Volume 6 Number 2 (2023) July-December 2023 Page: 430 - 441 E-ISSN: 2655-3686 P-ISSN: 2655-3694

DOI: 10.37680/muharrik.v6i2.5028



# Hijrah Thugs and Militanism: Study of the Anti-Usury Islamic Movement in the Surakarta

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Received: 07/10/2023 Revised: 23/11/2022 Accepted: 27/12/2023

Abstract

This study confirms the inseparability of religious issues from the world. The migration of thugs to the Laskar is a matter of guidance and an opportunity to control resources. The phenomenon of Laskar legitimizing the termination of motor vehicle loans on the grounds of fighting usury and considering their actions correct has added to the study of the migration of former thugs. This phenomenon is studied using qualitative methods with a phenomenological approach. In-depth interviews took data from people involved in this activity. Data was also collected by observing sales activities or the behavior of buyers of bad credit motorbikes. Apart from that, researchers used documents from various books and journals that studied the migration of former thugs; the data was then analyzed using interactive techniques. This study shows that the authority of classical religion has diminished for former thugs, who have had the opportunity to directly access data from the internet and then draw their conclusions. This study also explains that economic factors have a significant role in changing a person's identity, so hijrah is not just a matter of guidance but economic control.

Keywords

Hijrah thugs, Laskar, Anti Usury, Finance

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## 1. INTRODUCTION

The new phenomenon that happens in Solo is the emergence of thugs group that joined forces with *laskar*, who used various religious attributes and jargon as an umbrella for Sharia to legitimize control of economic resources. This phenomenon creates tension and conflict with general thug groups, such as informal authorities controlling parking lots, nightclubs, gambling grounds, and debt collectors. The victory of the militant *laskar* in this conflict confirmed the *laskar's* superiority over the thugs (Warsito, 2020) and gave rise to a new phenomenon of thuggery. This phenomenon of migratory thugs is interesting to study and adds to the uniqueness of the city of Solo. One of their activities is the resistance of to finance entrepreneurs by exploiting Islamic terms to legitimize their movement. They framed their resistance



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activities against leasing entrepreneurs who came from ethnic Chinese, the majority of whom are Muslim, as a war against usury and named this movement *Gerakan Muslim Anti Riba*, which is abbreviated as "GEMAR".

Solo City, or Surakarta City, is a multiethnic city with a small administrative area of only 44.04 km. 2 The population of this city in semester 2 of 2023 will reach 587,646 people. Even though it is small, this city has an extensive history, so it has become a destination for urbanization. First, this city was once the center of the Islamic Mataram kingdom, which controlled the entire island of Java except for Batavia and Banten. As the center of government for a large kingdom in Java, Solo became an urban destination for local and international residents, including ethnic Arabs and Chinese (Bazher, 2020). Second, Solo became where political Islam groups emerged pre-independence and post-independence. In pre-independence, H Samanhoedi founded an Islamic trade union, which later became SI (Mustakif & Mulyati, 2019), while after independence, the city of Solo became a place for the growth of successor groups to the Indonesian Islamic State (NII) such as Jemaah Islamiyah and several puritan groups. During the Reformation period, Solo became a place where Islamic *laskar* groups grew, demanding Islamic Sharia enforcement (Azra, 2012). Third, Solo became one of the centers of the communist movement with the famous figure Muhammad Misbach (Faishol, 2022, p. 4). As a city that has given birth to many movement figures from various sects and as a multiethnic, cultural and multi-religious city, the city of Solo is vulnerable to identity and racial conflicts.

Many scholars have carried out studies on thuggery. James T. Siegel discusses the relationship between thugs and the ruling elite. However, then they were killed because they were accused of exceeding the limits of wrongdoing and disturbing society (Siegel, 2000). Ian Douglas Wilson discusses the transformation of thugs into Muslim groups to maintain their existence and maintain economic resources. This research examines the conversion of thugs in Jakarta who joined political Islamic mass organizations, namely the Islamic Defenders Front (FPI) and the Betawi Rembuk Forum (FRB) (Douglas Wilson, 2012). Identity conversion to obtain economic resources also occurs in Surakarta, where thugs who become *laskar* use their superiority to access economic resources. (Kafid, 2016). Meanwhile, some scholars study the transformation of thugs into radicals and even committing acts of terrorism (Ahyar, 2015; Purwawidada, 2014; Wilson, 2019).

The studies mentioned above leave a gap, namely how the resistance of former thugs who were members of the *laskar* to capital owners (ethnic Chinese) and dept collector thugs. This resistance began with debt collectors (DC) acting unjustly towards poor debtors by taking away motorbikes or extorting them for not paying instalments on time. This group emerged by protecting poor customers by taking back

motorbikes by force or demanding the abolition of interest of the principal debt (P. Ddk, personal communication, March 20, 2020). To legitimize this action, they named it the Muslim Anti-Usury Movement (GEMAR), which aims to weaken the economy of usurious entrepreneurs. The GEMAR phenomenon is a conflict between social classes in a society where the weak group has the social momentum to fight back. The troops' superiority slowed DC's mentality down, and they returned the stolen motorbike.

## 2. RESEARCH METHODS

This research uses qualitative research methods with the researcher as the main instrument for data collection. Researchers collect data by studying documents, conducting interviews with participants, and observing their behavior (Cresswell, 2015, p. 60). In-depth interviews were conducted by purposively selecting respondents who included army commanders, army officers involved in buying and selling lousy credit motorbikes, motorbike buyers, and former employees of financial institutions. Researchers enriched the data by using books and journals related to the world of *laskar* and their lives. Researchers also observed the reality of the lives of those selling and buying Louis-credit motorbikes. Researchers have carried out intensive interactions over a relatively long period, namely for one year. Research data was analyzed using an interactive approach, including data collection, reduction, presentation, and conclusion drawing (Djamal, 2015, p. 10).

This study will be guided by power theory and discourse traditions. Meanwhile, power theory will explain how power is related to resources. The thugs who have superiority in the city of Solo control several economic resources and fight against capital owners by purchasing motorbikes on credit but do not achieve success. They do not make payments and fight debt collectors who want to collect or take the motorbike by force. Meanwhile, the discursive tradition theory will explain how former thugs look for legality in traditional Islamic studies to connect their activities today with the scientific traditions of earlier generations. Both theories will answer the three questions in this research: What is the process of *laskar* controlling space and shifting the non-formal power of thugs, how do they carry out the process of motorbike riding activities, and how do they legitimize these activities?

The aim of this research is to explore various problems in the migration process of former thugs so as to produce ideas that can become input for *da'wah* actors and stakeholders. The issue of *hijrah* is not always about changing religious attitudes but also how they fulfill their living needs. For this reason, stakeholders, both *da'wah* practitioners and the government, should pay attention to the issue of *hijrah* as a whole to create change for the better.

## 3. FINDINGS AND DISCUSSION

## 3.1. The Emergence of Gemar

The emergence of the movement of former thugs that resist the finance entrepreneurs by exploiting Islamic terms to legitimize their movement. They framed their resistance activities against leasing entrepreneurs as a war against usury and named this movement the Muslim Anti-*Riba* Movement, which is abbreviated as "GEMAR". The initial appearance of Gemar was a response to the practice of debt collectors confiscating motorbikes that were in arrears in payment using harsh methods. This harsh action is likely due to their honorarium payment system based on their success in collecting debts or towing motorbikes. For this reason, they produce a sense of fear with words and actions so that customers pay their debts or do not fight back when their motorbikes are taken by force. Victims whose motorbikes were forcibly taken away by debt collectors suffered tremendous losses; this was because they did not get the money they had deposited. This act of injustice encouraged the *Laskar* to fight back against capital owners by forcibly taking back motorbikes that had been withdrawn or by demanding that finance entrepreneurs waive additional costs other than the essential cost of the motorbike. These irregulars threatened not to pay the remaining cost of the motorbike, which would result in losses for the capital owner (Fakhruddin et al., 2021).

Several sources stated that GEMAR emerged because of the shift in the movement of radical groups into terrorist groups that require significant funds to carry out their programs. Sigit Qardawi abandoned *nahi mungkar* activities and began carrying out jihad activities to seek revenge for the arrest of Ust Abu Bakar Ba'asyir in 2010. After meeting Aman Abdur Rohman, he became more confident in his path of struggle. Since then, he began raising funds for training activities and planning attacks on the Indonesian government to justify confiscating the property of infidels (Warsito, 2018). One way to collect funds is to buy and sell motorbikes by terminating credit payments. This action increasingly convinced them because the finance business was owned by non-Muslim ethnic Chinese and employed thugs as debt collectors (N. Asp, personal communication, 2021). After Sigit Qardawi died in 2011, the Hisbah group split into several groups. It was led by several commanders, some of whom continued buying and selling motorbikes with lousy credit for their economic purposes (H. JK, personal communication, 2022).

In carrying out anti-usury activities, this group is not only based on ideological reasons or religious orders but also worldly factors such as economic and social. Ideologically, they base their activities on Allah's command to fight usury. *Riba* means addition (*Azziyadah*), growth or development. Meanwhile, according to Sharia, *Riba* is the addition or excess of certain assets without any compensation or reward for

the additional assets in exchange for assets transactions, or additions to the amount of assets or due time in buying and selling transactions or food or money receivables (az-Zuhaili, 2016, p. 113). Allah confirms the command in the Koran, Surah Al Baqarah, verse 279. This verse confirms Islam's attitude towards the practice of *ribawi*, in which Allah orders believers to leave the remaining debt beyond the principal funds lent. This verse concerns the debt of the Bani Al Mughirah bin Makhzum to the Bani Amru bin Umair during the Jahiliyah era. When the Bani Amru collected their debts, the Bani Mughirah argued that Islam prohibited usury after they all converted to Islam. They then agreed to ask for a decision from the Prophet Muhammad SAW, and this verse ordered them to take the principal of the debt without taking interest (Muhammad, 2004, p. 555). This verse argues for unscrupulous soldiers fighting usury business people who harm people. They believe that the practice of cutting motorbike credit costs will cause finance companies to suffer losses and then go bankrupt. So they argue that taking advantage of buying and selling motorbikes with bad credit does not violate the Sharia even though it is illegal under national law.

Meanwhile, worldly factors are economic due to the limitations of former thug groups in accessing the expected economy. This new identity has consequences for the former thugs who join it. One of the consequences is that they have to get their sustenance from halal ways. This creates problems for some former thugs whose skills are limited. Some thugs do not have access to formal employment because they do not have the required educational certificate, and others do not have access to business capital. Individuals who are required to fulfil these necessities of life then use Sharia, which legalizes their old economic activities. One of the codified Sharia is the war on usury.

Anti-usury activities are also driven by social factors in the form of injustice among capital owners who rely on thugs as debt collectors, which is very inhumane. To pursue income targets, they confiscate assets which violate the law. Weak and intimidated customers are unwilling to use legal channels to sue back. Apart from that, their distrust of law enforcers also means that they will bear more significant costs. So they looked for alternative ways to deal with debt collectors who came from thugs in the city of Solo. The lascar's superiority over the thugs gives them a guarantee of security at a much lower cost. The soldiers then assisted in dealing with debt collectors by providing security guarantees and buying the debtor's motorbike cheaply. The attitude of entrepreneurs who employ thugs to tow motorbikes or collect by force by intimidating debtors is an illegal act that creates social resistance from the community represented by the *laskar*.

# 3.2. GEMAR Thug Activities

These groups, which call themselves anti-usury, carry out activities against the usurious practices of finance and banking companies, but most involve bad loans for motor vehicles. In their action against bad motorbike credit, the Gemar group varied their methods. The first group advocates for poor Muslims who are in debt to finance companies by demanding the abolition of interest and late fees. This group advocates for groups of poor people who complain to them about the rude attitude of the dept collector, either by requesting fines or forcibly withdrawing motorbikes. The *laskar* members then went to the finance company's office to mediate with the company's leadership. In general, this group successfully applied for the abolition of interest and fines but still assured that customers would meet the shortfall in the essential cost of the motorbike price within the agreed time. Eliminating interest and fines is undoubtedly helpful for debtor groups, generally from Muslim communities. This agreement was made because of the threat that they would only pay part of the shortfall if interest and penalties were removed. In conditions like this, the leadership of the financial company cannot even rely on the department collector because they also do not dare to open a conflict with this group.

The second group are former thugs who deliberately took advantage of the collector's moment of fear with the *laskar* group to gain income from credit termination. They deliberately applied for the purchase of a new motorbike to a finance company by collecting administration in the form of an application form and proof of the last electricity payment, KTP and KK. To reduce the cost of down payments and the first to third instalments paid to finance companies, they ask for the most extended term, namely three years or thirty-six instalments. After the third instalment was paid, they did not make payments and sold their new motorbike at 50% of the average market price. To pass the purchase, they cooperate with individuals who work at the company by having to pay the first to third instalments; with this payment, the party who gives the agreement is free from punishment from their superiors (A. Az, personal communication, n.d.).

The third group is brokers who buy lousy credit motorbikes and resell them. This group believes the second group is religiously and legally wrong because they cut off the motorbike financing and sold it. Even though they blame the second group, they want to buy a motorbike due to the termination of their credit instalments. This group believes that buying and selling their motorbikes is valid religiously and legally because it meets the terms of sale and purchase: the buyer, seller and the merchandise. Every time they make sure the motorbike they bought is not stolen, they contact the finance company that provides debt loans regarding the status of the motorbike they came from. After ensuring the motorbike was not stolen, they bought and resold it. According to this group, this motorbike is the motorbike belonging to the

seller because it has a STNK as proof of ownership, that the motorbike is a motorbike resulting from termination of credit financing is the person's fault (G. Glh, personal communication, 2020).

Even though the motorbikes bought and sold by GEMAR groups do not have BPKB, they provide motorbike tax extension services and even provide motorbike plate number changes every five years. This motorbike buying and selling business has many branches, including buying and selling motorbikes, security stickers, tax services, and changing number plates. This is an attraction for consumers of these lousy credit motorbikes because it is like they have a motorbike with complete administration. The seller also provides motorbike repurchases if the buyer gets bored and wants to replace another motorbike.

Some members of Gemar also help with interest write-offs at conventional banks. This group demands that bank managers remove bank interest charged to customers. This group continues to rely on the superiority of their informal power to intimidate bank employees. Most Gemar perpetrators cannot prosecute the abolition of bank interest when the debt collateral is a house certificate. However, if the collateral is a motorbike ownership certificate, they can pressure the bank with the threat of selling the vehicle whose certificate is guaranteed. The pattern of thugs who rely on violence is undoubtedly different from the anti-usury community groups who demanded the abolition of bank interest using a dialogical approach, and they also succeeded in carrying out the abolition. Most of the Gemar group, comprised of former thugs, use force. In contrast, the Anti-Usury Community group, which comes from people in business and educated people, uses more dialogic methods.

The anti-usury movement is sustainable because it involves several elements that are mutually beneficial to each other. The groups involved in Gemar are debtors, brokers, buyers and workers at finance companies. Debtors who cannot continue credit payments take advantage of the existence of this movement. They sold their motorbike to the Gemar group because they were threatened with having it taken by force by debt collectors, and the down payment and instalments that had been paid would be lost. The option of selling the motorbike to the Gemar army was the most sensible option to get their money back, even though it was not possible in total, and they received a guarantee of security from debt collectors. Meanwhile, brokers or Gemar groups can buy cheaply and resell at enormous profits. They sell motorbikes freely by opening a stand on the side of Honggo Wongso Surakarta, and some sell them online on Facebook. This group sells motorbikes that are still young but at half the market price.

Buyers of bad credit motorbikes come from various groups, including employees, farmers, traders, police and even soldiers. Buyers stated the reason for using it in cities or villages so they do not need expensive motorbikes. Apart from that, they still get a good motorbike at a cheap price. Using motorbikes for daily work, such as carrying fertilizer to the fields, shopping for merchandise, or just dropping off and

picking up children from school, is also one of their motivations for buying motorbikes with lousy credit. Finance workers are also targeted to sell motorbikes within a month. Apart from that, they also need additional money and salaries from the company. For this reason, they provide motorbike sales to the Gemar group as long as they can provide the necessary conditions. In addition, they agreed to pay instalments at least three times. The officers who approved this sale generally knew the members of the Gemar group, even though they were using other people's terms. The extra income from the irregulars from agreeing to the sale led them to do so.

Gemar's goal of destroying the business of usurious entrepreneurs was not achieved. Leasing companies continue to carry out their business in the city of Solo and there are no reports of any of the leasing companies closing. The company has anticipated bad credit by collaborating with insurance companies (A. Az, personal communication, n.d.). For this reason, the reason for causing harm to the leasing company is not proven, but researchers suspect that Gemar's activities are to obtain individual economic benefits in the name of religious struggle.

# 3.3. The "Ideology" of the Gemar Group

The Gemar group originates from thugs formed by a militant Islamic group that rejects the Indonesian government system. Their understanding was close to that of the *Khawarij* group, who did not recognize the legitimate government of a country and even rejected Ali bin Abi Talib's caliphate because they accepted abolition with Mu'awiyah. They accused Ali of ruling by human law and abandoning Allah's law because he accepted abolition with Mu'awiyah's group. One of the main characteristics of this group is that they claim the truth and disbelieve people who do not conform to their thoughts (Al Syahrastani, 2006, pp. 101–105). This group groups humans into two, namely Muslims and infidels, who defeat each other forever. According to militant and radical Islamic groups, hating infidels is a 'bara' attitude as a consequence of a Muslim's faith. In the ideology of radical groups, it is explained that loving infidels can make that person leave Islam (Al Qahthani, 2018, pp. 105–107).

The ideological view of the Gemar group, which the Islamist group in Islamist is Islamist, is an obligation to fight to uphold Islamic law. Muslims must fight to uphold an Islamic state, and they are sinful if they accept living under human law. This understanding was imported from the Indian reformer Maududi, who stated that *al-hakimiyyah* was divine and that sovereignty and power belonged to Allah (Ali, 2014, p. 19). The members of this extreme Islamic group convey three prominent opinions: firstly, that humanity can only be safe in this world and the afterlife if it is governed by Islamic law. Second, Muslims are under threat from enemies. Third, Islam was conquered by the West through mastery of thought and

culture. When this central discourse is spread in various religious spaces, both the general public and educated students (Suharto, 2021, p. 3). Based on this ideology, extreme Islamic groups believe that Islam can only be established as a positive law through *da'wah* and jihad. This understanding is different from the understanding of cultural Islamic groups who do not fight for the enforcement of Islamic law but fight for the substance of Islamic teachings.

The belief in militant Islamic groups boomeranged for them because their members came from the lower middle class who did not have the resources to fund jihad. This is what encourages them to use the wealth of infidels to fund their activities, either by robbing gold shops or banks (Robberies by Terrorist Groups Still Possible, nd). One of the Solo jihadist groups is buying and selling motorbikes with bad credit as a source of funding for terror activities. It is halal to seize the property of non-Muslims because, according to them, Indonesia is an infidel country. They impeached the head of state and the people running the government, including the armed forces, police, members of the DPR and all government apparatus (Ali, 2014, p. xiv). The determination of jihad status leads to the designation of Indonesia as a *harbi* infidel whose property and blood are lawful for infidels or those they disbelieve.

# 3.4. Inter-Ethnic Economic Competition

Economic competition between ethnic Javanese, who are predominantly Muslim, and ethnic Chinese, who are non-Muslim, has occurred since pre-independence times. Chinese immigrants who were skilled at staying up late and had a hardworking character received good positions from the authorities during the imperial, colonial and post-independence periods. They provide special facilities to this ethnic group to run the economy (Afif, 2012, pp. 52–54). The position of economic management makes ethnic Chinese richer. It creates a significant economic gap between rich people, the majority of whom are ethnic Javanese (Ansari, 2017, pp. 15–18). The history of dividing citizens into native and non-native is a significant factor in racial conflict where the native Javanese, who are supposed to control the resources of their land, have fallen far behind the Chinese (Setyowati, 2006). This gap became the seed of conflict, which ultimately led to riots and violence, such as attacks by Diponegoro's troops in the Java War of 1825-1830, conflicts with supporters of the Islamic Trade Sarekat in 1916, attacks and confiscation of Chinese assets because they were accused of being members of the PKI in 1966, conflicts with natives led by Sebelas University students. March damaged 15 factories, 54 shop houses, and ethnic Chinese houses. The biggest riot was looting, rape, and destruction of Tonghoa property on 14-15 May 1998 (Ansari, 2017).

During the reform era, which gave rise to the *laskar*, the struggle for resources occurred between the *hijrah* group, dominated by former thugs and debt collectors from secular thugs. Secular thugs as supporters of ethnic Chinese businesses face challenges from the *laskar*, both in securing entertainment venues, controlling parking lots and as debt collectors. As security guards for entertainment venues, they cannot withstand the destruction of irregulars in discos or cafes during sweeping. Their control of the parking lot also decreased as members of the *laskar* seized the parking *laskar*. This means they must compromise by paying security money to the troops and the fees they must submit to the transportation service. In motorbike financing, unscrupulous soldiers also sell security services from debt collectors. They also carry out buying and selling motorbikes with lousy credit. The competition for control of resources is an ethnic Javanese struggle represented by *hijrah* thugs and ethnic Chinese entrepreneurs who practice the usury system.

This illustrates the vulnerability of conflict between ethnic Javanese and Chinese because of sharp economic differences. For this reason, the *hijrah* program should be directly proportional to improving the economic income of the *Laskar* members and the openness of ethnic Chinese to socialize with society.

#### 4. CONCLUSION

The thugs' migration to Islamic groups left behind economic problems where they could not enter the formal economic sector and some of them also could not look for non-formal economic sources because of limited administrative requirements and they did not have the skills. For this reason, they use thuggery to fulfill their needs in the form of selling bad credit motorbikes. To legitimize this action, they framed this action as a war against usury and destroying usury businesses. Buying and selling motorbikes with bad credit is economically profitable for the *laskar* but does not make finance companies in Solo go bankrupt. For this reason, this research leaves a gap in the form of the effectiveness of the Islamic group's economic strategy against usurious businesses by cutting off motorbike payment credit.

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