern contexts*, edited by Michael Bonner, Mine Ener and Amy Singer, 275-294. Albany, NY: State University of New York Press, 2003.
31. Kuran, Timur. "The economic ascent of the Middle East's religious minorities: The role of Islamic legal pluralism" *Journal of Legal Studies* 33, (June 2004): 475–515.
32. Kuran, Timur. "The Islamic commercial crisis: Institutional roots of economic underdevelopment in the Middle East" *Journal of Economic History*, 63, 2, (June 2003): 414–446.
33. Lal, Deepak. *Unintended consequences: The impact of factor endowments, culture, and politics on long-run economic performance*. Cambridge: MIT Press, 1998.
34. Landes, David. *The Wealth and Poverty of Nations*. London: Little, Brown, and Company, 1998.
35. Lehrer, Evelyn L. "Religion as a Determinant of Economic and Demographic Behavior in the United States" . *IZA Discussion Paper* No. 1390, (November 2004): 1-47.
36. Lianos, Theodore P. "Factors determining migrant remittances: the case of Greece". *International Migration Review*, 31 (Spring 1997): 72-87.
37. Lindley, Joanne. "Race or religion? The impact of religion on employment and earnings of Britain's ethnic communities". *Journal of Ethnic and Migration Studies* 28, (July 2002): 427–442.
38. Marcus, Noland. "Religion and Economic Performance" *World Development* 33, 8 (August 2005): 1215–1232.
39. Ratha, Dilip. *Understanding the importance of remittances*. Washington: Migration Policy Institute, World Bank, 2004.
40. Rex, John, Danièle Joly and Czarina Wilpert. *Immigrant Associations in Europe*. Aldershot: Gower, 1987.

41. Roman, Monica and Voicu, Cristina. "Some Socio-economic effects of labour migration on sending country. Evidence from Romania", *Theoretical and Applied Economics*, 7, (July 2010): 61-76.
42. Roman, Monica, Ileanu, Bogdan and Roman Mihai, „A comparative analysis of remittance behaviour between East European and North African migrants” in *International Conference on Eurasia Economies*, Istanbul: T.C. Beykent University, 2010.
43. Sacerdote, Bruce and Glaeser, Edward. "Education and religion". *NBER Working Paper* 8080, (January 2001): 1-53.
44. Sala-i-Martin, Xavier, Gernot Doppelhofer, Ronald I. Miller. "Determinants of long-run growth: A Bayesian averaging of classical estimates (BACE) approach" *American Economic Review* 94, 4 (April 2004): 813–835.
45. Samuelsson, Kurt. *Religion and Economic Action: The Protestant Ethic, the Rise of Capitalism, and the Abuses of Scholarship*. Toronto: Toronto University Press, 1993.
46. Sandu, Dmitru. *Comunitati romanesti in Spania*. Bucharest: Soros Foundation, 2009.
http://www.soros.ro/ro/comunicate_detaliu.php?comunicat=85#
47. Sandu, Dumitru. *Lumi sociale ale migratiei romanesti in strainatate*. Iasi: Polirom Printing House, 2010.
48. Skeldon, Ronald. „On Migration and the Policy Process”. Sussex Centre for Migration Research, Working Paper T20, 2007.
49. Smith, Claudia Kelly and Blen Solomon. "The Influence Of Religion On Remittances Sent To Relatives And Friends Back Home”, *Journal of Business & Economics Research*, 7,1 (January, 2009): 91-102.
50. Stan, Lavinia and Lucian Turcescu. "The Romanian Orthodox Church and Post-Communist Democratization" *East European Perspectives* 3, 5 (March 2001),
<http://www.rferl.org/content/article/1342525.html>.
51. Stulz, Rene M. and Rohan Williamson. "Culture, openness, and finance" *Journal of Financial Economics* 70, 3 (March 2003): 313–349.
52. Tawney, Richard H. *Religion and the Rise of Capitalism*. New York: Harper and Row, 1926.

53. Vadean, Florin. "Citizenship Status and Remittances: Evidence from German Micro Data", *ARI Working Paper No. 89*, (2007): 1-39.
54. Vertovec, Steven. "Religion in Migration, Diasporas and Transnationalism". Vancouver Center of Excellence: Working Paper Series 02-07, 2002.
55. Voicu, Malina and Voicu Bogdan (eds) - *The values of Romanians*, Iasi: Institutul European, 2008.
56. Warner, Stephen R. and Judith G. Wittner. *Gatherings in Diaspora: Religious Communities and the New Immigration*. Philadelphia: Temple University Press, 1998.
57. Weber, Max. *The Protestant Ethic and the spirit of Capitalism*. Translated by Talcott Parsons. London: Allen and Unwin, 1930.
58. Williams, Raymond B. *Religions of Immigrants from India and Pakistan: New Threads in the American Tapestry*. Cambridge: Cambridge University Press, 1988.
59. World Bank, *Migration and Remittances Factbook 2011*,
60. <http://siteresources.worldbank.org/INTLAC/Resources/Factbook2011-Ebook.pdf>.
61. Zhou, Min. "Revisiting ethnic entrepreneurship: convergencies, controversies, and conceptual advancements". *International Migration Review* 38, (2004): 1040–1074.

Notes

¹ Sarah Gammage, "Exporting People and Recruiting Remittances : A Development Strategy for El Salvador?", *Latin American Perspectives*, 33, 6 (November 2006): 75-100.

² See Dilip Ratha, *Understanding the importance of remittances*, (Washington: Migration Policy Institute, World Bank, 2004), <http://www.migrationinformation.org/Feature/display.cfm?ID=256> and Ronald Skeldon, „On Migration and the Policy Process”, Sussex Centre for Migration Research Working Paper T20, 2007.

³World Bank, *Migration and Remittances Factbook 2011*, <http://siteresources.worldbank.org/INTLAC/Resources/Factbook2011-Ebook.pdf>, p.26

⁴ Ibid., 17.

⁵ Vertovec, 18.

⁶ Dupré, 3.

⁷Timur Kuran, “The Islamic commercial crisis: Institutional roots of economic underdevelopment in the Middle East” *Journal of Economic History*, 63, 2 (June 2003): 414–446.

⁸ Robert J. Barro and Rachel M. McCleary, “Religion and economic growth across countries”, *American Sociological Review*, 68, 5 (October 2003): 760–781.

⁹ Luigi Guiso, Paola Sapienza, and Luigi Zingales, “People’s opium? Religion and economic activities”, *Journal of Monetary Economics*, 50, 1, (January 2003): 225–282.

¹⁰ Noland Marcus, “Religion and Economic Performance”, *World Development*, Elsevier, 8, (August 2005): 1215–1232.

¹¹ Xavier Sala-i-Martin, Gernot Doppelhofer, Ronald I. Miller, “Determinants of long-run growth: A Bayesian averaging of classical estimates (BACE) approach”, *American Economic Review*, 94, 4, (April 2004): 813–835.

¹² Barro, 771.

¹³ Robin Grier, “The Effect of Religion on Economic Development: A Cross-National Study of 63 Former Colonies”, *Kyklos*, 50, 1, (January 1997): 47–62.

¹⁴ Robert J. Barro and Rachel M. McCleary, “Religion and Political Economy in an International Panel”, *NBER Working Paper*, 8931, May 2002.

¹⁵ Rene M. Stulz and Rohan Williamson, “Culture, openness, and finance”, *Journal of Financial Economics*, 70, 3, (March 2003): 313–349.

¹⁶ Bruce Sacerdote and Edward Glaeser, “Education and religion”. *NBER Working Paper* 8080, (January 2001): 1–53.

¹⁷ Phillip Connor, “Religion as resource: Religion and immigrant economic incorporation”. *Social Science Research* (October 2010).

¹⁸ <http://www.insse.ro/cms/files/RPL2002INS/vol1/tabele/t48.pdf>