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Histori Korepondensi	Halaman
2021-04-24: Your submission	2
2021-05-23 16:08: Article Acceptance	4
Paper Revision with Highlight (Revisi Pertama)	10

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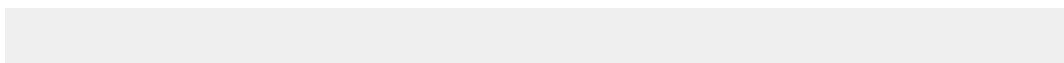
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Sharia Economic Behavior of Former Indonesia Migrant Worker from Saudi Arabia

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Abstract—This study aims to understand the sharia economic behavior of retired migrant workers who have returned to their hometowns, after they have worked in Saudi Arabia. This research was conducted to former migrant workers who came from Tanggamus Regency and Pringsewu Regency, Lampung Province, Indonesia. The population of this research is 253 people, and 10 people are selected as key informants. The study was conducted in March 2019 to April 2019. Data were obtained through participatory observation and in-depth interviews. Data using theme analysis, starting from data collection, data classification, data filtering, and drawing conclusions. Based on the results of the analysis, it was concluded that: the majority of former Indonesia migrant worker can behave in sharia economics for the family, neighbors and community in a narrow sense. But when migrant workers have come into contact with the wider community, with the conventional majority economic system, then the condition of post-Indonesia migrant worker becomes squeezed. However, they still try to behave in sharia economics, even though all of their business partners conduct conventional economic prantik.

Keywords—post-Indonesia migrant worker, behavior, economics, sharia

I. INTRODUCTION

The problem faced by former migrant workers who have worked in Saudi Arabia is, the difficulty of maintaining Islamic economic behavior in his hometown. They are confronted with reality, the dominance of conventional economic face-to-face sharia economics and the influence of consumptive lifestyles [1]. Sharia economic behavior that they have felt, experienced, and done so far, is very difficult to implement in their home regions. Moreover, the current environment can influence individual behavior within a certain scope, as currently faced by Indonesia migrant worker [2]. Various cultural and structural spreads they feel are in line with the development of two economic systems, namely conventional and sharia [3].

The majority of former Indonesia migrant worker at the beginning of his return will try to implement sharia economic practices, but the reality they face is very different from the economic environment they did during their time as migrant

workers in Saudi Arabia. They have at least practiced Islamic economics in their family environment, both to the nearest family environment such as wife and husband, and second-tier families (batih families such as aunt's uncle, uncle / aunt, and their closest neighbors. One of the most frequently practiced practices is doing family business with sharia principles, this is done, because the family ties that bind are very strong [4] and the practice of family business by applying Islamic values is considered successful and quite successful [5].

When they bermuamalah in the wider community, Islamic economic behavior that they want to implement experiencing difficulties, because the economic system adopted by the majority of the community is the conventional economic system. However, both when their position as producers (goods and services) and as users or consumers of goods and services, they will continue to choose and practice all their abilities to remain consistent in accordance with the Islamic economic system based on the guidance of the Koran [6].

The originality of this research lies in the sharia economic behavior of Indonesia migrant worker from Saudi Arabia, which has never been investigated by previous researchers, thus leading this study towards qualitative research, with the hope of understanding the economic behavior of sharia migrants from Saudi Arabia. Another originality of this research is, on the classification of sharia economic behavior of full migrant workers from Saudi Arabia upon arrival in the country, and after they collide with conventional economic systems. The existence of retired migrant workers who are squeezed in a conventional and sharia economic stereo who both want to compete in society, certainly gives a new color to the discovery of scientific treasures.

As it is known that, the habits of sharia economic behavior played by migrant workers during their work in the country of Saudi Arabia can be used as provisions for former migrant workers to behave in sharia economics after they return to their hometowns. The sharia economic behavior habits practiced by migrant workers while working in Saudi Arabia as they see, think, feel, practice in daily life will theoretically greatly influence their habits and beliefs. Because in essence, the pious behavior of individuals who have a close relationship with

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God, their attitudes and behavior will tend to be consistent with religious rules and values [7].

A. Theoretical Framework

There are three basic components of individual behavior, namely; a) conception id which is a subsystem of one's personality that comes from conscience, desires and desires for a goal, b) Conception of the ego that represents logic and relates to principles and reality by interacting with the environment (organization); c) the conception of super ego which is a moral and personal power and comes from one's values, norms and ethics. It can be concluded that the statement means that if a person has a basic level of good behavior, the higher the spiritual level [8].

When faced with a social environment that changes spontaneously, individual behavior tends to make certain adjustments and innovations to survive facing competition [9]. Individual understanding of themselves and their environment is done by connecting the actions or attitudes with various benefits or losses that may be obtained. This belief can strengthen individual behavior to learn to evaluate actions that can benefit him [10].

Someone who is said to be pious or devoted to Allah requires various forms of training, counseling and rules to ensure success in training attitudes and behaviors towards the social environment based on the Qur'an and As Sunnah [11]. Individual pious behavior is related to spiritual intelligence. Baharuddin's research found, "that there are seven domains of spiritual intelligence according to Islamic perspectives namely al-ruh, al-qalb, al-nafs, al-aql, religion, worship and morality which are very important to be implemented on Islamic economic activities" [12].

Islamic spiritual intelligence can direct individuals to always be grateful for the greatness of God and help fulfill their role as caliph (representative of God). Rahman stated that, "the Khalifah's personality in question is Siddiq (truth), Amanah (responsible), Tabligh (conveying), and Fatanah (Wisdom) to form Islamic spiritual intelligence" [13]. In addition, the role of a person's work ethic also influences the behavior of individual piety, but his work ethic does not always have a significant effect on that person's behavior when facing social life [14]. The behavior of individual piety in general is contained in the rules of fiqh, especially concerning issues of faith that relate directly to the faith.

TABLE I. GENDER OF RESPONDENTS

	total	Average age	Length of stay in saudi arabia	married	Not married
women	13	30	4	11	2
men	7	33	4	3	4
Total	20	--	--	14	6

Of the total number of migrant workers, namely 20 with 13 female gender and 7 male genders. The average age is 30 for women and 33 for men. Three years old for 4 years and women for 4 years. The number of those who are married is as many as 10 people and as many as 14 people women. The number of students who have not been working as high as 6 people with details of 2 women, and 4 people behavior.

In the rules of fiqh, humans have obligations to obey and obey the rules set out in the revelation of God and as a guide to life in this world and the hereafter. Muamalah activities in Islamic economics have a goal to realize benefit. The basic concept of muamalah activity in sharia economics is based on 5 general limitations namely: Maysir, gharar, haram, usury and heart [15].

Facing an unhealthy environment (organization) in Islamic economic activities, the one solution to overcome the influence of the social environment when practicing Islamic economics is to use muamalah fiqh rules. For example, the wisdom approach or "Al-Hikmah" which consists of six main activities: 1) getting to know or "At-Ta'aruf"; 2) seeking knowledge or "Al-Sciences"; 3) self-assessment or "Al-Muhasabah"; 4) revive and change the behavior or "At-Tajdid"; 5) increasing the mind or "At-Tahdib"; and 6) set the final orientation or "Al-Wadah." [16].

II. RESEARCH METHODS

This research belongs to the category of qualitative research. The approach used is phenomenology. Phenomenology research is called, because the researcher tries to understand what is the respondent's understanding based on the meaning contained in various utterances and actions carried out by the perpetrators in this case is a former Indonesia migrant worker. This research was conducted in Tekat Village, Pulau Panggung District Tanggamus Regency, Lampung, Indonesia. Data were collected using participatory observation, in-depth interviews. Observation of participation is carried out when former post-Indonesia migrant workers carry out socio-economic actions. Interviews were carried out when they were carrying out economic actions, at rest at home and at the time that made it possible to conduct interviews, amid the preoccupation with former migrant workers in meeting their economic needs. Data were analyzed using the four-stage method, namely data collection, data classification, data filtering, and drawing conclusions

III. RESULTS AND DISCUSSION

The general description of post-employment migrants who are sampled in this study can be tabulated as follows table 1.

The migrant workers when they return from Saudi Arabia and return to their homeland, it is certain that they will try to remain consistent in maintaining the sharia economic behavior that they have been doing under the influence of their employers where they work in Saudi Arabia. When described looks as follows.

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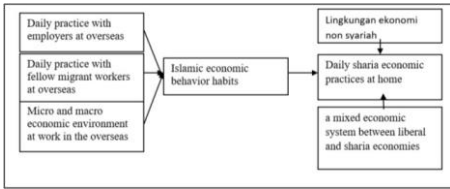


Fig. 1. The relationship between the habits and habits of sharia economics for former Indonesian migrant workers

The figure 1 above explains that the habitual behavior of the sharia economy played by the migrant workers while working in Saudi Arabia has shaped themselves and their personality as individuals who are devout to behave in sharia economics. Sharia economic behavior is not only formed by the practice of sharia economics which is played by the family where they work, but also by their colleagues while working at the same time. The macro-economic environment of sharia practiced by the state of Saudi Arabia is also able to shape the sharia economic behavior of the migrant workers.

Islamic economic behavior that has been firmly embedded in their minds they will always remember and they will always practice wherever they live, so that when they have returned to their home countries, they will practice the sharia economic behavior in their daily lives both at when they become consumers and producers (see in figure 2).

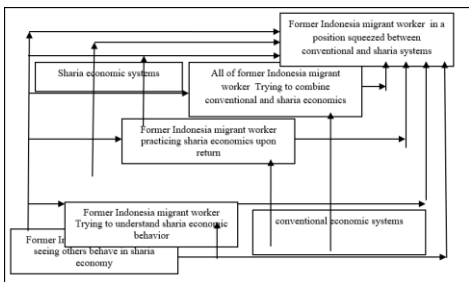


Fig. 2. The condition of Islamic economic behavior of former Indonesia migrant worker.

Full migrant workers also have a role in improving and developing the Islamic economy at the family, sibling, environment and surrounding communities. They make a good contribution in increasing sharia economic activities not only when they trade but also when they open a business.

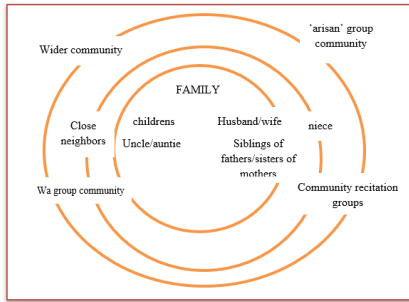


Fig. 3. Sharia economic echoes played by former Indonesian migrant workers

Based on the figure 3 above it can be seen that the returning migrant workers who have returned to their hometowns are able to influence sharia economic behavior both to their immediate family who live in one house, close family of blood ties, close neighbors, and the wider community. Sharia economic behavior played by migrant workers is an example and reference for immediate family members, neighbors, and the general public. In other words, former migrant workers as agents of sharia economic behavior for nuclear family, immediate family, immediate community, and the wider community

The following are various dimensions and examples of sharia economic behavior that are played by former migrant workers after they live in their hometown (see in table 2).

TABLE II. DIMENSIONS AND EXAMPLES OF FORMER SHARIA ECONOMIC BEHAVIOR OF INDONESIA MIGRANT WORKER

Dimensions	Examples of Islamic Economic Behavior
Save	In Islamic banks, Islamic rural banks, and Islamic cooperatives.
Borrow	In Islamic banks, Islamic rural banks, and Islamic financial institutions
Mortgaged	In Sharia public pawnshops, in Sharia private pawn
Protection (insurance)	In sharia insurance.
Sales	Do not sell in bulk, bonded Do not sell goods that are not halal Selling with one akad Not taking profits unnaturally (excessive) Do not force. Don't sell unclean goods Do not sell limbs Do not cover defective items Do not move to other potential buyers, before the previous potential buyer is finished. Emphasizing benefits (benefits and blessings) Do not reduce the scales No speculation Not cheating There are no elements, <i>gambling, maysir, gharar dan riba.</i>

Table 2. Cont.

Purchase	Do not buy goods that are unclean Do not sell goods on credit Do not hoard goods that are needed by the community
Owe	Owe to banks, rural banks and Islamic cooperatives Do not owe to conventional banks Don't owe moneylenders
Screw up	Determine the exact maturity Lending money with no interest Not giving fines to people who have been drawn out on loans
Investment Collaboration	profit sharing according to agreement Mudharabah and circaah Choose issuers registered in Jakarta Islamic Index The entire cooperation agreement was written on paper with sufficient witnesses
Other economic behavior	Not gambling, betting, and speculating

Source: Data Processed; Basrowi [17]; Basrowi, Fauzi, and Utami [18].

Sharia economic behavior played by the allof post-Indonesia migrant worker is basically very good, because they have been able to distinguish between economic behavior in accordance with Islamic teachings and conventional economic behavior. If it is depicted in the form of a diagram of the process of embedding the values of Islamic economic behavior in migrant workers both while working in Saudi Arabia and when they return to their homeland, it can be illustrated in the following figure 4.

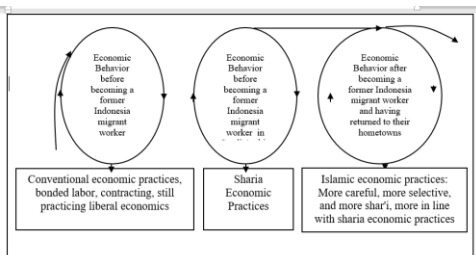


Fig. 4. Economic practices between before, during and after becoming migrant workers

At present the socioeconomic conditions of the people at the study site are not uniform. The economic system model applied at the research location is a mixed economy (see in figure 5) With such conditions, it is very difficult for former post-Indonesia migrant workers to choose.

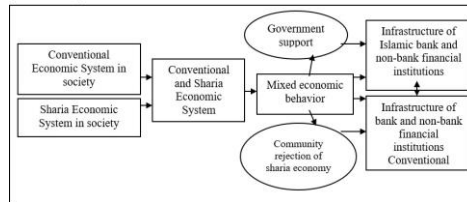


Fig. 5. A mixed economic system model that occurs in the community faced by post-Indonesia migrant worker

The current socio-economic conditions of former post-Indonesia migrant workers after returning to their hometowns, will be felt squeezed by the conventional economic system that is full of *ribawi*, *gharar*, *maisyir*, which causes the former Indonesia migrant worker sometimes trapped in conventional economic behavior. They are very difficult to maintain sharia economic behavior in the midst of the majority of people running a conventional economic system. More specifically, the conditions of oppression of former migrant workers in sharia economic behavior are shown in the following figure 6.

Conventional Banking Financial Institutions	SQUEEZE	Islamic banking financial institutions
Conventional Commercial Banks		Islamic commercial banks
Conventional Rural Banks		Islamic rural banks
Conventional non-banking financial institutions	former Indonesian migrant workers	Islamic non-bank financial institutions
Conventional Cooperatives		Islamic cooperatives
Conventional Pawn		Islamic liens
Conventional Insurance		Islamic insurance
Conventional Technology	SQUEEZE	Islamic Financial technology
The absence of the Amil Zakat Agency was officially directly to Masahuk		National Amil Zakat Agencies/ Amil Zakat Institutions
Waqf Board		National/provincial waqf bodies

Fig. 6. The condition of labor migrants being squeezed in the middle of conventional and Sharia economies

IV. CONCLUSION

Based on the results of the above analysis it can be concluded that, the behavior of sharia economics in former Indonesia migrant workers from Saudi Arabia can still be said to be good, because they are very careful in bermualah in the economic field. They carry out reasonable economic practices and always try not to practice economic behavior that contains elements of maisyir, nggoror, haram, and usury, and do not engage in other prohibited economic behavior. They try to instill the behavior at least within the scope of the nuclear family, extended family, surrounding community (neighbors), and the wider community (village).

Indeed, there are economic behaviors of former migrant workers returning to conventional behavior, such as becoming customers of conventional banks, owing to conventional banks, and continuing to deal with conventional banks such as Bank Rakyat Indonesia, because they have no other choice. The only formal financial institution in their hometown is that there is only this bank, there is no Islamic bank

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Sharia Economic Behavior of Former Indonesia Migrant Worker from Saudi Arabia

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Keywords—post-Indonesia migrant worker, behavior, economics, sharia

I. INTRODUCTION

The problem faced by former migrant workers who have worked in Saudi Arabia is, the difficulty of maintaining Islamic economic behavior in his hometown. They are confronted with reality, the dominance of conventional economic face-to-face sharia economics and the influence of consumptive lifestyles [1]. Sharia economic behavior that they have felt, experienced, and done so far, is very difficult to implement in their home regions. Moreover, the current environment can influence individual behavior within a certain scope, as currently faced by Indonesia migrant worker [2]. Various cultural and structural spreads they feel are in line with the development of two economic systems, namely conventional and sharia [3].

The majority of former Indonesia migrant worker at the beginning of his return will try to implement sharia economic practices, but the reality they face is very different from the economic environment they did during their time as migrant workers in Saudi Arabia. They have at least practiced Islamic economics in their family environment, both to the nearest family environment such as wife and husband, and second-tier families (batih) families such as aunt's uncle, uncle / aunt, and their closest neighbors. One of the most frequently practiced practices is doing family business with sharia principles, this is done, because the family ties that bind are very strong [4] and the practice of family business by applying Islamic values is considered successful and quite successful [5].

When they bermuamalah in the wider community, Islamic economic behavior that they want to implement experiencing difficulties, because the economic system adopted by the majority of the community is the conventional economic system. However, both when their position as producers (goods and services) and as users or consumers of goods and services, they will continue to choose and practice all their abilities to remain consistent in accordance with the Islamic economic system based on the guidance of the Koran [6].

The originality of this research lies in the sharia economic behavior of Indonesia migrant worker from Saudi Arabia, which has never been investigated by previous researchers, thus leading this study towards qualitative research, with the hope of understanding the economic behavior of sharia migrants from Saudi Arabia. Another originality of this research is, on the classification of sharia economic behavior of full migrant workers from Saudi Arabia upon arrival in the country, and after they collide with conventional economic systems. The existence of retired migrant workers who are squeezed in a conventional and sharia economic stereo who both want to compete in society, certainly gives a new color to the discovery of scientific treasures.

As it is known that, the habits of sharia economic behavior played by migrant workers during their work in the country of Saudi Arabia can be used as provisions for former migrant workers to behave in sharia economics after they return to their hometowns. The sharia economic behavior habits practiced by migrant workers while working in Saudi Arabia as they see, think, feel, practice in daily life will theoretically greatly influence their habits and beliefs. Because in essence, the pious behavior of individuals who have a close relationship with

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God, their attitudes and behavior will tend to be consistent with religious rules and values [7].

A. Theoretical Framework

There are three basic components of individual behavior, namely: a) conception of the ego which is a subsystem of one's personality that comes from conscience, desires and desires for a goal, b) Conception of the ego that represents logic and relates to principles and reality by interacting with the environment (organization); c) the conception of super ego which is a moral and personal power and comes from one's values, norms and ethics. It can be concluded that the statement means that if a person has a basic level of good behavior, the higher the spiritual level [8].

When faced with a social environment that changes spontaneously, individual behavior tends to make certain adjustments and innovations to survive facing competition [9]. Individual understanding of themselves and their environment is done by connecting the actions or attitudes with various benefits or losses that may be obtained. This belief can strengthen individual behavior to learn to evaluate actions that can benefit him [10].

Someone who is said to be pious or devoted to Allah requires various forms of training, counseling and rules to ensure success in training attitudes and behaviors towards the social environment based on the Qur'an and As Sunnah [11]. Individual pious behavior is related to spiritual intelligence. Baharuddin's research found, "that there are seven domains of spiritual intelligence according to Islamic perspectives namely al-ruh, al-qalb, al-nafs, al-aql, religion, worship and morality which are very important to be implemented on Islamic economic activities" [12].

Islamic spiritual intelligence can direct individuals to always be grateful for the greatness of God and help fulfill their role as caliph (representative of God). Rahman stated that, "the Khalifah's personality in question is Siddiq (truth), Amanah (responsible), Tabligh (conveying), and Fatanah (Wisdom) to form Islamic spiritual intelligence" [13]. In addition, the role of a person's work ethic also influences the behavior of individual piety, but his work ethic does not always have a significant effect on that person's behavior when facing social life [14]. The behavior of individual piety in general is contained in the rules of fiqh, especially concerning issues of faith that relate directly to the faith.

In the rules of fiqh, humans have obligations to obey and obey the rules set out in the revelation of God and as a guide to life in this world and the hereafter. Muamalah activities in Islamic economics have a goal to realize benefit. The basic concept of muamalah activity in sharia economics is based on 5 general limitations namely: Maysir, gharar, haram, usury and heart [15].

Facing an unhealthy environment (organization) in Islamic economic activities, the one solution to overcome the influence of the social environment when practicing Islamic economics is to use muamalah fiqh rules. For example, the wisdom approach or "Al-Hikmah" which consists of six main activities: 1) getting to know or "At-Ta'aruf"; 2) seeking knowledge or "Al-Sciences"; 3) self-assessment or "Al-Muhasabah"; 4) revive and change the behavior or "At-Tajdid"; 5) increasing the mind or "At-Tahdib"; and 6) set the final orientation or "Al-Wadah." [16].

II. RESEARCH METHODS

This research belongs to the category of qualitative research. The approach used is phenomenology. Phenomenology research is called, because the researcher tries to understand what is the respondent's understanding based on the meaning contained in various utterances and actions carried out by the perpetrators in this case is a former Indonesia migrant worker. This research was conducted in Tekat Village, Pulau Pangung District Tanggamus Regency, Lampung, Indonesia. Data were collected using participatory observation, in-depth interviews. Observation of participation is carried out when former post-Indonesia migrant workers carry out socio-economic actions. Interviews were carried out when they were carrying out economic actions, at rest at home and at the time that made it possible to conduct interviews, amid the preoccupation with former migrant workers in meeting their economic needs. Data were analyzed using the four-stage method, namely data collection, data classification, data filtering, and drawing conclusions.

III. RESULTS AND DISCUSSION

The general description of post-employment migrants who are sampled in this study can be tabulated as follows table 1.

TABLE I. GENDER OF RESPONDENTS

	total	Average age	Length of stay in saudi arabia	married	Not married
women	13	30	4	11	2
men	7	33	4	3	4
Total	20	--	--	14	6

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Of the total number of migrant workers, namely 20 with 13 female gender and 7 male genders. The average age is 30 for women and 33 for men. Three years old for 4 years and women for 4 years. The number of those who are married is as many as 10 people and as many as 14 people women. The number of students who have not been working as high as 6 people with details of 2 women, and 4 people behavior. Source: Research results

The migrant workers when they return from Saudi Arabia and return to their homeland, it is certain that they will try to remain consistent in maintaining the sharia economic behavior that they have been doing under the influence of their employers where they work in Saudi Arabia. When described looks as follows.

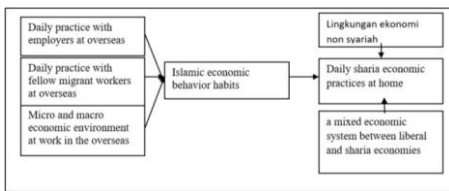


Fig. 1. The relationship between the habits and habits of sharia economics for former Indonesian migrant workers

The figure 1 above explains that the habitual behavior of the sharia economy played by the migrant workers while working in Saudi Arabia has shaped themselves and their personality as individuals who are devout to behave in sharia economics. Sharia economic behavior is not only formed by the practice of sharia economics which is played by the family where they work, but also by their colleagues while working at the same time. The macro-economic environment of sharia practiced by the state of Saudi Arabia is also able to shape the sharia economic behavior of the migrant workers.

Islamic economic behavior that has been firmly embedded in their minds they will always remember and they will always practice wherever they live, so that when they have returned to their home countries, they will practice the sharia economic behavior in their daily lives both at when they become consumers and producers (see in figure 2).

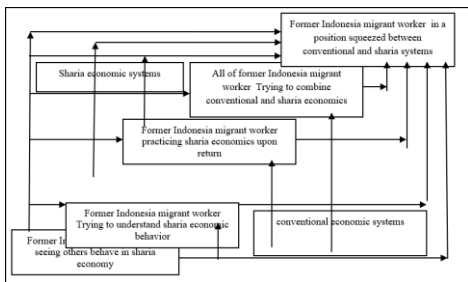


Fig. 2. The condition of Islamic economic behavior of former Indonesian migrant worker.

Full migrant workers also have a role in improving and developing the Islamic economy at the family, sibling, environment and surrounding communities. They make a good contribution in increasing sharia economic activities not only when they trade but also when they open a business.

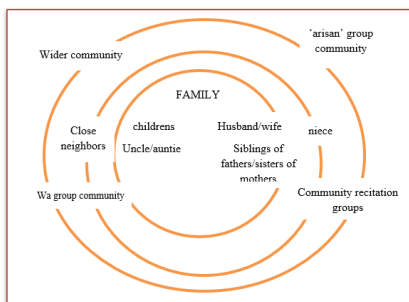


Fig. 3. Sharia economic echoes played by former Indonesian migrantworkers

Based on the figure 3 above it can be seen that the returning migrant workers who have returned to their hometowns are able to influence sharia economic behavior both to their immediate family who live in one house, close family of blood ties, close neighbors, and the wider community. Sharia economic behavior played by migrant workers is an example and reference for immediate family members, neighbors, and the general public. In other words, former migrant workers as agents of sharia economic behavior for nuclear family, immediate family, immediate community, and the wider community

The following are various dimensions and examples of sharia economic behavior that are played by former migrant workers after they live in their hometown (see in table 2).

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TABLE II. DIMENSIONS AND EXAMPLES OF FORMER SHARIA ECONOMIC BEHAVIOR OF INDONESIA MIGRANT WORKER

Dimensions	Examples of Islamic Economic Behavior
Save	In Islamic banks, Islamic rural banks, and Islamic cooperatives.
Borrow	In Islamic banks, Islamic rural banks, and Islamic financial institutions
Mortgaged	In Sharia public pawnshops, in Sharia private pawn
Protection (insurance)	In sharia insurance.
Sales	Do not sell in bulk, bonded Do not sell goods that are not halal Selling with one akad Not taking profits unnaturally (excessive) Do not force. Don't sell unclean goods Do not sell limbs Do not cover defective items Do not move to other potential buyers, before the previous potential buyer is finished. Emphasizing benefits (benefits and blessings) Do not reduce the scales No speculation Not cheating There are no elements, <i>gambling, maysir, gharar dan riba.</i>

Table 2. Cont.

Purchase	Do not buy goods that are unclean Do not sell goods on credit Do not hoard goods that are needed by the community
Owe	Owe to banks, rural banks and Islamic cooperatives Do not owe to conventional banks Don't owe moneylenders
Screw up	Determine the exact maturity Lending money with no interest Not giving fines to people who have been drawn out on loans
Investment Collaboration	profit sharing according to agreement Mudharabah and circah Choose issuers registered in Jakarta Islamic Index The entire cooperation agreement was written on paper with sufficient witnesses
Other economic behavior	Not gambling, betting, and speculating

Source: Data Processed; Basrowi [17]; Basrowi, Fauzi, and Utami [18].

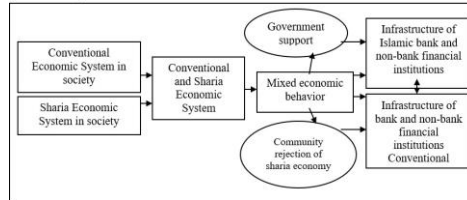


Fig. 5. A mixed economic system model that occurs in the community faced by post-Indonesia migrant worker

The current socio-economic conditions of former post-Indonesia migrant workers after returning to their hometowns, will be felt squeezed by the conventional economic system that is full of *ribawi*, *gharar*, *maisyir*, which causes the former Indonesia migrant worker sometimes trapped in conventional economic behavior. They are very difficult to maintain sharia

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Sharia economic behavior played by the allof post- Indonesia migrant worker is basically very good, because they have been able to distinguish between economic behavior in accordance with Islamic teachings and conventional economic behavior. If it is depicted in the form of a diagram of the process of embedding the values of Islamic economic behavior in migrant workers both while working in Saudi Arabia and when they return to their homeland, it can be illustrated in the following figure 4.

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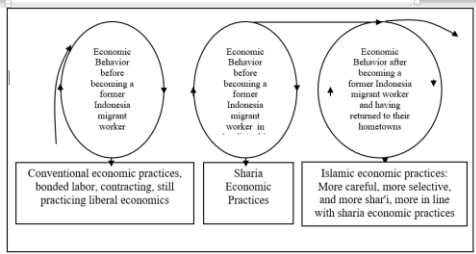


Fig. 4. Economic practices between before, during and after becoming migrant workers

At present the socioeconomic conditions of the people at the study site are not uniform. The economic system model applied at the research location is a mixed economy (see in figure 5) With such conditions, it is very difficult for former post-Indonesia migrant workers to choose economic behavior in the midst of the majority of people running a conventional economic system. More specifically, the conditions of oppression of former migrant workers in sharia economic behavior are shown in the following figure 6.

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Conventional Banking Financial Institutions	SQUEEZE ↓ former Indonesian migrant workers	Islamic banking financial institutions	
Conventional Commercial Banks		Islamic commercial banks	
Conventional Rural Banks		Islamic rural banks	
Conventional non-banking financial institutions		Islamic non-bank financial institutions	
Conventional Cooperatives		Islamic cooperatives	
Conventional Pawn		Islamic liens	
Conventional Insurance		Islamic insurance	
Conventional Financial Technology		Islamic Financial technology	
The absence of the Amil Zakat Agency was officially directly to Masahuk		SQUEEZE	National Amil Zakat Agencies/ Amil Zakat Institutions
Waqf Board			National/provincial waqf bodies

Fig. 6. The condition of labor migrants being squeezed in the middle of conventional and Sharia economies

IV. CONCLUSION

Based on the results of the above analysis it can be concluded that, the behavior of sharia economics in former Indonesia migrant workers from Saudi Arabia can still be said to be good, because they are very careful in bermualah in the economic field. They carry out reasonable economic practices and always try not to practice economic behavior that contains elements of maitsir, ngoror, haram, and usury, and do not engage in other prohibited economic behavior. They try to instill the behavior at least within the scope of the nuclear family, extended family, surrounding community (neighbors), and the wider community (village).

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Indeed, there are economic behaviors of former migrant workers returning to conventional behavior, such as becoming customers of conventional banks, owing to conventional banks, and continuing to deal with conventional banks such as Bank Rakyat Indonesia, because they have no other choice. The only formal financial institution in their hometown is that there is only this bank, there is no Islamic bank

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