



---

# Empowerment of Ex-Terrorist Prisoners with a Sharia Economic Approach

Professor Shan Li cho

Winkly Research Institute for technology and science

---

**Abstract-** The purpose of this study is to find a fixed model that can be applied to the economic empowerment of ex-terrorist prisoners with an Islamic economic approach. The research method used is qualitative research. Data were collected by interview method and participatory observation. The study was conducted on ex-terrorist prisoners in the Special Capital Region of Jakarta and West Java. Based on the results of the study, it can be concluded that the fixed model that can be used to improve the capability and economic independence of ex-terrorist prisoners. This model must be started from training, disengagement of the business to the maximum, mentoring getting access to Islamic and non bank financing institutions, production training, manual marketing and e-commerce, and follow-up. After participating in various socialization, training, and hands-on practices, the maritime workers who previously only carried out uncertain economic activities, could open their own businesses, and be able to be economically independent.

**Keywords:** De-radicalisation, prisoners, terrorists, Islamic economics.

## I. INTRODUCTION

The deradicalization program has been continuously being carried out by the National Counterterrorism Agency (BNPT). According to the notes of the BNPT and the Director General of Corrections in 2018, of the 630 former terrorist prisoners in Indonesia, only 325 people took part in the de-radicalisation program. One hundred and twenty-eight of them are empowered by the National Counterterrorism Agency (BNPT). However, there are still 295 former terrorist who have not yet been identified. Quite a large number, the acceleration program should be realised immediately as a whole to minimise the possibility of returning the understanding of radicalism (BNPT, 2018).

Former terrorist prisoners are targets of the Social Welfare Problems (PMKS) Program of the Ministry of Social Affairs. This is in accordance with Law No. 11 of 2009 concerning Welfare and based on Republic of Indonesia Government Regulation No. 39 of 2012 concerning the Implementation of Social Welfare and Presidential Instruction to the Minister of Social Affairs in 2016 to always commit and play an active role in handling ex-terrorist prisoners (Bachtiar, 2018).

As the Deradicalism Program progressed, many responses and complaints began to be felt by both the community and ex-terrorist. The community is not yet fully convinced that the ex-terrorist deradicalization has changed them. This can be seen from the social behaviour in the community, the stigma occurs is that if they find out that one of their neighbours is a former terrorist, there is a tendency for them to feel insecure in their neighborhood. Some communities marginalise ex-terrorist prisoners, and this can lead to conflict later (Movanita, 2018).

On the other hand, this program felt to be still not substantial if it only changes the perspective as there are still many other factors that are still burdensome to former terrorist prisoners. One of them is the comfort to return to the community, especially looking for work to meet their needs. Until now, it needs to be recognised that it is very difficult to find work for ex-terrorist workers (Pratomo & Al Faqir, 2018).

Dark notes like the SKCK (Police Note Certificate) make some companies even where they apply for a job will think twice about accepting them to work. Everything takes time. All cannot be instant. Although it seems that technological advancements by providing information related to deradicalization program through social media sharing offer better conditions, especially in the ways of society. Basically, former ex-terrorists are also 'victims' of radicalism (Saraswati, 2017).

This program has been implemented in Indonesia since 2012. So far, many criticisms have been aimed at deradicalization programs, such as criticism of the lack of budget, prison facilities, deradicalization materials given to prisoners of terror, post-de-radicalisation follow-up, and negative public acceptance. So far, the National Counterterrorism Agency (BNPT) has not been fully effective in overcoming the terrorism (Indrawan&Aji, 2016). Radicalization has not been fully able to touch on ideological things. The program requires the right method, understandable, and touch. Competent human resources in this field are needed (Indrawan&Aji 2016).

As known, there are foundations engaged in the field of Control-Flow Integrity (CFI), namely as the Circle of Peace Foundation (YLP) as the only foundation that aims among them to keep away from the destructive traits that had been carried out by former terrorist prisoners. (Sudjarwo, 2017).

## II. METHODS

The research model used is model development research. Model development begins with the preparation of a draft model based on the results of previous study and existing theories, followed by data collection, data analysis, and model development. Data obtained using FGD, participatory observation, and in-depth interviews. Getting primary data requires efforts to invite ex-terrorist prisoners to have an entrepreneurial spirit, monitor and evaluate programs to increase entrepreneurial motivation, and increase the participation of ex-terrorist prisoners in programs of empowerment and economic independence on an ongoing basis. The study was conducted in DKI Jakarta and West Java. Research conducted on former terrorist convicts. The study was also conducted at a former terrorist convict association in DKI Jakarta. Qualitative data obtained using participatory observation techniques and in-depth interviews were analysed using a four-step qualitative data analysis technique which included data collection, data reduction, data classification, and drawing conclusions.

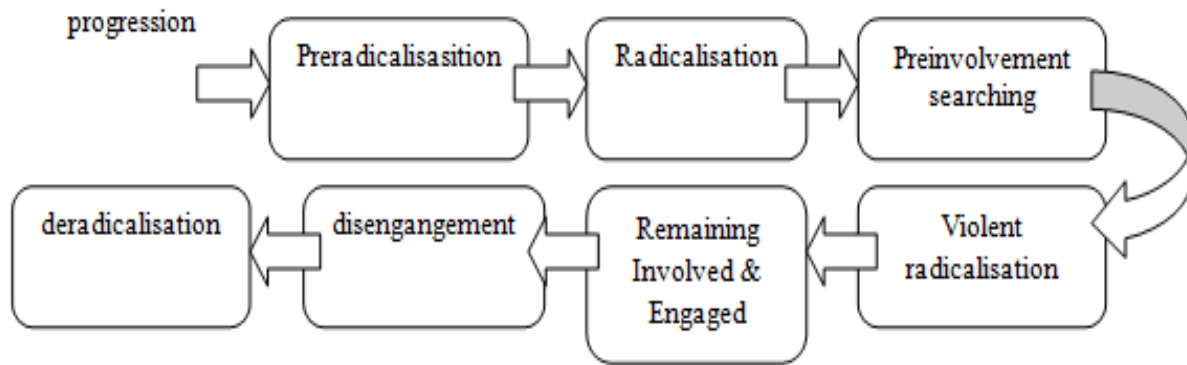
## III. THEORY

In Indonesia, the system of deradicalisation patterns aims to reduce theoretical crime through an interdisciplinary approach (Cempaka, Tandiono, &Asilah, 2018).

The government continues to strive for the development and implementation of deradicalisation programs. (Ashour, 2009); (Noricks, 2009); (Striegheer, 2013). Most of these programs have been developed based on ideologies delegitimizing the use of violence against the state, society and others (Noricks 2009). The program also provides components of psychological counselling, religious dialogue, care services and rehabilitation support for newly released members. Striegheer (2013) revealed that it is essential to identify and understand the impact caused by the driving and pulling factors to release terrorists identified from violent extremism. Horgan (2008) explains that "If the development of terrorism is a product of its own time and place, it follows that issues of disengagement (and all that that implies) will also be context-specific and necessarily nuanced . . . in terms of how the programmes are constructed, implemented, and promoted." Barlett, Birdwell, & King (2010) suppose that "radicalisation that leads to violence," not "radicalisation that [does] not lead to violence".

Some previous theories and research discuss the deradicalisation (Noricks, 2009). Striegheer (2013) revealed four stages of the radicalisation process including pre-radicalisation stage, identification, indoctrination, and action. The path of pre-radicalisation development to exit terrorism is as follows.

**Figure 1.** Stages of pre-radicalisation to deradicalisation



**Source:**(Horgan 2009)

Realistic programs can be designed for de-radicalisation by first understanding the reasons why individuals enter the path to radicalisation (Horgan 2009). Furthermore, Striegher (2013), identified several 'push and pull' factors that motivate individuals to break away from their radical paths

The rehabilitation of terrorists in Indonesia is defined as, "All type of efforts, through cooperation of various entities, whether in social, psychology, education, economic, culture, human resources, or other related fields, into a continuous process, which aims to rehabilitate terrorism inmates, so they are able to be back in society as a holistic individual both mentally, emotionally, economically, and socially, to achieve self-sufficiency, productive, and useful to the state and society" (Agency, 2013).An established rehabilitation program can continue (Chandra, 2018). The following six dimensions can be carried out in the context of deradicalisation and rehabilitation, namely: contextual insight, vocational skills, spiritual maturity, personal skills, social skills, and domestic skills (Sukabdi, 2015).

The de-radicalisation program in Malaysia adopts a de-radicalisation strategy by collaborating between the government and the department of religion to prevent the threat of extremism or known as *the wasatiyyah* (moderation) deradicalisation model (Kamaruddin et al., 2017) and social communication methods (Mufid, et al., 2011).Yunus, Moingeon, and Lehmann-Ortega (2010) explained the social business strategy, "A non-loss, non-divided company that is created to address and solve a social problem.". The purpose of social endeavours is purely to achieve one or more objectives of the organisation's operations.

Sukabdi (2015) revealed a number of deradicalisation parameter criteria: 1) openness; 2) critical thinking; 3) sense of context of *daar al harb* (state of war) and *daar as salam* (state of peace); 4) empathy for victims of terrorism; 5) break away from violence; 6) self empowerment; 7) continuous learning; 8) adjustments to return to the community; 9) social reintegration; 10) mental independence; 11) tolerance of people and other groups; 12) establishing good relations with heterogeneous members of the community; 13) understand local wisdom; 14) citizenship; 15) courage against group pressures; 16) openly promote anti-violence messages; 17) perseverance in promoting the role of non-violence to the community; and, 18) inspire young people to become agents of change in promoting anti-violence messages.

The root causes of terrorism are such a weak collective understanding of the verses of the Qur'an and Sunnah. Islam as a religion is peaceful, but they resort to violence (Putra &Sukabdi, 2013) and are strongly related to religious fundamentalism (Pech& Slade, 2006).In general, two psychological approaches can be made, namely through a syndromic approach that views acts of terrorism as manifestations of specific psychological constructs. Second, the intellectual approach views acts of terrorism as a means to an end (Kruglanski& Fishman, 2006)

A Bali bomber,Imron (2007) explains in his book that the reasons underlying his actions are: 1) dissatisfaction with the current government, 2) extensive damage - i.e., damage to the creed or trust in one God and damage to morality, 3) hopes to permit *fi sabilillah* or physical war, 4) the obligation of jihad, and 5) retaliation against unbelievers.Mufid, et al. (2011) revealed that there were three roles of radical religious activists who would later be associated with terrorism motives, namely: 1) ideology (9.1%) that created ideas and concepts; 2) middle management or organisers (10% ) which is a group of

strategists/technocrats, recruiters, trainers, suppliers; and, 3) followers (80.9%) are categorised as actioners, researchers, and symphisers.

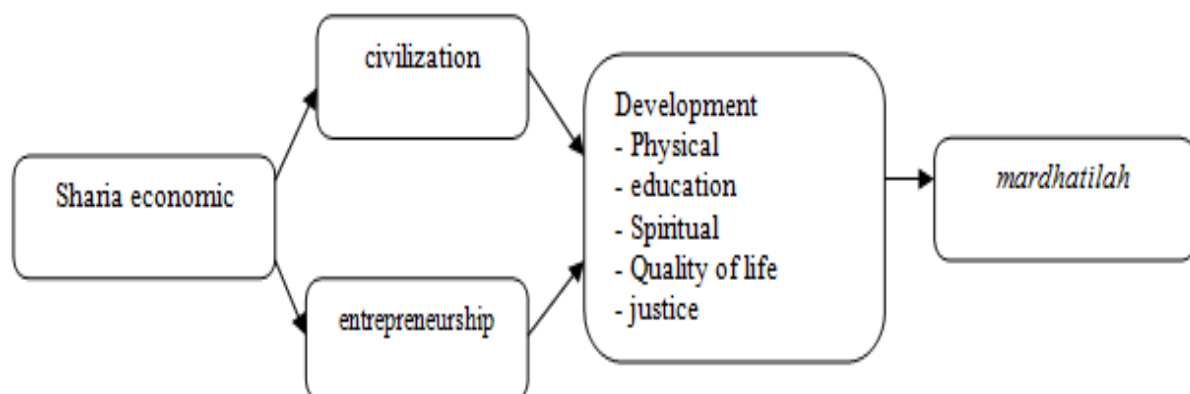
In connection with the impression of justifying all means mentioned in the context of the 'instrumental approach', Indonesian Muslim scholars or scholars firmly emphasise that the so-called 'principle of differentiation' in the ethics of Islamic warfare, "namely the separation between warriors and civilians (Shihab, 2008) "Islam prohibits environmental destruction and is not responsible for nature (Sukabdi, 2015).

Sukabdi (2015) explained 21 critical elements in rehabilitation, namely the humility of counterterrorism practitioners, humanism, positive intentions in carrying out rehabilitation, sustainable bridge trapping techniques, cultural approach, collaborative work between entities, empathy, intensive handling, sincerity, intelligence, patience, commitment, relativity, consistent in decisions and actions, mutual respect, structured, integrity, wisdom, and creativity.

Current economic dynamics show remarkable changes in socio-economic, especially entrepreneurship. Spiritual entrepreneurship (*spiritual capital*), as expressed by Zohar and Marshall (2001), can foster ideas, thoughts, willingness to act, passion and determination that is owned by individuals or groups of Muslim communities to fight in the search for a halal fortune or trade services that are based on monotheistic values (Sodiman, 2016). Burkhardt (1993) explains that spirituality consists of three aspects, namely: 1) relating to something that is not known or uncertainty in life; 2) find meaning and purpose in life; and, 3) aware of the ability to use personal power and strength and have a feeling of interest with the Creator.

Functionally, the terms spiritual and entrepreneurship are closest to the meaning of al-nafs(soul), life, self and lust of human beings and al-ruh (spirit), namely the potential internal power within human beings which comes directly from Allah. (Baharuddin, 2007), prepared (by Allah) to be able to accommodate and encourage humans to do good or bad deeds as in the Al-Qur'an surah Al-Syms [91] verses 7-8, "7. and the soul and its consummation (creation), 8. So Allah inspired the soul (the way) of its ungodliness and piety" The word *allahamah* provide inspiration in the broadest sense means to give potential. And the letter Al Ra'du [13] verse 11, "11. for humans there are angels who always follow it in turn, in front of and behind them, they guard it at the command of God. Surely Allah does not change the circumstances of a people so that they change the conditions that exist in themselves. and if God wants evil against a people, then no one can reject it; and there is no shield for them except Him." Brotherhood is a powerful inner bond (Fauroni, 2014). Brotherhood can be glue and social cohesion (Fauroni, 2014). The concept of Islamic economic rationality is not directed at the primacy of Islam individually (Choudhury, 1991). A Muslim's motivation for entrepreneurship is based solely on his beliefs and beliefs, and the benefits representing retribution will be received later (Chowdhury, 1998). Every Muslim who runs economic activities must be guided by halal and haram restrictions (Azmi et al., 2019; Sahad et al., 2018).

**Figure 2.** Relationship between Civilization and Entrepreneurship



**Source:** (Saufi et al. 2019)

The intention of Islamic economics is not only to protect wealth (*hifdzu-l-maal*), but also to protect life (*hifdzu-n-nafsi*), and offspring (*hifdzu-n-nasli*). (Budiarto, Wardhana, and Prastowo, 2016)

Sahroni and Karim (2015) explained that economic activity is a form of *maqasidasy sharia (Islamic Legal Framework)*. Muslimin (2001) divides three fundamental values of the sharia economic system based on ownership, benefit, and distributive justice. The concept of fair distribution is a solution offered by Islam to economic problems. Munawar (1995) mentioned six comprehensive functions, namely: 1) meeting the needs of all creatures; 2) provide a positive effect for stakeholders; 3) the benefits of all humanity; 4) reduce inequality; 5) use natural resources and assets properly and correctly; and, 6) giving hope to others through giving. And the most important thing is that Islamic economics aims to fulfil not only personal interests but all humanity not only physical needs but also spiritual as a form of observance of religion (Budiarto, Wardhana, & Prastowo, 2016). The religiosity of a human being to understand sharia principles in business activities is not only from the normative side but also through (ritual involvement; theological involvement; intellectual involvement and experiential involvement. (Jalil 2013).

#### IV. RESULT

##### **4.1 General Description of the Economic Conditions of Former Ex-Terrorist in Indonesia**

Based on the results of interviews with Zein, Muhtar Khairi and Ibrahim, on January 4, 2019, in Depok, it can be explained that, so far the ex-terrorist groups have never used sharia institutions to access capital for the business they have been doing. This is because they do not know the various requirements that must be met when having to borrow from an Islamic bank. They do not know yet if in Islamic banks there is a Pinjaman Qordhul Hasan program without compensation for obligations, the borrower repays the loan principal at once or instalments in a relatively short term. This funding contributes to donating tiny businesses without or collateral.

Specifically for Islamic banks, ex-terrorist prisoners still view controversies regarding whether or not they are halal, because they see them as conventional banks. After conducting an FGD with them, they agreed to use an Islamic bank, when: 1) no additional credit was borrowed, except for profit sharing; 2) there were no penalties for late payments; 3) there was no element of speculation, haram, obscenity, and exploitation banking; 4) when borrowing to buy goods, the goods must first be owned by the seller before the credit purchase agreement takes place; 5) does not sell credit in gold, silver, and currency, because it included usury buyer; 6) goods sold bought on credit must be received on the same day, because if tomorrow the day consists of buying and selling debt with forbidden debt; and, 7) buying and selling on credit must be firm, it should not be made by leasing.

The government also has various programs to help beginner SMEs, so that SME owners can advance to become entrepreneurs on a larger scale. Through the Islamic finance business program (PUSYAR) is a strategy that can be used for ex-terrorist in starting their business ventures.

As known, the process of deradicalisation which was carried out during the ex-terrorist prisoners undergo a lot of punishment process carried out through counter ideology and methods of planting monotheism. However, the results are still far from the fire. Various de-radicalisation efforts carried out by multiple parties after they got out of punishment are also still a big question mark of its effectiveness. At present, there are many social institutions that have undertaken deradicalisation efforts through various means, from coaching to ideological approaches, to economic approaches. But instead of succeeding, many of them were rejected by terrorist inmates and ex-convicts, due to the wrong approach. Apart from all that, based on the results of interviews with ex-terrorist prisoners, let's say JKI, said, "If you want to do empower to me, ex-terrorist prisoners, touch me with my heart." This process, according to him, is the most effective and touching way so as not to get rejection or resistance. This effort seems easy, but it is challenging to apply because to touch their hearts is very difficult. Their hearts vary considerably, both in terms of their background and the severity of their exposure. Some of the elements of sharia that are highlighted in the business of ex-terrorist are elements of honesty, humanity (please help), and other sharia elements. They emphasise that, because life in the world is not the end.

##### **4.2 Sharia Economic Entrepreneurship Training in Increasing the Economic Independence Of The Former Napiter**



Entrepreneurship that is trained for ex-marriages is entrepreneurship that is more directed to the Islamic economic system, which is considered free from haram and usury. With the Islamic economic system, then the spirit of business ex-terrorist prisoners also increased.

Strategies that can be used to enhance the economic capabilities of ex-terrorist are through various entrepreneurial activities, from product training to marketing. Training that can be done includes: 1) business training on re-selling of products produced by other parties; 2) training on the manufacture of durable processed food products such as various chips, nuts, various fried foods, and various other processed foods; 3 ) training in the manufacture of handicrafts, embroidery, embroidery and other handwork; 4) training in animal husbandry, fisheries, and plantations; and, 5) training in various services for motor vehicles, air condition, washing machines, cooling machines, TVs, mobile phones, and other services.

In addition to training in production and marketing, ex-terrorist need to also be given business assistance, such as 1) assistance in getting access to Islamic and non-bank financial institutions; 2) assistance in making business licenses; 3) assistance during production; and, 4) assistance during marketing , and various other assistance

Through training and entrepreneurship assistance, it is hoped that ex-terrorist will be able to increase economic independence. The expected form of independence is: 1) independence in managing licenses; 2) independence in doing business; 3) independence in capital; 4) independence in marketing; 5) independence in sustainability efforts; and, 6) independence in developing future business.

Thus, the marriages who previously only carried out uncertain economic activities, but after participating in various socialisation, training and hands-on practices, they could open their businesses, and be able to be economically independent. With good economic skills, their happiness is expected to increase, and it is difficult to be influenced by various things that can damage their beliefs. In other words, they will no longer be involved in radical activities that can bring themselves and their families to deal with the authorities.

#### **4.3 Providing IT-Based Business Skills**

To increase the scale of the business conducted by ex-terrorist, the provision of IT-based business skills is essential, because with the help of IT, the income levels of the marriages will increase, and the ability to finance all of their family's living needs will increase.

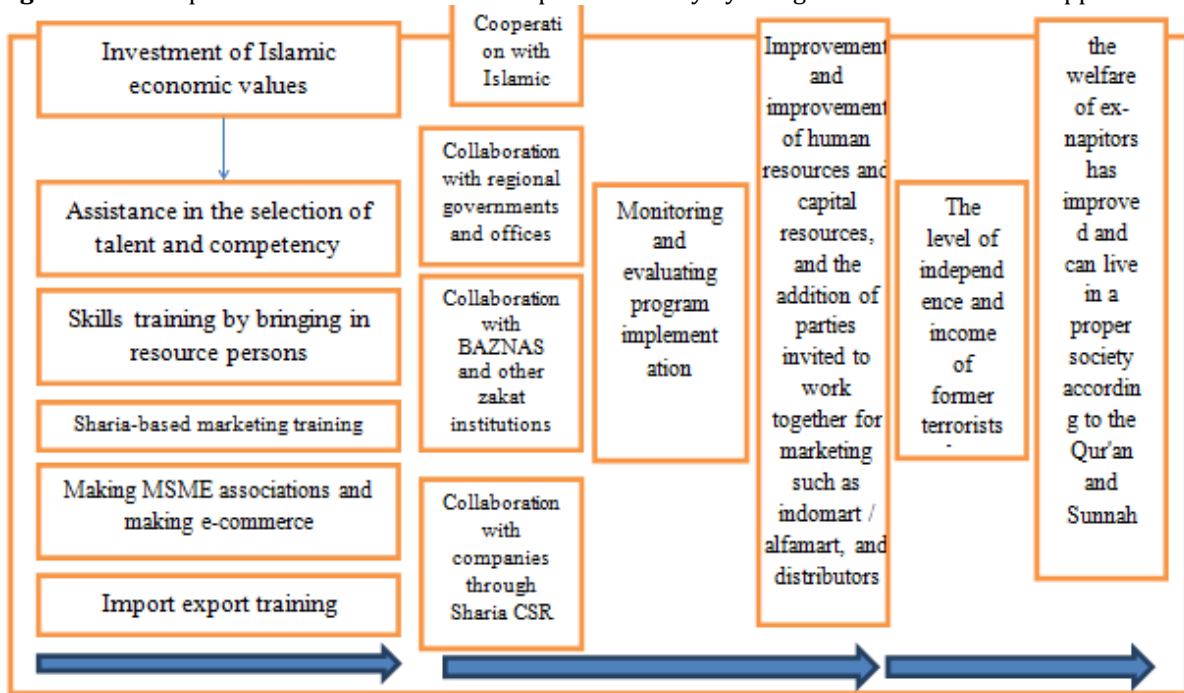
As known, the current era is a digital era, so all business activities must be supported by IT. This must be done so as not to be left behind by its competitors. All products and services produced by ex-marriages must be minimally loaded on their social media, starting from WhatsApp, Facebook, Instagram, and other social media. Thus, all their products can be seen by all people and will open more extensive opportunities in the marketing process. After marketing pioneering efforts through social media, it can be continued by opening an online shop (e-commerce).

The process of making an online shop can also be done together which contains all the products produced by ex-terrorist. All products and services provided by ex-marriages are photographed and made descriptive, so that they appear attractive to all visitors. When the visitors feel interested, they will likely contact and order the goods and services referred to in the on-line shop so that their turnover increases. Online marketing is believed to increase the amount of marketing produced compared to manual marketing by word of mouth or marketing through day care in grocery stores. Considering, the marketing process through a consignment system (stalls in stalls) in addition to the payment process is long, it also runs the risk of returning goods when it doesn't sell. With online marketing, goods remain at home. Goods will be sent directly to the customer when the payment process is complete. With marketing through on-line stores, various products and services that are most preferred by consumers can be identified, so that goods and services that are not in demand by consumers can be transferred to products that sell on the market. Ex-terrorist can also network with the ministry of SMEs so that the on-line shop owned can also be integrated with the official website of the ministry of SMEs. In this way, the marketing network of all goods and services produced by ex-terrorist is becoming more famous.

## V. DISCUSSION

Based on the results of the study, as explained above, it can be understood that various efforts that can be made to improve the entrepreneurial skills of ex-terrorist, can be used with Islamic economic approach. The ultimate goal to be addressed is to increase the level of welfare of ex-napites, and they can live according to the teachings of the Koran and the Sunnah. When described in diagram form, it looks as follows.

**Figure 3.** Development Model of the Former Napiter Economy by using the Sharia Economic approach



Based on the diagram above, it can be explained as follows.

1. The inculcation of sharia economic values in the form of socialisation or internalisation to ex-marriages can be done through comparative studies, focus group discussions, and entrepreneurial training using practical methods or bringing in qualified speakers.
2. Assistance to ex-marriages can be assisted to choose the type of business that suits their interests, talents, and competencies.
3. The next step is to provide skills training by bringing in resource persons, such as young entrepreneurs who have proven successful in opening a business.
4. The most crucial step is the provision of marketing training to ex-terrorist so that they have reliable skills in marketing, both manually and digitally.
5. In order for the maritime, maritime community to have a robust association, it can be formed a maritime business community association, so that they can tell each other various types of businesses that can be done. In addition, with the association, different business strategies between members can share.
6. If all members are solid and have established businesses, joint online stores can be formed in the form of e-commerce.
7. If the quality of goods produced by ex-marriages is good and suitable to be sold abroad, export training can also be carried out so that their entrepreneurial spirit increases.
8. After the Formation of the Association of Former Napitrots has been formed, cooperation can be carried out with Islamic banks, regional governments or industry officesto get assistance and capital.
9. To get funding assistance, the association of ex-terrorist workers can also work together with the Baznas or other zakat institutions, because they have an obligation to foster the poor.
10. Cooperation in financing can also be done with companies through Corporate Social Responsibility (CSR) funds

11. After all, programs have been implemented, the steps that need to be taken are to conduct monitoring and evaluating all activities carried out so that if there are errors, the actions can be corrected immediately.
12. When all activities can be carried out, there has been an improvement and increase in human resources and capital resources
13. Of course, the parties that can be invited to work together for marketing such as Indomart/Alfamart, and distributors become easier.
14. When all of the activities have been carried out properly, the level of independence and income of ex-terrorist increases
15. The further impact is that the welfare of ex-terrorist will increase and be able to live in a proper society in accordance with the Qur'an and Sunnah

Referring to the opinion of Sukabdi (2015) the fields that can be done in the context of deradicalisation and rehabilitation are vocational skills, personal skills, social skills, and domestic skills. This list of critical areas allows a positive impact on the efforts made in the case of deradicalisation.

When looking at the results of the research Kamaruddin et al. (2017) concludes that government and ministry of religion in preventing the threat of terrorism with the Wasatiyyah Deradicalisation, this model conduct social communication by creating various economic ventures or opportunities so that ex-terrorist prisoners get jobs and to reintegrate into society.

Sukabdi's research (2015) shows that giving empathy to ex-terrorist prisoners so that they can accept into the society; through a process of social reintegration and self-empowerment and continuous learning so that mental independence and perseverance grow in promoting various economic activities.

The results of Sodiman's research (2016) which explains that the sharia economic system can be given to ex-terrorist prisoners, being able to provide a variety of innovative models of collaborative agencies, networks and venture businesses, can foster profitability and community welfare. The socio-economic dimension of sharia is able to answer the extent of the rationality of 'sharing', the distribution of wealth and cooperation to achieve mutual prosperity can be realised by former prisoners.

The results of the study revealed by Zohar and Marshall (2001) on spiritual entrepreneurship (spiritual capital) can also be applied because they are able to foster ideas, thoughts, willingness to act, passionate desire and determination that are owned by individuals or groups of Muslim communities to struggle in finding fortune that is Halal or trade services based on monotheistic values (Sodiman, 2016).

Good research results (2000) about the spiritual-based entrepreneurship model in the context of sharia economics and life values can also be applied in this case, because the source of fixed values is Al Quran and Sunnah. The 'spirit' of sharia economics must be instilled in ex-terrorist, as a force that energises their efforts, abilities, desires, and intelligence. Spirituality also provides a change that is related to intrapersonal (the relationship between conscience and self), interpersonal (the relationship between other people with the environment), and transpersonal (the relationship that cannot be seen that is a relationship with God)

Baharuddin's research (2007) shows humans have a divine nature and encourage humans to make it happen in world life in the broadest sense means to provide potential spiritual values in Islamic economics that can promote social dynamics and innovation in entrepreneurial activities.

The results of this study are also in line with the findings of Fauroni (2014) which explains the very broad concept of ukhuwah (brotherhood), primarily if implemented in the empowerment of human resources because it can foster a sense of brotherhood and a helping attitude. Ukhuwah can be glue and social cohesion rooted in the interaction of social-economic activities.

The results of this study are also in line with research by Choudhury (1991) which explains that the concept of Islamic economic rationality is not directed at the primacy of Islam individually but based on an environment of preferences shaped according to Islamic law. A Muslim's motivation for entrepreneurship arises in the form of increased labour, higher employment rates and the income of beneficiaries from altruistic expenditure which adds to the quantity of pure economy.



The results of this study also reinforce the opinion of Azmi et al. (2019) and Sahad et al. (2018) which emphasises that every Muslim who runs economic activities must be guided by halal and haram restrictions, and practice them in meeting their needs. Every Muslim who runs a commercial business must be able to project the image of Islam and be consistent with the Qur'an and Sunnah. The work done in economic activities is intended to remember God and to strengthen one's faith.

The results of the study of Budiarto, Wardhana, and Prastowo (2016) explain that the intention of Islamic economics is not only to protect wealth (*hifdzu-l-maal*), but also to protect life (*hifdzu-n-nafsi*), and heredity (*hifdzu-n-nasli*). Sahroni and Karim's (2015) research result also reinforces the findings of this study, because economic activity is a form of Maqasid Sharia; having a positive effect to all stakeholder; benefit all humanity; reduce inequality; use natural resources and assets correctly and adequately; and able to give hope to others, to fulfill not only personal interests but all humanity, physical and spiritual needs as a value of religion.

Islamic economic principles consist of 4 (four) types, namely: 1) monotheism; 2) balance; 3) free will; and, 4) responsibility. These principles will bring economic actors, especially Muslims, oriented not only to material benefits but also to the afterlife. The way to do it is by building social functions as Al-Quran surah An Nuur [24] verse, "33. and those who are unable to marry should keep their (purity), so that Allah enables them with His gifts. and the slaves that you have that want the covenant, you should make a covenant with them, if you know there is good to them, and give them some of the treasure of God that he gave you. and do not force your female slaves to commit prostitution, while they themselves desire purity, because you want to seek worldly gain. and whoever forces them, Then surely Allah is Most Forgiving, Most Merciful (to them) after they are forced it.

The results of Jalil's (2013) study are also in accordance with this study, bearing in mind this study concludes that the religiosity of a human being to understand sharia principles in business activities is not only from the normative side but also through ritual involvement), theological involvement, intellectual involvement and experiential involvement.

Related to the process of self-development that must be carried out by ex-terrorist prisoners, it is also in accordance with the results of Karebet's research (2003) which explains that humans must be able to develop their potential as leader, where their assessments both internally and externally refer to the Qur'an.

In connection with the efforts that must be made by ex-combatants also in accordance with the opinion of Beekun (1997) that every businessman must implement a Forward-looking strategy based on the situation and achievement; proactive strategy; dynamic strategy where every business actor must be prepared to face various business dynamics; and provide value for all humanity.

The results of this study are consistent with the opinion of Shinkafi and Ali (2019) that the development of entrepreneurship in empowering human resources has the potential to promote economic growth. Capital is one obstacle that can be overcome together. The successful development of entrepreneurship and other commercial activities requires organisation, coordination, networking and sharing of resources, as well as cooperation between the government, the public sector, the private sector, and companies. The results of this study are also in accordance with the Lestari and Lestari meeting (2019) which concluded that empowerment could be carried out in collaboration with Islamic financial institutions, forming profit sharing (*mudharabah* and *musyarakah*) and similar sharia financing and contracting instruments for micro-business development.

## VI. CONCLUSION

Based on the results of research and discussion, it can be concluded that:

1. Strategies that can be used to improve the economic capabilities of ex-terrorist are through various entrepreneurial activities, ranging from training, business assistance, assistance in getting access to Islamic and non-bank financial institutions, training in production, marketing, and follow-up.
2. Through entrepreneurship, training can be able to increase the economic independence of the ex-terrorist prisoners. The maritime workers who previously only carried out uncertain economic activities,

after participating in various socialisation, training and hands-on practices, then they could open their businesses, and be able to be economically independent.

3. To increase the scale of the business conducted by ex-terrorist, the provision of IT-based business skills is necessary, because with the help of IT, the level of income of the Napites will increase, and the ability to finance all of their family's living needs will increase.

#### REFERENCES

1. Agency., The National Anti-Terror. 2013. *National Rehabilitation Guidelines for Terrorism Perpetrators and Families*. Vol. 1. Jakarta: The National Anti-Terror Agency.
2. Ashour, O. 2009. *The De-Radicalisation of Jihadists: Transforming Armed Islamist Movements*. New York: Routledge.
3. Azmi, Fadhlur Rahim, Abu Abdullah, Haslinda Musa, and Wan Hasrulnizam Wan Mahmood. 2019. "Perception of Food Manufacturers towards Adoption of Halal Food Supply Chain in Malaysia." *Journal of Islamic Marketing*, JIMA-12-2018-0236. <https://doi.org/10.1108/JIMA-12-2018-0236>.
4. Bagus, Lorens. 2000. *Kamus Filsafat* [Dictionary of Philosophy]. Jakarta: Gramedia.
5. Baharuddin. 2007. *Paradigma Psikologi Islami; Studi Tentang Elemen Psikologi Dari Al- Qur'an* [The Paradigm of Islamic Psychology; Study of the Psychological Elements of the Qur'an]. Yogyakarta: Pustaka Pelajar.
6. Bahtiar, Yusuf. 2018. Program Rehabilitasi Eks Narapidana Terorisme Jadi Prioritas Kemensos RI [The Terrorism Ex-Convict Rehabilitation Program is a Priority for the Ministry of Social Affairs]. (Kamis, 25 oktober 2018, 16:01). *TribunJakarta.com*. URL: <https://jakarta.tribunnews.com/2018/10/25/program-rehabilitasi-eks-narapidana-terorisme-jadi-prioritas-kemensos-ri>
7. Barlett, J; J. Birdwell, M. Kingg. 2010. "The Edge of Violence: A Radical Approach to Extremism." *Humansecuritygateway.Com*. 2010. [http://www.humansecuritygateway.com/documents/DEMOS\\_TheEdgeOfViolence.pdf](http://www.humansecuritygateway.com/documents/DEMOS_TheEdgeOfViolence.pdf).
8. BNPT (Badan Pusat Penanggulangan Teroris. 2018. Mantan Napiter. URL: <https://www.bnpt.go.id/tag/mantan-napiter>
9. Budiarto,Rachmawan, Ahmad R Wardhana, and Aishah Prastowo. 2016. "Implementation of Islamic Economics in Indonesia by Developing Green Economy through Renewable Energy Technologies," no. May. [https://www.researchgate.net/profile/Rachmawan\\_Budiarto/publication/303235481\\_Implementation\\_of\\_Islamic\\_Economics\\_in\\_Indonesia\\_By\\_Developing\\_Green\\_Economy\\_through\\_Renewable\\_Energy\\_Technologies/links/5739b35d08ae9ace840da715.pdf?origin=publication\\_detail&e](https://www.researchgate.net/profile/Rachmawan_Budiarto/publication/303235481_Implementation_of_Islamic_Economics_in_Indonesia_By_Developing_Green_Economy_through_Renewable_Energy_Technologies/links/5739b35d08ae9ace840da715.pdf?origin=publication_detail&e).
10. Burkhardt, Margaret A. 1993. "Characteristics of Spirituality in The Lives of Women in a Rural Applachian Community." *Journal of Transcultural Nursing* 4 (2): 12-18.
11. Chandra, Yanto. 2018. "Entrepreneurial Rehabilitation: The Promise of Social Entrepreneurship in Disengaging Religious Terrorists." In *Deradicalisation and Terrorists Rehabilitation*, taylorfrancis.com. <https://www.taylorfrancis.com/books/e/9780429469534/chapters/10.4324/9780429469534-5>.
12. Choudhury, Masudul A. 1991. "Social Choice in an Islamic Economic Framework." *The American Journal of Islamic Social Sciences* 8 (2): 262-70.
13. Chowdhury, A.M. 1998. "Islami Arthanitir Ruprekha," 1998.
14. Cempaka, E.A; Cecealia Zefania Tandiono, Asilah AS, Ayu Sri Riski. 2018. "Effectiveness of Deradicalisation in Overcoming The Terrorism Actions in Indonesia." In *Grand Design of Counter-Terrorism Efforts from Upstream to Downstream*, 66-77. Surakarta: Faculty of Law UNIVERSITAS SURAKARTA. <http://e-prosiding.encounter.unsa.com/index.php/lyntech/article/view/15/15>.
15. Elsrags, Hussein. 2016. "Islamic Finance for SMES." *SSRN Electronic Journal*, no. September. <https://doi.org/10.2139/ssrn.2842160>.
16. Fauroni, R. Lukman. 2014. *Model Bisnis Ala Pesantren; Filsafat Bisnis Ukhawah Menembus Hypermarket Memberdayakan Ekonomi Umat*. Yogyakarta: Kaukaba.
17. FBI (Federal Bureau of. 2006. "The Radicalisation Process: From Conversion to Jihad," 2006. <http://cryptome.org/fbi-jihad.pdf>.
18. Hamid, Abdul, Muhammad Said, and Endah Meiria. 2019. "Potency and Prospect of Halal Market in Global Industry: An Empirical Analysis of Indonesia and United Kingdom." *Business and Management Studies* 5 (2): 54. <https://doi.org/10.11114/bms.v5i2.4167>.
19. Horgan, J. 2008. "Deradicalisation or Disengagement? A Process in Need of Clarity and a Counterterrorism Initiative in Need of Evaluation." *Perspectives on Terrorism, A Journal of the*

- Terrorism Research Initiative 2* (4): 3–8.
20. Imron, Ali. 2007. *Ali Imron, Sang Pengebom*. Jakarta: Republika.
  21. Indrawan, Jerry, and M Prakoso Aji. 2016. "The Effectiveness of National Agency for Combating Terrorism's Deradicalisation Program toward Terror Convicts in Indonesia," 1–22.
  22. Jalil, Abdul. 2013. *Spiritual Entrepreneurship; Transformasi Spiritualitas Kewirausahaan*. Yogyakarta: LKiS.
  23. Kamaruddin, Mohd Norzikri, Noor Nirwandy, Mat Noordin, Abd Rasid, and Abd Rahman. 2017. "Terrorist Deradicalisation Programme in Malaysia: A Case Study." *Journal of Media and Information Warfare* 10: 25–49.
  24. Karebet, Muhammad. 2003. *Manajemen Strategis Perspektif Syariah*. Jakarta: Khairul Bayaan.
  25. Kruglanski, Arie W., and Shira Fishman. 2006. "The Psychology of Terrorism: 'Syndrome' versus 'Tool' Perspectives." *Terrorism and Political Violence* 18 (2): 193–215. <https://doi.org/10.1080/09546550600570119>.
  26. Mufid, A. S., Sarwono, S. W., Syafii, M., Baedowi, A., Karnavian, T., Zarkasih, M., . . . Padmo, A. (2011). 2011. *Research on Motivation and Root Causes of Terrorism*. Jakarta: Indonesian Institute for Society Empowerment.
  27. Munawar. 1995. "Islamic Distributive Scheme,." In *Distributive Justice and Need Fulfilment in an Islamic Economy*, 1995. Leicester UK: IIIIE, IIU Islamabad and the Islamic Foundation.
  28. Muslimin, J. M. 2001. "Filsafat Ekonomi Syariah [Sharia Economic Philosophy]." *Pkh.Komisiyudisial.Go.Id*, 2001. [http://www.pkh.komisiyudisial.go.id/id/files/Publikasi/Karya\\_Ilmiyah/Karya\\_Tulis- JM\\_Muslimin\\_01.pdf](http://www.pkh.komisiyudisial.go.id/id/files/Publikasi/Karya_Ilmiyah/Karya_Tulis- JM_Muslimin_01.pdf).
  29. Movanita, ANK. 2018. Kepala BNPT minta Mantan Napi tidak diMarjinalkan [The head of BNPT asks ex-convicts not to be marginalized]. (Kompas. com). (22 februari 2018, 06:20 WIB). URL: <https://nasional.kompas.com/read/2018/02/22/06203361/kepala-bnpt-minta-mantan-napi-teroris-tidak-dimarjinalkan?page=all>
  30. Noricks, D. 2009. "Disengagement and Deradicalisation: Processes and Programs. How Does Terrorism End?" *Social Science for Counterterrorism: Putting the Pieces Together*, 2009. [http://www.rand.org/pubs/monographs/2009/RAND\\_MG849.pdf](http://www.rand.org/pubs/monographs/2009/RAND_MG849.pdf).
  31. Oseni, Umar A., M. Kabir Hassan, and Dorsaf Matri. 2013. "An Islamic Finance Model for the Small and Medium-Sized Enterprises in France." *Journal of King Abdulaziz University, Islamic Economics* 26 (2): 153–80. <https://doi.org/10.4197/Islec.26-2.5>.
  32. Pech, Richard J., and Bret W. Slade. 2006. "Religious Fundamentalism and Terrorism: Why Do They Do It and What Do They Want?" *Foresight* 8 (1): 8–20. <https://doi.org/10.1108/14636680610647129>.
  33. Pratomo, AY. & Al Faqir, A. 2018. Hidup Mantan Napiter [Long-lived Former Napiter]. (11 juni 2018, 06:00 WIB). merdeka.com. URL: <https://www.merdeka.com/khas/hidup-mantan-napi-teroris.html>
  34. Sahad, Mohd Nizam, Suhaila Abdullah, Atikullah Haji Abdullah, and Shuhairimi Abdullah. 2018. "Business Lures Employed by Malay Kelantanese Entrepreneurs." *MATEC Web of Conferences* 150: 1–11. <https://doi.org/10.1051/mateconf/201815005071>.
  35. Sahroni, O. and Karim, A.A. 2015. *Maqashid Bisnis Dan Keuangan Islam – Sintesis Fikih Dan Ekonomi Maqashid Islamic Business and Finance - Synthesis of Jurisprudence and Economics*. Edited by Rajagrafindo Persada. Jakarta.
  36. Saufi, Muhamad, Che Rusuli, Rosmaini Tasmin, Noraani Mustapha, and Suhaila Abdul Kadir. 2019. *Islamic Development Management. Islamic Development Management*. Springer Singapore. <https://doi.org/10.1007/978-981-13-7584-2>.
  37. Saraswati, Patricia DA. 2017. SKCK, Si 'Pembunuh' Nasib Eks Teroris [SKCK, The 'Killer' of the Ex-Terrorist Fate]. (12 juli 2017, 09:54 WIB). CNNIndonesia.com. URL: <https://www.cnnindonesia.com/nasional/20170710123023-12-226766/skck-si-pembunuh-nasib-eks-teroris>
  38. Shihab, M.Q. 2008. *Kekerasan Atas Nama Agama: Meluruskan Kesalahpahaman Seputar Konsep Perang Dan Jihad Dalam Islam [Violence in the Name of Religion: Correcting Misconceptions Regarding the Concept of War and Jihad in Islam]*. Jakarta: Pusat Studi Al-Quran.
  39. Shinkafi, Akilu Aliyu, and Nor Aini Ali. 2019. "Entrepreneurship Development in Islamic Economics." In *New Developments in Islamic Economics*, 3–18. Emerald Publishing Limited. <https://doi.org/10.1108/978-1-78756-283-720181001>.
  40. Sodiman. 2016. "Spiritual Entrepreneurship Berbasis Al-Qur'an [Spiritual Entrepreneurship Based on the Qur'an]." *Li Falah (Jurnal Studi Ekonomi Dan Bisnis Islam)* 1 (1): 107–20.

<http://ejournal.iainkendari.ac.id/lifalah/article/view/486/475%0A>.

41. Striegheer, Jason Leigh. 2013. "Early Detection of the Lone Wolf: Advancement of Counter-Terrorism Investigations with an Absence or Abundance of Information and Intelligence." *Journal of Policing, Intelligence and Counter Terrorism* 8 (1): 36-53. <https://doi.org/10.1080/18335330.2013.789596>.
42. Sudjarwo, E. 2017. Ali Fauzi dkk Dirikan Yayasan Lingkar Perdamaian di Lamongan [Ali Fauzi et al Founded the Circle of Peace Foundation in Lamongan]. (29 maret 2017, 15:33 WIB).news.detik.com. URL: <https://news.detik.com/berita-jawa-timur/d-3459620/ali-fauzi-dkk-dirikan-yayasan-lingkar-perdamaian-di-lamongan>
43. Sukabdi, Zora A. 2015. "Terrorism In Indonesia: A Review On Rehabilitation And Deradicalisation." *Journal of Terrorism Research* 6 (2): 36-56. <https://doi.org/10.15664/jtr.1154>.