

## **Bounded Rationality Modelling with a Sharia-Based: A Qualitative Lesson Learned from Indonesian Women Trans-National Migrant Workers**

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### **Abstract**

Indonesian women transnational migrant workers (IWTMW) have been experienced by dynamic incidents. Strong motivation to improve family welfare compensated by physical, economic, and social discrimination appear in the multilateral issue. An important factor that also needs to pay attention to is the religious background of the migrant which does not allow the wife to stay away from her husband.

This study aims to develop a bounded rationality model of Indonesian female migrant workers as a decision making on international migration. Using a qualitative research method of empirical phenomenological paradigm this research has been conducted. Triangulation uses to analyze the information. Raw data were collected throughout the in-depth interview with 17 informants who did become domestic migrant workers, alumni. The information is then crossed check to the religious leaders, and then finally to the authorized government.

The bounded model is initiated from strong motivation, Islamic belief, and social capital. Limited networking narrows the decision consideration. On the other hand, religiosity motivates the success must be fought for even if you must work away from family. However, once she works away from family, must frequently develop high-quality communication.

### **Keywords**

Bounded rationality, religiosity, women trans-national migrant workers, qualitative research method, triangulation

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### **Introduction**

In daily life, everyone has different needs and wants. If these needs cannot be met in their area of origin, individuals will be motivated to look over of the needs elsewhere. The concept of Malthus' theory explains that in a long time, assuming no preventive action is taken; population growth will be greater than the growth rate of foodstuffs (Malthus, 1798). This condition can trigger a very large gap between the needs of food and the population. Population growth will increase welfare only if it can increase effective demand and people's income (Subair, 2015). This causing increasing stress

due to high population density and people tend to migrate accordingly (Wolpert, 1966).

The neo-classical concept explains that the consideration of migrating is determined by considerations of benefits and costs based on the information received and the effectiveness of decisions. Those the concept built based on decisions that are determined by the bounded rationality of each prospective migrant worker (Baláz, 2014; Pardede et al., 2020; Veronika, 2018). Moreover, Abel et al., (2019); Tabor et al., (2018); revealed several causes of someone doing international migration; (1) a wage gap between the home and host country, (2) the need for the job, due to a large number of demands towards unskilled labor from developed countries. In general, the types of jobs available to migrants are dirty, dangerous, and difficult jobs, (3) development disruption in the migrants.

In reality, the sending of Indonesian migrant workers so far still triggers a lot of discrimination (Noor & Shaker, 2017). The existence of a violation factor, whether carried out by perpetrators, agents, and less than optimal government supervision. Factors that cause cases of Indonesian migrant workers, in general, include explaining several problems that are widely accepted by Indonesian migrant workers. The occurrence of these problems is mostly due to; (1) low intellectual ability and education, (2) inadequate ability to master the local language; (3) lack of understanding of the culture of the country to be addressed, (4) unable to provide excellent service to employers, (5) violation of the rights of female migrant workers (Pardede et al., 2020; Syamsuddin & Utomo, 2016).

The amount of negative information that prospective female migrant workers receive, the magnitude of language and cultural barriers as well as administrative barriers, do not reduce the interest of female migrant workers to work abroad (Fleury, 2016). This condition is paradoxical to Revenstein's (1989) concept which explains that negative information from the destination can reduce the intention of prospective workers to migrate (Tobler, 1995). Boeri et al., (2015); Sultana & Fatima, (2017) stated that unemployment and low wages in the domestic market encourage female workers to get better jobs abroad. Low education is a barrier for women to enter the labor market. (Sultana & Fatima, 2017) explains that female migrant workers, especially domestic workers, face many problems, namely wages that are not following standards, unstructured working hours, work that is not under their abilities, and face problems of cultural and language adjustment. Abel et al., (2019) state that migration flows will flow from developing countries to more developed countries that have a higher value of economic.

Islam, (2015) explains that gender has the chance to work as migration in the order of economic development. Similarly, Weber's concept explains that there is a strong relationship between religious appreciation (Religiosity) with motivation and life behavior including economic aspects and patterns of human behavior. El-Menouar & Stiftung, (2014); Glock & Stark, (1965) stated that the teachings on norms and morality are part of the concept of religiosity.

The scholar has been researched the social capital of local migration in France mentions that networking becomes a crucial factor in the workforce (Lecce et al., 2021). Ullah, (2007) shows that in Indonesia, religion is a stronger indicator of acting, but never limits resistance to migrant workers

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who will migrate abroad. Moreover, Ullah, (2007) explains the results of her research that the factor that hinders the delivery of Indonesian migrant workers is the lack of adequate sources of information about the rights and obligations of migrant workers.

Existing migration research provides insight into the bounded rationality of Indonesian female migrant workers into many aspects of the decision-making process for international migration. (Baláz, 2014; Harstad & Selten, 2013). Balaz (2014) explains that migration decision-making depends on the notion of social capital) reveal that climate and the environment influence on consideration of migration from the economic and non-economic points of view. Further, the migrant who lacks information about the country of migration destination will focus on the average data about that country (Kindler et al., 2015).

### Literature review

#### Theory of migration

The integrated migration Model includes some elements of the decisions of whether, where, why, and when to migrate are made by individuals, inseparable from the role of families and communities that will form the economic, social and cultural matrix (Brettell & James F, 2015); (Massey et al (1993) cited from (Hein et al., 2020: 65). The elements in the migration model are divided into two, namely:

##### 1. Structural resources of the migration offer

The factor that causes international migration is the lack of optimal development activities that occur (de Haas et al., 2020; Douglass S Massey & Taylor, 2004) Structural transformation can lead to a shift from a traditional economy to a commercial economy. As a result, many workers are marginalized by the emergence of technology. These unemployed individuals are a major source of international migrants

##### 2. Structural Resources of International Labor Demand

The dual labor market theory explains that the demand for labor is influenced by the hierarchical structure of the socially embedded labor market, on the hand, industrialization will lead to an increase in the demand for domestic professional workers and tend to increase the demand for unskilled labor from international migrant sources (Abel et al., 2019; Baláz, 2014; Brunarska, 2019; Fleury, 2016; Islam, 2015; Pardede et al., 2020; Sultana & Fatima, 2017; Tabor et al., 2018; Tobler, 1995).

#### Needs and Stress Theory

Wolpert, (1966) explains the theory motivation being migrant workers is regarding with needs and stress of social environment. This theory explains the reasons why someone has the motivation to do mobility. Everyone has needs and those needs are tiered from basic needs to other needs at a higher level. If these basic needs are not met in the area of origin, stress will occur. A person's stress level has a tolerance limit. If the stress is too heavy, individuals will move to areas or countries that have better economic benefits so that they can get a decent life.

The level of needs is tiered from basic needs to needs that have a higher level. If these basic needs cannot be met in the area of origin, prospective workers will move to an area that can guarantee a better livelihood. The success of this mobility action is strongly influenced by the amount of capital owned by prospective workers.

### **International Migration Theory**

Ravenstein, (1989) explains that individual motivations to migrate are:

1. It is difficult to get a decent job in the area of origin
2. Most of the migrant workers choose a place that is closest to their place of origin
3. The conditions and work environment are generally obtained from the closest people, for example, relatives or friends and neighbors
4. The more information a prospective female migrant worker receives, the stronger the intention to migrate
5. The influence of life in the city will have an impact on the level of mobility
6. High income in the destination area, will have an impact on the higher frequency of mobility
7. Married residents generally have a lower level of mobility than young people
8. Individuals who have higher education tend to carry out mobility than those with low education. The level of education will have an impact on the level of mobility.
9. Negative information from the destination area will reduce the interest of prospective workers to migrate.
10. News from people who have moved to the area is very important information for prospective workers who will migrate

Those motivation applies towards migration from developing to developed countries including Indonesia. Accordingly, being one of the providers of migrant worker, government have to come up with the regulation to protect migrant worker.

Indonesian Migrant Law Number 18 of 2019 concerning the Protection of Migrant Workers, Article 31 stipulates the requirements to open or close the placement of IWTMW to a country, which has 3 conditions, namely (1) there is legal protection for migrant workers working in their country, ( 2) the existence of a written bilateral agreement with a labor-sending country (3) has a social security system (ILO, 2019).

Fisher, (2021; Rosental et al., (2014) conduct research in Italy and Israel by using a macro approach and a micro approach. In the micro approach, Fisher (2021) identifies the factors of gender, class, and ethnicity among Italian migrants. Moreover, the research objectives to describe the social construct of masculinity and femininity, ethnical class concerning daily activities and meaning of private and public workplace with specified of gender. The macro approach identifies the gender regime, migration regime, care regime, welfare state, care culture, and employment regime. Fisher (2021) explains that the main factor that causes international migration is the difference in wages in the two countries. If the two countries do not experience a wage gap, it will lead to a tendency for

migrant workers to choose not to migrate. According to this concept, the occurrence of international migration is caused by a gap in demand from receiving countries and labor supply from countries sending migrant workers. The role of regimes becomes crucial on migrant protection like IWTMW.

### **Theory of Bounded Rationality**

The concept of bounded rationality is the basis for modeling how a person makes a decision to take action. The concept occurs in individuals due to several limitations possessed by the individual, which include; (1) cognitive limitations, (2) limited resources, (3) limited information, and (4) time constraints. Simon's concept argues that simple heuristics tend to get better decisions. Theoretically, the efficiency and effectiveness of rational decisions is highly dependent on computational intelligence and heuristic determination of a person (Brunarska, 2019; Harstad & Selten, 2013; Hernandez & Perez, 2019; Irianto & Truong, 2014; Simon, 1972; Tsaoussi, 2014).

Migration flows will continue as long as there are significant wage differentials (Abdullov, 2018; Boeri et al., 2015). Supported by the push-pull theory provides a perspective on the determinants of migration with material and environmental considerations. Individuals only seek this useful information depending on attitudes, preferences and previous experiences (Baláz, 2014). Bounded rationality tends to ignore missing information. Preferences play an important role in the search for selection and information processing. The results of his research indicate that bias in decision making is caused by the use of heuristics, rules of thumb used to facilitate the decision-making process. (Baláz, 2014; Hernandez & Perez, 2019; Tabor et al., 2018). IWTMW do not consider the importance of making decisions rather than seeking information itself. In determining migration goals, people tend to determine the destination of migrants based on their ability to understand these goals based on limited knowledge.

There are many reasons why individuals make one-step decisions, namely: (1) individuals have an emotional connection with the destination country, (2) experiences from others, (3) a very deep interest in culture, history or because of its natural resources, (4) the request of the destination country, (5) natural choice (Á, 2013; Baláz, 2014; Harstad & Selten, 2013; Hernandez & Perez, 2019; Paper, 2013; Tabor et al., 2018)

### **Theory of Religiosity**

El-Menouar & Stiftung, (2014); Glock & Stark, (1965) put forward the concept that religiosity can affect the formation of a person's character and personality. Religiosity is an important factor in shaping one's motivation. To behave in accordance with the values contained in the religion he believes in. In Islamic law, religiosity is a concept in which a person believes in practicing the values of religious belief and morality in everyday life (Embong et al., 2017).

Research in America explains that there is a rational relationship between religiosity and behavioral patterns of migrant life (Abdelhadi, 2017; Marrow & von Koppenfels, 2020; Tabor et al., 2018).

The Indonesian Ulema Council has issued a fatwa regarding female migrant workers, which explains that it is unlawful for women who work to leave their families to work abroad. The unlawful law also applies to parties, institutions or individuals who send or are involved with sending women

migrant workers, as well as those who receive them. This provision applies if the departure is not accompanied by a mahram, family or trusted group of women, except in an emergency.

The state of emergency must be accounted for in a *syar'i*, legal and fair manner, and can guarantee the safety and honor of women who become female migrant workers. (Abdelhadi, 2017; Fleury, 2016; Yuliviona, 2015) explained that most female workers occupy their job positions in accordance with the dignity and worth of women. The elements of success according to Islamic Law are: (1) achieving success with intention. In Islamic law, intention has the meaning of sincerity towards what an individual will do. (2) apply Islamic etiquette, (3) must obtain family approval, (4) can create a balance between work and family interest. intention has the meaning of sincerity towards (Lutfiyah & Harry, 2020).

### **The Role of Social Capital on Migration**

Marlow & von Koppenfels, (2020) states that social capital is a resource embedded in social networks that is accessed and used to build social and community connections. The idea of migration is also influenced by the process of chain migration because of the interpersonal relationships that can make information important in migration. This means that social ties based on density and community membership have supported the migration process. Migrant network is a form of social capital which is the actual and potential resources that migrants have in making migration decisions. The volume of social capital owned by migrants depends on the strength of network connections and the volume of capital capital such as economy, cultural skills possessed by migrants.

Abel et al.,( 2019); Sultana & Fatima, (2017) also explained that various forms of economic, human, cultural and social capital can be converted to each other. Social capital is converted in the form of a migrant network that can help migrants find it easier to migrate. IWTMW can apply these four modalities to achieve migration goals. Therefore, migrants who are relatively poor and have limited skills generally rely a lot on social capital in the form of networks to support facilitating and assisting in migration.

The migration approach in this concept is based on the premise that there is an imbalance between the labor markets. The agent's ignorance of the existing facts can lead to failure in the market mechanism. Immigrant heterogeneity accepts a higher remuneration and individual human resource characteristics. Differences in the characteristics of migrants will determine differences in the net migration costs that must be borne by migrants. The accumulation of migration costs includes economic, psychological, social and climatic costs. Migration costs become negative if the migrants get better value in the destination country (Fleury, 2016). Social capital is closely related to economic capital and cultural capital.

### **Data and methods**

This research uses qualitative research methods using the empirical phenomenological paradigm. This study follows the participant observational case study model, which emphasizes the ability of researchers to use observational techniques in collecting empirical data obtained from informants (Creswell, 2014; Syamsuddin & Utomo, 2016). This study is to reveal the empirical phenomenon of

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the level of rationality of IWTMW in deciding to work as migrant workers abroad. One of the factors that affect the balance of one's life and career is the level of one's belief in carrying out their religious rituals the factor of religiosity has an impact on a person's physical and psychological well-being, The information is then analyse using three-angulation methods explain as follows:

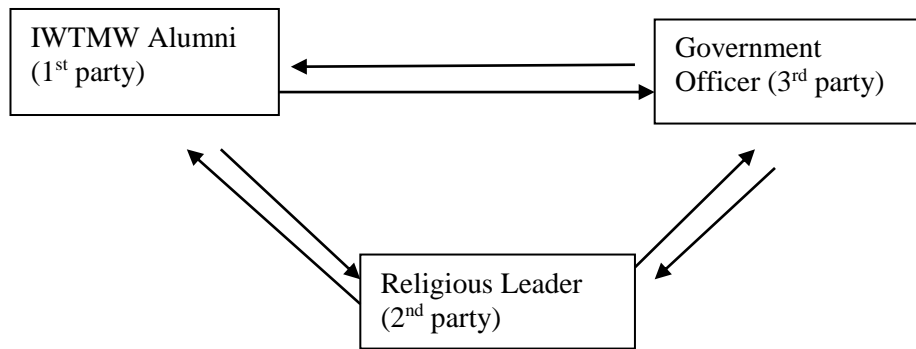


Figure 1. The Triangulation method

Figure 1 explains the sources of information obtained from several informants who involved in the migration processes. There are three parties are considered to the right persons being informant. The first party are informants represent the former Indonesian female migrant workers who intend or not intended to return to work as migrant workers. Determination of informants is directed based on the diversity of types of main work and the country of migration destination. Snowball sampling as part of non-probability method defines the informant according to the recommendation from formerly IWTMW. The collection of data or information will continue to develop during the research process ( Sugiono, 2011:219; Creswell, 2014). They must explain their experience from pre-departure, placement and post departure. The second party is the second party is the religious leader who explains the main point of the syaria rules of being IWTMW. The third party is the government representative who responsible for overseas migration, who explains the rule of the IWTMW how they succeed and why they fail from the government control based upon the law (rules).

Data collection is carried out in several stages including: (1) determining the relevant topics for interviewing each partis, (2) collecting the information throughout in-depth interview, (3) recording information on a regular basis. (4) tabulating the data (5) reducing the data (6) analysing the data.(Fischer, 2006; Neergaard & Ulhøi, 2007; Williamson et al., 2018). Given the information required comes from several diverse sources, and through semi-systematic questionnaire guidelines.

### Findings

#### **Irrational decision (financial, human and social capital)**

In-depth interviews were conducted towards 17 IWTMW as informants to tell their experience on decision to migration. Information that collected from IWTMW mostly are irrational decision.

The decisions taken by IWMTW to do migration are mostly initiated by financial factor. However, in doing negotiation and determining work contracts, IWMTW have no bargaining power due to unskilled background they have. This result in transaction costs that must be borne by IWMTW is regarding with the family they have to leave home. Almost no money prepared to go abroad for a long time, the agency who manages the migration split the monthly payback in the contract. It depends on the agreement, some of them have no payment at all for about three months and some other only 20% from the monthly wages. Moreover, in depth interview results that social capital IWMTW in achieving maximum satisfaction in their actions almost limited. Social capital for migrant workers can provide information about job and business opportunities to prospective migrant workers is only from their family and friend.

The background of unskilled labour causes the problem of placement. Some of IWMTW have no match with their expectation. Low wages received due to the split payment, the casual work rather than factory employer and harassment due to employer does not like with their work performance. On the other sides, IWMTW must cover their needs and limited to the role stated in the contract. Some of them have unlimited working hours. The economic motive occurs to improve their standard living in home country needs to save money. The basic needs that cannot be covered in the origin country, triggers IWMTW must migrate to most famous countries such as Malaysia, Singapore, Hong Kong and Saudi Arabia.

### **Asymmetric Information**

When researcher questioning about how far IWMTW collecting information about their experience started from pre-departure, placement and post migration (back home). We found that there is an asymmetry of information received by migrant workers. Sources of information regarding with wages, workplace and characteristics of employer are limited to relatives and friend. The employer tends to control information more than the migrant worker. This can encourage the employer to hide some important information that is not known by the IWMTW. This gives the employer the opportunity to maximize his interests.

The cost of information asymmetry occurs because there are two parties-IWMTW and employers-who are not equal in access and ownership of information. This condition can encourage the emergence of moral hazard by employers to workers. Differences in ownership of information may result in greater risk of being accepted by migrant workers who have less information than employers.

### **Religiosity barrier**

The second party involved in the research is by asking the religious leader (ulema) about the Islamic law of IWMTW. Islamic sharia forbids women to stay away for more than 3 days from husband. The fact shows that during pre-departure to placement takes many months away from family. As mentioned in the economic factors, most of IWMTW being migrant workers due to cover family



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basic need has not enough based upon husband wages. This is the risk taken by IWMTW with some times having divorces. According to the ulema, a woman is only allowed to work in regards with the economic problem of family. In ulema point of view, there is unlimited human needs in the world unless they satisfy and pray for Allah. However, women allow working away for period of time with husband permission.

In depth interview findings that women need to keep communicate with family and some praying to Allah five times a day. However, sometimes employer does not allow doing so. In this point of view ulema said that the benefit and disadvantages of being IWTMW is not balance.

### **Law enforcement**

Researcher is then trying to collect more information from third party; the government responsiveness towards IWTMW. Accordingly, the informant on this party explains that there are many factors that IWTMW facing problems on placement. Firstly, the limited skilled resources from the supply side which majority only graduated from primary schooling. Secondly is that the community education system that based upon cultural from generation to generation. When researcher asking IWTMW, mostly they have strong in religiosity background conducted from the Islamic boarding house (pondok pesantren).

Government monitor the IWTMW started from the administration with some regulation based upon law No.17/2018. Government controls all of the legal migration process of IWTMW and doing supervision periodically. Informant then mentioned that when the country doing harassment, then government will save the worker and then banned as IWTMW destination. Many cases have been solved by third party and bring the IWTMW back home country. Moreover, informant said that the most difficulty in doing control is that some of the IWTMW pushing themselves into illegal migration. In some cases, government still have to come up in solving the problem.

### **Discussion**

#### **The bounded rationality modeling**

There are six findings analyzed from the investigation towards three parties of triangulation data sources as follows:

Firstly, bounded rationality in IWTMW, causes migrant workers to experience limitations in formulating and solving rational problems, including first, the selection of employment service agents for female migrant workers is only based on the agency's experience in dispatching female migrant workers without understanding the legality of the brokers or sponsors who dispatched them. The legality of the agent will determine the success of prospective female migrant workers working abroad.

Second, the limited rationality of IWTMW in choosing a destination country is not only based on

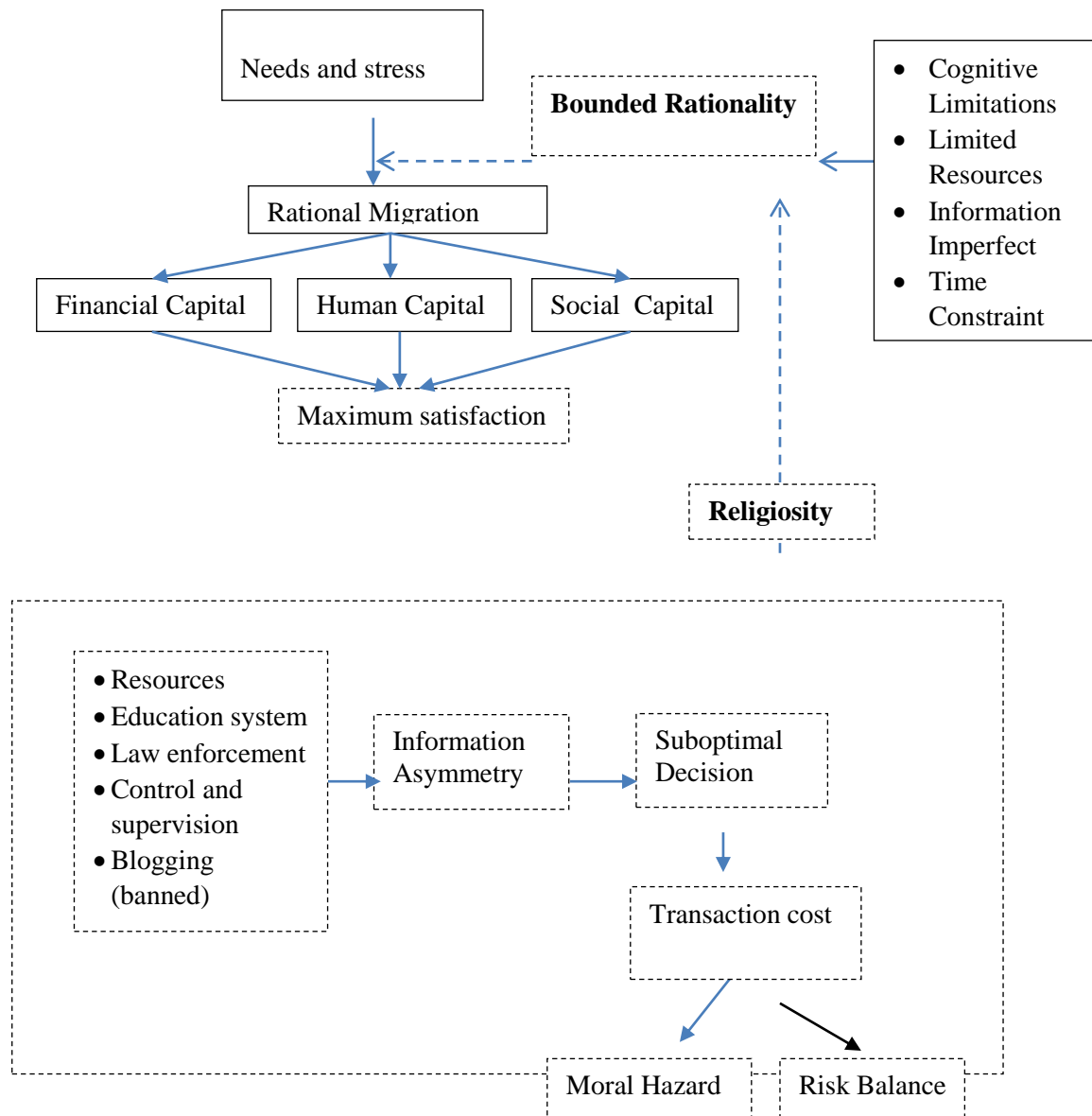
distance and cultural equality, but is also based on another more important factor, namely choosing a destination country that has laws and regulations that can better guarantee the safety and security of the workers migrants and countries with high wage standards. This is in line with research findings of Fisher (2021); (Abdulloev, 2018; Boeri et al., 2015) mentioning that wage is the most curtail thing to be considered. Another factor that determines a female migrant worker in the decision to choose the country of destination is the factor of the involvement of family, relatives and friends who have successfully worked in that country. Facts say that the act of conveying information correctly can affect the balance of results received by both parties (Abel et al., 2019; Boeri et al., 2015; Marrow & von Koppenfels, 2020). This supports the limited information in bounded rationality of Tsaoussi, (2014).

Third, many IWTMW have a good understanding of religious teachings but have not been able to carry out religious law properly and correctly because there are several obstacles, including barriers that arise from a person or obstacles from the work environment. This supports the research findings of (Abdelhadi, 2017). Fourth, other findings related to religious beliefs are the beliefs of IWTMW that good intentions and sincerity solely because of Allah shown by female migrant workers, can make these beliefs will bring success in their lives. Good intentions that arise from the conscience of migrant workers to be responsible for the survival of their families, if they do not violate religious provisions, can bring success in their lives. This finding support the research of Marrow & von Koppenfels, (2020) and apply the theory of Ravenstein, 1989).

Fifth, bounded rationality limits the thinking of IWTMW in using remittances to build and develop businesses to support their lives after returning to their country of origin. The entrepreneurial spirit that is built is generally engaged in the informal sector, according to skill abilities, regional characteristics and the number of resources they have. This in vice versa with the research findings mentioning that skilled migrants would choose their destination due to intrapersonal and social factors (Tabor et al., 2018).

Sixth, in the context of decisions making for international migration, the bounded rationality that occurs to Indonesian IWTMW occurs during pre-placement, placement and post-placement. At the pre-departure stage, the bounded rationality that occurs in female migrant workers starts from the reasons why women become female migrant workers, the negotiation process, the recruitment process, and the employment contract agreement. In general, the departure of prospective IWTMW to work abroad is more based on the element of economic rationality, namely wanting a more established and more secure economic life to support the lives of themselves and their families, while psychological and social considerations are rarely considered. This findings support the Wolpert, (1966) and Massey, (2012) underlined the migration motive is due to social capital and social stress avoidance.

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Bounded rationality that occurs to IWTMW at the time of placement includes communication with employers that is not well established, workload is too heavy, working hours are too long, food and health insurance cannot be received by migrant workers in accordance with the agreed work contract. Meanwhile, the bounded rationality for female migrant workers after returning home is the lack of knowledge and experience of migrant workers in managing the funds obtained from working abroad in order to build economic independence for the survival of themselves and their families in the future. Another problem that is often experienced by female migrant workers is the occurrence of disharmony in the household, which triggers divorce

Nearly 85 percent of IWTMW work as household assistants and caregivers for toddlers or the elderly. In the view of Islam, domestic workers are fully human like humans in general. There is no difference between domestic workers and service users or employers in terms of humanity. Therefore, domestic workers also have basic human rights guaranteed by Islam. The relationship between domestic workers and service users should be in a balanced and equal portion. That is, there

is a sense of mutual need. Service users need the services of domestic workers and domestic workers need rewards that can be used to fulfill their daily needs which are built based on mutual help and love, not built on the basis of power, materialistic and exploitative. like the current phenomenon, Islam provides provisions on several rights that must be accepted by domestic workers, namely the right to obtain correct information, information about types of work, wage provisions, and other social security. Domestic workers are entitled to a fair wage in accordance with their efforts and must be written in the employment contract agreement made based on the agreement. Islam laws also regulates the rights of IWTMW to have the opportunity to worship, rest, and take time off. Worship is the most basic human right and no party reduces or eliminates the worker's right to worship. The teachings of Islam highly uphold the religious rights of every human being. The implementation of obligatory worship cannot be disturbed by anyone and by any work, including work as a domestic worker.

According to Islamic law, domestic workers should not be burdened with work beyond their capabilities. They are also like humans in general who also have limitations which include limited time, energy and abilities. An employer must be able to treat them well and not burden them beyond their means. However, when the position of female migrant workers is in a weak position, the government is obliged to intervene to create balance and their welfare.

### **Concluding discussion**

Based on the findings in the research that has been done, it can be concluded: The effective rationality of IWTMW in Indonesia is not only determined by their computational intelligence and heuristics but is also determined by the religiosity factor and the role of social networks in providing information about job opportunities in the destination country. Rationality that occurs in every economic transaction carried out by IWTMW will be able to cause decisions taken by female migrant workers in negotiating and determining contracts, which will trigger transaction costs that must be borne by the parties conducting the transaction.

Religiosity can shape the heuristics and algorithmic abilities of IWTMW to be more rational (more optimal in making decisions on international migration. Religiosity is a connecting factor between limited rationality and economic factors that can be a person's strength in making logical decisions to achieve goals. In addition, religion also gives the belief that good intentions and sincere solely because God can make that belief will bring success in his life.

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