

“Beyond Ethnic Economy”: Religiosity, Social Entrepreneurship, and Solidarity Formation of Indonesian Migrants in Taiwan

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Abstract

Indonesian migrants in Taiwan have been dominated by low skilled workers who are labelled uneducated sojourners, consumptive, the misplacement of future orientation, and a minority group struggling to survive. Several individuals concern about the migrant condition, and they are so-called migrant social entrepreneurs. Through social-religious activities and interrelations with the migrant worker community, the Indonesian entrepreneurs have created solidarity for migrant workers' to generate living conditions that are more favourable and improve their livelihoods. Three important factors shape this condition: the marginal position of second-class migrant workers-immigrants, the virtuous value of religion, and social apprehension. Thorough analysing the religious experiences of entrepreneurs and social-religious activities, this paper shows the positive effects of the relationship between business activities and religious value application, which establish the immigrant self-identity, solidarity, leadership, and collective work formation of the Indonesian migrant community in Taiwan. The primary data is based on the observation of participants' daily business activities and in-depth interviews with Indonesian entrepreneurs from June to December 2014. The ethnographic research method is applied as a means to explore the effect that migrant-entrepreneur social relations have on the mode of entrepreneurship practices.

“Di Balik Ekonomi Migran”: Religiusitas, Kewirausahaan Sosial, dan Pembentukan Solidaritas Migran Indonesia di Taiwan

Abstrak

Keberadaan migran Indonesia di Taiwan didominasi oleh pekerja pabrik dan sektor rumah tangga. Mereka adalah kelompok minoritas yang berjuang untuk bertahan hidup. Mereka diberi label sebagai kelompok yang tidak berpendidikan, konsumtif, dan tidak memiliki orientasi masa depan. Terdapat kepedulian terhadap kondisi para migran, salah satunya dari kelompok pengusaha kecil Indonesia yang berjiwa sosial. Mereka melakukan aksi kegiatan sosial-keagamaan yang terkait dengan komunitas pekerja migran. Kerjasama/hubungan antara pengusaha dengan pekerja migran ini menciptakan rasa solidaritas kelompok dan membangun rasa kebersamaan di antara mereka. Ada tiga faktor penting pembentuk kondisi ini: posisi marjinal sebagai migran, nilai agama, dan rasa keprihatinan sosial. Melalui analisis pengalaman religius dari pengusaha dan dalam kegiatan sosial-keagamaan, tulisan ini memperlihatkan efek positif antara aktivitas bisnis dan penerapan nilai agama, yang menjadi alat pembentuk identitas diri imigran, rasa solidaritas, kepemimpinan, dan penerapan kerja kolektif masyarakat migran Indonesia di Taiwan. Tulisan ini berdasarkan pengamatan dari kegiatan sehari-hari masyarakat migran dan wawancara mendalam terhadap pengusaha Indonesia pada bulan Juni hingga Desember 2014. Metode penelitian etnografi digunakan dalam penelitian untuk mengeksplorasi sejauh mana proses hubungan sosial migran-pengusaha terhadap pembentukan solidaritas komunitas migran melalui praktek kewirausahaan sosial-religius yang dijalankan.

Keyword: entrepreneurship, marginality, social action, solidarity

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1. Introduction

There are three interesting phenomena attracting the attention of Indonesian migrant workers, entrepreneurship,

and the religiosity as situated in recent migration condition in Taiwan; the first phenomenon is the poor condition of migrant workers due to working restrictive (e.g. no holidays) and oppressive government policies (e.g.

brokerage placement jobs) that regulate them and the accompanying problems of living in deprivation (O’Neill, 2012; Lan, 2003; Loveband, 2006; Human Rights Watch, 2013; Kuei-fen, 2014; The Habibie Center, 2014). At the user side, there is an opinion saying that the workers lack qualifications for skilled work, and have little education, tribal characters, and dissatisfaction attitudes (Pawestri, 2013; Anwar, 2013; Widyowati, 2014). As a result, the negative image of being “immigrants that need education” is attached to them. Second, it is often established in the recent time that the migrant religious events, religious associations, and religious symbols, accompanied by participation in those activities, are new Taiwanese immigrant global phenomena in relation to the freedom of migrant expression. They possess an inner desire to express their identity, their sense of humanity, and their religious identities (Yuniarto, 2014). Third, the emergence of a religious migrant entrepreneur involved in the religious activities of selling religious products and spreading religious knowledge at the same time can be identified as a migrant niche around Taiwan (Yuniarto, 2015; Widyowati, 2014). From these phenomena, we can identify the Indonesian migrant condition, entrepreneur social activities and religiosity, which are thought-provoking to elaborate more the Indonesians in the Taiwan’s contemporary migration studies.

The Indonesian migrant entrepreneur performance in Taiwan was observed to have a correlation with religious values and social morality, including the observation of their influence on the plight migrant condition. There is one argument why entrepreneurs’ actors become the focus in this study, that is, beyond their daily business operation, the pattern of entrepreneurial intention and social relation with migrant customers is marked by solidarity and humanity. For instance, they have created the combination of the place of business with a place for very simple private computer learning, Mandarin lesson learning Mandarin, and they also facilitate other social activities, such as consultation, *arisan*¹, a traditional wedding party, *Pengajian*², *silaturahmi*³, and the group association secretariat (Yuniarto, 2015). In this paper, I intend to explore this issue with the consideration of three important questions: How can the relation between migrant solidarity and religiosity be formed and how do they intersect with one another? How can entrepreneurs become involved in spirituality (or religiosity) behaviours to serve migrants and what effect to the Indonesian migrant society? Furthermore, how do religiosity and migrant entrepreneurs advance

¹ Regular social gathering whose members contribute to and take turns at winning an aggregate sum of money

² ‘Pengajian’ comes from the word ‘kaji’ meaning ‘review’. After a praying session individually or with a group of people, this activity is also known for reviewing surah in Qur’an; religious lecture; public sermon.

³ It means to come to say hello to someone or your family and to have a conversation. This term is used for association based on similar regions, religion, or places of work.

social activism and the practice of religious values over economic activity among migrants and the entrepreneur community? Therefore, this paper aims to examine a set of interrelated religious value applications and migrant entrepreneurship to advocate for a greater devotion to spiritual pursuits and humanity rather than to economic gains, and this is what it is called as ‘beyond ethnic economy’ activity. It aims to describe the intersection of entrepreneurs’ social activity and the migrant environment, such as migrants’ marginal positions in Taiwan. As for theoretical and academic contributions, the study of religious, migrant, and entrepreneurs’ activities may provide a valuable window for a socio-cultural perspective analysis in the current Indonesian migrant situation in Taiwan.

2. Methods

To answer questions of this study, I use biographic stories of entrepreneurs entirely through the participatory observations of Indonesian religious groups and entrepreneurs’ activities to explain the purpose of the study. I choose stories from distinguished entrepreneurs as examples, who are the most active and pioneering of the various Indonesian religious and migrant activities in Taiwan. Both categories of entrepreneurs are subject to the analyses of their style of entrepreneurship and religious background, but they are not differentiated in the context of religiosity and entrepreneurship behaviour while they are approaching the migrant community. In this purpose, I have drawn on Kontos’ idea (2003) about ‘the processual and dynamic perspective of the biographical embeddedness of entrepreneurial activity’ and have emphasised the agency of individual actors and their motivational and experiential resources (Brettell & Alstatt, 2007) to derive an explanation of Indonesian migrants’ religiosity and entrepreneurship. Information data are collected from entrepreneurs on their religious values, perspectives, and participation in religious events, such as social activism, as well as the practice of entrepreneurship itself. Qualitative fieldwork through participant observation and in-depth interview was conducted from June to December of 2014 in Taiwan. I collected nine entrepreneurs’ stories used as resources in this paper, three academicians, and five Indonesian migrant workers associations. I contacted participants by either email or phone call before the interview to arrange venues and time, to state the research aim, and in some cases, to send the interview questions in advance. All the interview sessions lasted between one and 1.5 hours, and were recorded for later analysis with the consent of the research participants. Most questions were open-ended and impromptu, and the follow-up questions were asked to encourage research participants to clarify and further explain their opinions. Furthermore, I analyzed descriptively by using socio-anthropological perspectives as the study was expected to yield comprehensive results of the socio-culture of entrepreneur’s activities. Systematically, this

paper begins with conceptual framework, and it continues to explain biographic entrepreneurs’ stories about their religiosity in entrepreneurship. In the next part, I analyse the formation of self-identity, solidarity, leadership, and collective work that have marked the Indonesian migrant worker condition, migrant religiosity, and economic opportunities in Taiwan. I conclude this paper with the moral story of the religiosity–solidarity behaviours of Indonesian migrants and entrepreneurship in Taiwan.

3. Results and Discussion

Rudnyckyj (2010) introduced the spiritual (or religious) economy concept and referred to the set of mentalities and behaviours generated by religious values (vertical and horizontal human relation), and these constituted productive, efficient, and effective attitudes among religious members. Studies conducted by Mardhatillah & Rulindo (2008, 2011) confirm that the spirituality of micro-entrepreneurs influences their business performance because they are willing to facilitate migrants in developing more purposeful and compelling organisational vision. There are social entrepreneurship terms in the practice of entrepreneurship. Social activist entrepreneurs are people who allocate their monetary contributions and efforts in order to mobilize resources for using in communities (Kwook, 2015); who have a value commitment to benefiting a community (Dhesi, 2010); and who, by making a contribution to the social good, express their identity as caring, moral persons (Chan Carol, 2014). In the context of Indonesian religiosity and social entrepreneurs’ activities in Taiwan, we found that the influences of migrant entrepreneurs to develop humanity and respect for other people through economic activities. Conceptually, the social embeddedness in migrant entrepreneurship activities is a social experience as part of the personal resources and structural opportunities to support migrants’ lives through entrepreneurship (Zhou, 2007).

In the migration studies, the development of religious behaviour in migrant communities has the potential to benefit or foster entrepreneurial motivation and enhance performance and commitment to social responsibility (Zhou, 2004; Dana, 2010). Adam Smith and Max Weber have argued that religion plays a fundamental role in shaping economic activities. Religion/religiosity may be positively associated with societal dynamics, along with economic activities and growth, and it may have positive effects on entrepreneurial culture, attitudes, and behaviours (Emmons & Paloutzian, 2003). In the actor side, entrepreneurs tend to involve more religious (philosophical) ideas in their business practices, as the presence and intensity of religion may be important factors in the decision to become an entrepreneur or in how a business is practiced (Dodd & Gotsis, 2007). Some studies also argue that a relationship between religion and economic performance exists. For instance,

the Protestant work ethic provides a favourable climate for entrepreneurial activities (Weber, 2002), and Greek Orthodoxy fosters a work ethic and leadership style that may facilitate successful entrepreneurship (Dana, 2009). Christopher’s (2011) study shows that Hinduism enhances entrepreneurship, as Hindu entrepreneurs integrate their personal religious values into their entrepreneurial motivations and behaviours, while Zulkifli’s (2013) study also shows that Islam religiosity positively moderates the relationship between entrepreneurial orientation and business success.

This study explains the incorporation of the moderating role of religiosity in the relationship between entrepreneurial orientation and community, which is an interesting point; however, the emphasized relation between religiosity entrepreneurs’ behaviour, which affects the community, is scarce in migrant studies. As observed in Taiwan, I found it interesting that religious ethos are not yet explored, e.g. *zakat* (mandatory giving to Allah), *salat* (prayer/supplication), and love or tithe reinforces the developments of loyalty, sensitivity, and identity among members, e.g. migrants developing an association based on religion (Pelletier, 2014; Gusman, 2011; Widyowati, 2014). The religious behaviours also need to be explored, such as established business mentality and the joy of the guidance and *barakah of Allah* (bounty of God), strengthening brotherhood, establishing social cohesion, and resulting in a positive impact on the orientation towards social responsibility (Adamu *et al.*, 2011). In a simple explanation, the practice of religion has a significant impact on personal attitudes and economic behaviours (Dana, 2009). All those activities are related to the context of migrants’ lives, but those are rarely discussed. Therefore, with the focus on the context of Indonesian migrant society in Taiwan, this study tries to connect the socio-cultural aspect (i.e. religiosity and solidarity) of migrant workers’ lives with the economic aspect of Indonesian migrant entrepreneurship in Taiwan. It highlights the proposition that social entrepreneurs’ activities have a positive relationship with a community because of the social activities under religiosity background. As Geertz (1993) summarises in his article “Religion as a Cultural System” that religious beliefs are central to people’s everyday lives, as religion provides the moral codes by which they live. Thus, this paper argues that religious beliefs not only provide the framework of general ideas or systems of meaning, but they also shape them with harmony/solidarity that social relation has made.

Indonesian migrant worker condition. Indonesians make up the majority of foreign workers in Taiwan. The record number of 225,139 Indonesian workers, more than 30 per cent of the total 636,048 contract migrant workers, was reported in February 2015 (CLA, 2015). Indonesian migrant workers work in unskilled jobs, while they are often living with difficulty, including

illegality, inferiority, and controversy. Indonesians migrant workers in Taiwan have a reputation for owing a low social status, being marginalised using public facilities and racial discrimination, which is generally depicted (Lan, 2003; Loveband, 2002; Yuniarto, 2014). According to Ms. Mira Luxita, an Indonesian journalist in Taiwan, television and newspapers create a poor image and they publish topics about foreign workers with disparaging titles, such as “strangers, robbers, or killers” to report on and describe the migrant worker condition. To some extent, in reality, according to Mr Suwarno, the head of the Migrant Ponorogo Association and Deyantono, the head of the Indonesian Entrepreneurs Association in Taiwan, Indonesian workers in fact are typically migrants with low education levels; they come from poor families, most have ‘lack of forward thinking’ and they are not economically oriented to pay for children’s education, housing, and other needs. Although some young Indonesian migrants were influenced by the work culture that exists in Taiwanese Companies, this does not symbolise high levels of acculturation. On the contrary, Indonesian workers are forbidden from showing cultural values of identity and ethnic loyalty, such as the expression of their religious practices. Some migrants I met randomly said that their employer has forbidden them from conducting their religious duties, such as *sholat* (praying five times a day), because they have to work. Living as a migrant is harsh. According to Ana, a domestic worker for 9 years in Taiwan, regarding working conditions, workers must be ‘very patient’ if they want to survive in domestic work. She said,

“The young generation (Indonesian domestic workers around her neighbourhood) have a low resistance to work. From them, especially women I see that it is easy to cry when feeling sad about their work or missing their families. Today, communication is relatively easy, though some employers do not allow the use of cellular phones, but you can talk with someone when you are feeling sad. Moreover, the male workers drink a lot and waste their money for useless things.”

In many cases, migrants are not treated well by their employers or agencies, and migrants are likely to accept involuntarily their stressful conditions. However, migrants are also persons who try to find ways to release stress and to express themselves and their needs. One tempting activity is to self-express and self-release from work stress by hanging out with friends, gathering, and participating in migrant associations. These activities I called “self-liberation aspiration,” as they are forms of retaliation and of resistance to the worst conditions they experience. At the weekend, most workers who are allowed a day off have *de facto* only about a day to meet and interact socially. Factory workers can leave work around 8:00 a.m., and at 10:00 p.m. they are supposed to be back to their dormitories. For domestic workers, the time before dinner is their “Cinderella time” (Lan, 2003; Chan Yuk Wah, 2014). Because of the short time available, the use of space on Saturday-Sunday must be

very efficient. The functions must be multiple (i.e., going to church, praying in a mosque, getting a haircut, shopping, dining, and socializing; Huang & Douglas, 2008).

The social entrepreneurs. Socially, migrant workers prefer Indonesian neighbourhood shops, night markets, parks, train stations, and stores that sell their homeland commodities; migrants tend to crowd those places (Hung, 2014; Lan, 2003). In response to migrant behaviours, business operators attempt to provide everything the workers need, such as gathering places, local foods, wage goods, or karaoke music cafés. Positively, they provide communication media through migrant magazines, as well as communal places for (religious or migrant) activities, and they serve as brokers between troubled Indonesian migrant workers and the Taiwanese government (the immigration office or police), as well as translators and agencies for solving administrative problems. The estimated number of Indonesian migrant entrepreneurs in Taiwan reached more than 600 by 2014, representing owners of neighbourhood stores and restaurants, outlets and shipping and remittance services (Yuniarto, 2014). Most business owners make their places available to hold religious activities and meetings, and these owners offer knowledge and experiences about employment/vacancy information, living, work counselling, and secretary work for migrant associations. To this point, entrepreneurs become social activists, providing themselves and their place to develop migrant capacity building and centres of social activity.

Biographies (religious) entrepreneur(ship) and social action. Teaching and coaching. Mr Kuniadi (age 38), before becoming an entrepreneur, worked as a supervisor of the Indonesian workers at Minceli Factory, Zhongli City in 2005. He faced the real, poor conditions of the Indonesian workers and their way of life. As he observed, most Indonesian workers come from poor families and need money to finance their families’ needs. Nonetheless, their salaries were always gone before the next payday. Why? He found that their money was used for dissipation with friends, such as buying and drinking liquor (40% of them), getting drunk and partying with their girl or boyfriends, even while having a wife or husband in Indonesia. Thus, he began to help them, giving them advice about money management, as well as instructing them about life and humanity. Based on his observation, he believed that their low education level, loneliness, and culture were the triggers for those kinds of activities. For instance, in the Fisher Society of the Java North Coast (Pantura, *Pantai Utara*) and other coastal Java societies, divorce and remarriage are common. During the fishing season when money is easy to earn, people hold parties to gather with friends and share cigarettes and food, for weddings, or they might build houses or buy property. In Taiwan, as well, when they have their own money, they use it however they want. Because the

Islamic belief allows more than one wife, some of them use their Muslim belief to justify finding another spouse in Taiwan. In his observation of this condition, he said,

“Indonesian migrant workers have negative behaviours tending towards self-destruction and inciting a bad image of Indonesians in Taiwan. I want to help Indonesian workers to achieve a better life while working in Taiwan.”

From his point of view, he believes people in distress who have limited knowledge about life need to be enlightened. His primary aim is not so much related to religious activities as to share the love, pay attention to migrants’ daily lives, create harmony, and help distressed people find healing. Even though he opened a shop with a mini karaoke room, he advised customers not to spend too much of their spare time singing, drinking, or cheating with others. In an even deeper level, his religious spirit was the impetus for his efforts to help Indonesian workers when other people among the Taiwanese or Indonesians do not care about the migrant condition. Together with an Indonesian-Christian Association, he carries out his activities to reach Indonesian workers—mostly factory workers and boat ship crew—near his shop and working area. Every Saturday, he routinely visits boat ship crews near the Yongan dock. Cooking, discussing, and praying are the main activities, but sometimes they visit tourist places around Taiwan as a group. Such activities mostly emphasise friendship with Indonesians in Taiwan. However, in many cases “Pak Guru Kur” (his friends usually call him “Guru” meaning “a wise man”) and his friend intervene when group members have work problems. For example, they facilitate those workers to return home for illegal/undocumented workers, translate work contracts, collect and administer donations for workers who have had accidents at work, or even simply act as good listeners for individuals who need to talk about life and problems.

The Practice of “amanah” (mandate of God). Mrs. Fatimah (age 36, Indonesian) and Mr. Aslan (age 52, Pakistani), her husband, engage in the same work, as they are traders. Since 10 or 12 years ago, Mr Aslan has regularly visited migrant detention centres in Taiwan. A number of migrants experience problems and have been jailed in detention centres. He collects money and food to distribute, especially during the Ramadan season, so Muslims have a proper meal for fasting, including advocating for the officer to cook halal food for Muslim *ifthar* (food for breaking the fast). Besides collecting donations and food for Muslims in Taiwan, together with his wife, he routinely visits migrants in detention while carrying out *da’wah* (missionary endeavour). He explained that it is important for Muslims living in a non-Muslim country to keep the Islamic way, such as avoiding drinking alcohol or eating non-halal (non-kosher) food. He tries to remind other Muslims, even if they are in jail, to obey Islamic values, to continue

praying five times a day (*sholat*) and to help each other. His activities to some extent develop minority solidarity among Muslims in Taiwan and provide a hand to unlucky Muslim sojourners to earn money in Taiwan, such as collecting and distributing *zakat* (the obligatory payment of 2.5% of a year’s salary). Most Muslims and migrant workers living in Zhongli city are relatively familiar with the couple’s religious activities.

As he said, “*Muslims, whether businesspersons or not, are supposed to recognise the principle of amanah (trust/credibility) as guidance for their life. Because Allah (God) gives everything, it is a human obligation to give a part of what one has to the less fortunate.*” Mrs. Fatimah, Mr. Aslan and their Muslim colleagues around Longgang Mosque Zhongli have agreed to use *zakat* money to buy food and send it to the detention centre, where Muslim workers are in jail. This charity food has actually become a halal food bank for Muslims living there, because almost everyone in the detention centre is forbidden to go outside the place. As well as providing food, the couple use the shop to support migrant workers or to shelter Muslims. For instance, they built Mushala (Little Masjid) and developed a Muslim community, namely the Indonesian Nationality Association (Persatuan Warga Negara Indonesia [PWNI]). The shop is well known as a supportive place for Islamic activities; they collect *zakat* money, provide halal food and offer a place to get married. Their entrepreneurship practices demonstrate the values of Islam: that living in the world is not about materialism and gaining more wealth, more money, more things, etc. Muslims are supposed to be focused on the afterlife. This is a principle of Islam. As Mrs. Fatimah said,

“So thus, not only do you work as a businessman, but also it is an obligation from your “haves” (could be money, place, knowledge or something else) “to go out” to donate and share with the needy people; it means that if you only keep your money in your pocket (just saving) but do not invest, it cannot expand and become “something”. Our business can develop because we share what we have and God gives us an opportunity, the opportunity to share more goodness with other people. When I was a child, we were taught to pay zakat. Zakat itself is an amanah (mandate) from God. I have to keep my amanah because I want my customers to always come and buy at my place; however, we fear Allah. I always pray to God with the hope that He will give me the opportunity to do more good for others. There is nothing wrong if we share goodness with others.”

Bond of solidarity. Mr. Yohanes (age 56) came to Taiwan in the early 1990s, entered a Mandarin school and continuously worked in various jobs—construction worker, retail trade, honorarium officer at the immigration division of the Indonesian office in Taipei, agency worker and salesman—until, at last, around 2004, he opened an Indonesian shop around the Xindian district in Taipei. In his opinion, living in Taiwan is full

of challenges, especially for foreigners without skills, such as himself. Day by day, such people must work to earn money for subsistence—or, in other words, they work to live and live to work. In 2005, a friend introduced him to an Indonesian priest and a Catholic nun who asked him to join the Taiwan Association of Indonesian Catholics (*Katolik Indonesia di Taiwan* [KITA]). This group had many social activities, such as visiting nursing homes, selling second-hand clothes, going to Bible camp, pilgrimages to sacred places and other social activities.

After more than 24 years of living in Taiwan, Mr. Yohanes still finds many Indonesians living in poor conditions, especially workers who have become very ill or have had an accident, but who are not covered by health insurance, or women who are married to Taiwanese men and who encounter domestic violence and/or cultural differences. In other cases, he has found that people of different nationalities will report Indonesian illegal/undocumented workers to the police for the NT\$3,000 (US\$10) they will get as a reward. Together with the KITA, as well as the Indonesian Entrepreneurs Association in Taiwan (*Asosiasi Pengusaha Indonesia di Taiwan*, [APIT]), he has become a social activist, doing outreach and counselling for Indonesian people who need help. For instance, they set up a programme called APIT Peduli/APIT Care to solicit Indonesian entrepreneurs to collect voluntary donations from Indonesians in Taiwan and distribute them to churches or mosques that help Indonesian migrants. He has also organised other Indonesian churches in Taiwan to hold events together around Easter and Christmas to collect donations from Indonesian Christians in Taiwan and to use the money to fund programmed social activities. In his daily activity, he encourages his customers to care for each other in a humane way. All of these activities have given him happiness because he has changed the orientation of his life from individuality to community. In his Christian point of view, he believes that humans are like the lambs of God: if a lamb gets lost, it is the shepherd's responsibility to find and protect the lamb. As Christian people are sent by God to become good shepherds (pastors) and to be salt and light to the world, it is our responsibility to protect the lost lambs and guide them into the Kingdom of God. This is the spirit of his life, which provides the background to his religiosity and entrepreneurship.

Business and solidarity. Most Taiwanese and Indonesian people in Taiwan recognise the famous mixed-marriage couple of Mrs. Hasanah (age 36) and her husband, a Chinese Muslim convert named Mr. Yasin (age 62), as the founders of the Indonesian migrant self-supporting mosque—the so-called Masjid At-Taqwa or Dayuan Mosque (大園清真寺) in Taoyuan County. They not only built the mosque but also found others who support Islamic activities, including *Tabligh Akbar* (big mass)

events and other forums, such as inviting *ustadz* (Islamic teachers) to stay and preach the teachings of Islam, and they devote their entrepreneurial activities to supporting the mosque.

Initially, they experienced poor working conditions and bad influences, especially when they worked at the same factory, which did not feel like a good move, as Mrs. Hasanah did not enjoy the work, and the couple became a subject of gossips among the staff and management. First, they experienced discrimination regarding food and prayer facilities. There was no place for praying five times (*sholat*) and no guarantee of halal food. Second, there was conflict with staff management regarding childcare and downgraded salaries. Third, her husband went back to his old tradition of going out with his friends and started to drink alcohol and eat pork again. Changing to another factory did not solve the problem, as Mrs. Hasanah encountered the same treatment and problems. After facing discrimination against her religious values and practices, in 2008, she decided to become self-employed by opening an Indonesian shop. The prospects for growth in her business were good. Unfortunately, her work situation, as she was surrounded by male factory workers, was not compatible with her religious values. Male factory workers tend to drink a lot, and they are always looking for women from other factories to cheat with or to date for a short time, mainly for sexual relationships. Because these situations were incompatible with her Islamic ideology, she decided to sell her store to another Indonesian and she set up a new one—namely, *Warto Hasan* (“Warto” = *warung* plus *toko*, or small shop, and Hasan is her child's name). In 2009, she left her job at the factory and focused on maintaining her own business.

With the establishment of a halal shop and the mosque, Mrs Hasanah and her family felt blessed and pleased that they could help Indonesians, especially migrant workers, enjoy religious freedom, such as prayer and halal food. Besides, the presence of a mosque and a halal shop helped to build equality and similarity in terms of religious practices between Indonesians and Taiwanese. The business was started first, which continued to grow and benefitted through donations to the development of the mosque. She said and believes that, “*Prosperity was a windfall from God, which should be given back to others.*” The *Warto Hasan* shop and the At-Taqwa Mosque complemented each other, placing the mosque at the centre of business and religious activities so that business opportunities would always be available and there would be a network of mosques for all Indonesian people and groups in Taiwan. For instance, “*Hasanah On the Air*”, the “*Salimah*” Indonesian Women's Muslim Organisation and At-Taqwa women *jama'ah* (members) all create empowerment for women migrant workers in terms of disseminating and providing Muslim trends and teaching Islam (*da'wah*) and healthy work for Muslims. Mrs.

Hasanah has simultaneously become a representative for a moderate Indonesian Islamic organisation and an ambassador for Indonesian culture in Taiwan. She is now called “Umi”, which is a respectful nickname for a wise and meritorious person in Indonesian Muslim society.

All above the entrepreneurs’ stories revealed that religious action based on religious values and goodness must spread to others. Through living in a migrant community, these entrepreneurs are connected with and understand migrants’ social problems and everyday work. Because their main customers are migrants suffering from poor conditions, the entrepreneurs move closer to them and offer help. They cooperate with religious institutions to add social interactions and build networks with migrants. An entrepreneurial orientation continually works together with religious values to have a significant effect on their business success. Entrepreneurs together with migrant organisations solicit creative activities to raise funds, such as making and selling local food. They also develop activities related to migrants, such as learning how to deal with local cultures and behaviours, as well as how to acquire benefits for when they return home. There are also outside religious activities, such as weekly meetings (prayer groups), which can be used as tools to support business operations and foster relationships. In summary, the combination of religious and entrepreneurial activities for social purposes was similar with the statement from Rudnyckj (2010) on the spiritual economies of Indonesian migrant entrepreneurship in Taiwan.

Social impacts. Portes (1995) in book of *Economy and Sociology* stated that to the extent that ethnic ties can be turned into social capital, ethnic enclaves and economies have potentially beneficial effects, creating a bounded solidarity that facilitates the reciprocation of aid and enforces norms that work towards the communal good. Following this perspective, religious group communities and entrepreneurship Indonesian in Taiwan as social capital in the ethnic enclave, in fact, have developed solidarity, creating identity, leadership, and collective work among them. As shown above, entrepreneurs engage with migrant conditions and connect Indonesian migrant workers in Taiwan, and they have had the opportunity to understand better the dynamics of the social and spiritual life of Indonesian migrants. The entrepreneurs’ stories reveal that after workers arrive in Taiwan, most of them forget about long-term goals or their original purpose to work and earn money for their life; they become concerned only with survival and basic need fulfilment, whereas working is the best opportunity to develop their skills. Realizing the condition of migrants as being without goals in lives in their plight as Indonesian workers in Taiwan has aroused concern from (social) entrepreneurs to educate them. This efforts develops “migrant identity” which is usually less appreciated. As Mrs. Hasanah said that, “migrant usually work and live

under employee rules, they can’t express identity, such as their religion, cannot socialize, or cannot express self-aspiration.” The social entrepreneurship experience is intensively correlated with social activities that contribute to the cultural identity formation of Indonesian migrants in Taiwan. As observed, Indonesian migrant identity is fluid and complex, reflecting an amalgam of different issues including national identity varies, the blurring of ethnic boundaries, and changing/influence by migration conditions. Their identity remains diverse and multiple. However, through religion and entrepreneurship, it is proven that interconnection migrant worker-entrepreneur relationship can be easily incorporated with the migrant world (or broad society), which can be the basis of individual/group identity. The powerful adhesive of social solidarity and identities is realized through religion ritual ceremonies and migrant activities.

The role of entrepreneurs also demonstrates a pattern of “leadership”, an idea inspired by Geertz’s (1960) in ‘Javanese Kijaji’, a classic study that examined the changing roles of religion leaders (*kyai*) because of socio-political shifts. The *kyai* (a title or reference for a venerated scholar, a teacher of Islam) not only played the role of religious leaders but also took up the crucial task of being ‘cultural brokers’ who bridged the gap between the local milieu of orthodox Islam and cosmopolitan influences (Geertz, 1960). Through such a role, the *kyai* became important actors in developing Muslim economic and social processes in rural Java. The role of entrepreneurs as cultural brokers in Taiwan bears some similarities to the role of the *kyai*, as I found that someone with high religious ideals and wealth gains a great deal of respect from the surrounding people. They are given such titles as ‘Umi’, ‘Bunda’, ‘Pak Haji’, and ‘Pak Pendeta’ (Mr. Priest), and all of these are the terms for being wise, highly respected, deserving persons. Through their business operations, they combine cultural customs from Indonesian cuisine, religious merchandise, and Indonesian art, as well as supporting cultural organizations. The entrepreneurs’ story tells us how personal motivation can turn into a social movement. In an indirect way, they have supportive followers who are ready to help and give hand if needed; in other words, they become the front man for social activities as a leader, disseminator of information, and the main donor and contributor. As leaders in the migrant community, besides promoting and managing religious events, they develop “social solidarity”. For example, they guide people in entering the religious and migrant communities and provide information as needed, as well as asking others to be more active and donate to the organization.

In one specific case, when I visited Kaoshiung City, I met Mr. Abidin and Mrs. Komala, as well as Mr. Akui in Taichung City, and all of them are Indonesians and highly respected persons owing to their famous businesses and social entrepreneurship activity. Mr. Abidin and Mrs.

Komala are partners in business, bearing the titles of ‘Haji’ and ‘Hajjah’; yet they are always asked for suggestions and their patronage in support of the Indonesian Muslim Community in Kaoshiung in terms of lending money or sponsorships. Mr. Akui is a Protestant Christian who is regarded as the advisor for Pantura Community (*Pantura*, Pantai Utara Jawa ~ Java North Coast) in Taichung. Their spiritual and religious travel has been influenced by their business environment and joint cooperation with religion and migrant institutions. They work ‘behind the scenes’ by acting as advisors for non-technical matters. Mr. Akui said that, “*I lead Indonesian community in Taichung by organizing social activities, e.g. collecting donation for migrants afflicted or becoming sponsor on migrant events*”. Owing to economic capacity, seniority, networks, and a high level of interaction with migrants, they can serve as ‘links (cultural broker)’ between Indonesia (home) and Taiwan (destination). For example, they can advise who is the better ‘Ustad’ (Islam teacher) to be invited to Taiwan (Kaoshiung) — who will be inexpensive, but will still give good guidance in speeches. Ustad Yusuf Mansur, Ustadah Neno Warisman, and Ustad Wijayanto, all from Java, can be invited to come to Taiwan. These patrons will also pay the advance money for travel costs at the same time, such as providing tickets, visas, booking hotel payment, and will allow the organization to pay them back later after collecting donations from their members. In some cases, they cannot be paid as much money as they have spent. They provide 100 – 200,000 NTD (more or less U.S. \$4,000 – \$8,000), which includes the cost for renting a sound system and a building, preparing food, etc.

In this example, the entrepreneurs serve as ‘back up persons’ for the migrant organization activities. In terms of payment, the organizational committee usually makes a proposal and distributes to the local company, the Indonesian government, and the Indonesian shop for sponsorship two months before the event. Every weekend, in addition, they collect donations by taking a money box from person to person in the park, to Indonesian shops, or to the stations where Indonesians usually gather and on the spot the event is held. These transactions between the entrepreneurs and the migrant organization are morally supported by ‘trust’ and ‘verbal assurance’. Trust in these informal settings is built upon ethnicity, friendships, and group alliances. The trust factor depends on how much interaction and communication the migrants have had with entrepreneurs (Greeve & Salaff, 2003b). As observed, the entrepreneurs become business partners when a migrant organization holds a small event, such as a birthday party, and they provide food for *pengajian* or as regular clients. Through these transactions and afterward, they talk about themselves (communicate) in such a way that they begin to believe in each other. This is an instance of the Javanese cultural principles of harmony (*rukun*) and respect (*hormat*) (Koike, 2014),

which are the pattern of daily interaction within the community of a Java village; thus, such social relations among Indonesians are relatively easy to develop.

Another connection between religiosity and entrepreneurship in the story above concerns “collective work”, which has to do with the economic conditions of cooperation among Indonesian migrants in Taiwan. It is showing a symbolic picture about how the rich give to help the poor; it is charity based on solidarity. The cooperation process shaped through social relations in Taiwan has to do with economic reciprocity and religious values. In using the term ‘collective’, I refer to multiple actors engaged in an organized religious process or in providing charity to migrants, among entrepreneurs themselves, among member religious institutions and migrant organizations, among government officials, or among a combination of these actors. I label the stage in which multiple actors become engaged in organized religious processes or charitable donations to migrants (e.g. cooperation identification, venture financing, providing a secretariat) as collective work (in Indonesian, ‘*gotong royong*’). In the migrant context, we may refer again to the idea of bonded solidarity (Portes, 1995; Phuong & Venkatesh, 2015), the source of collective work by itself, embodied in the form of cooperation between migrant entrepreneurs and migrant organizations.

Collective work determines the financial limitations of the migrants, the long distances required to spread information, and networking among migrant organizations in Taiwan. Usually Indonesian collectives seek to bring about the active participation of migrants in religious events. Another purpose of the collective work model is to strengthen the organization and religious kinship. Collective work, rather than being simply for economic purposes or group networks, forms the basis for the long-term group identity, as Vertovec (2004) said, and sets migrant people off from other ethnic groups. As observed, Indonesian migrant communities in Taiwan tend toward collectives, indicating that they are more unified and ecumenical than in their homeland. They are certainly easily affected by acts of love and kindness from their friends in the host society. This exemplary collective work brings members of migrant religious institutions to adopt homeland values and apply them in the host country, which also affects the practice of religiosity and entrepreneurship.

Practicing socio-religious-economic activities. Religious motivation and living experience with migrants affect the economic and social behaviour of individual entrepreneurs. I define the combination of Indonesian religion and entrepreneurship as the dialectic between “spiritual enthusiasm and religious market demand.” The entrepreneurs’ stories show both past and present religious experiences are keys as an indirect way of influencing

entrepreneurs in developing their modes of business practice to become closer to humanity and to respect other people more. Spiritual enthusiasm is the terminology I use as part personal resources to support migrant entrepreneurship. They mentioned that religious acts based on religious values and goodness must spread to others. Likewise, feelings of humanity are developed because of being in touch with the social environment in their everyday work. Because their main customers are migrants suffering under petty conditions, the entrepreneurs move closer to them and offer help. They join cooperation with religious institutions to add social interaction and build networks with migrants, which becomes another way to help. Almost all Indonesian church and mosque associations have activities related to migrants, such as sponsor classes to help immigrants learn Chinese, learn how to deal with non-Muslim cultures and behaviour, and how to acquire benefits for when they return home. There are also religious institutional activities—such as weekly meetings (prayer groups) or group association travel events—that can be used as tools to support business operations and foster relationships.

To some extent, such activities can promote entrepreneurial business services and local products. Religious institutions, groups, and entrepreneurship activity are interrelated in an indirect way. In this interrelation, religious market demand come into existence here. Some literature has demonstrated these similar findings; Korean church members in the United States can avail themselves of informal rotating credit unions and other forms of entrepreneurial support for the community (Zhou, 2004). Religious attendance puts immigrants into contact with other co-ethnics with information on job opportunities (Zhou, 2004). Regular religious participation also puts immigrants into greater contact with broader social networks in which to find employment and promote their businesses, as well as providing enforceable trust mechanisms crucial to the growth of ethnic enclave economies (Constable, 2014; Zhou, 2004). This model of religious organization has helped successive generations of Indonesian entrepreneurs and their migrant friends revealing about religiosity and entrepreneurship. As Deyantono (the Head of APIT) said,

“Economically, entrepreneurs need financial assistance to support their lives and religious activities. An entrepreneurial orientation continually found together with religion values has a significant effect on their (Indonesian) business success. Interconnections of business activities with religious institutions and migrant workers give them ideas about themes for their businesses and networks. The economic motives that drive the entrepreneurs also are shaped by individual/religious motives to create new service products or tap into an alternative market. Creativity (economic proactiveness) exhibits a positive relationship with sales growth, sales levels, customers, and gross profit. Proactive and competitive aggression is related to business sustainability.”

This practice demonstrates the symbiotic of three pillars in migrant religious entrepreneurship, as Hirschman’s (2004) said: individual-social environment, market economy, and spiritual affection. The connection between spiritual enthusiasm and market demand boosts the entrepreneurial attitude and has a significant effect in stimulating business development. In Taiwanese cities nowadays, at the weekend it is common to find Indonesian men and women wearing Muslim finery, although many of them still do not (allowed) dress in an Islamic way (e.g. wear headscarves); instead, they adapt to Taiwanese fashion and style (e.g. short pants and singlet). The phenomenon wherein Indonesians wear Muslim clothes, such as the well-known ‘hijab’ scarf, is a trend most noticeable in Indonesian migrant circles. Thanks to the media and entrepreneurs’ efforts in joining religious institutions and modes of entrepreneurship, the ‘migrant Islamization’ process has been created. The Figure 1 below shows how entrepreneurs apply religious ideas in the context of business activities.

The picture below shows the weekly activity and regular meetings of the Indonesian Muslim Community in Taiwan, as the new trend and migrant entrepreneurs’ creativities, which are held at the At-Taqwa Mosque next to Mrs. Hasanah’s Indonesian shop. Besides being a participant, the role of Mrs. Hasanah as the host is providing food and the place for the event. This event begins with *tadarus Qur'an* (recitations together from the holy book) and continues with the reading of the Quran ‘yasin surah’ and praying for a member with a death in the family in Indonesia. After midday prayers (*shalat dzuhur*), they continue with the ‘Beautiful Hijab and Syar’ie’ training presented by Salimah (an Indonesian Muslim women’s NGO in Taiwan). With regard to training material and practice, Islam has adopted developments in Indonesia to make all the participants enthusiastic and



Figure 1. At-Taqwa Mosque held Beautiful Hijab and Syar'ie Training

willing to model and try several different styles of hijab. The trend of hijab today is stylish but still Syarie (following the code of Islamic law) when it is used. Mrs. Hasanah usually puts pictures of such event on her Facebook wall to promote the various Islamic products. Such training and meetings popularize the Muslim hijab in other various cities in Taiwan, as well as shaping and proselytizing Islamic ideas in Taiwan. Besides, improving the wearing of the hijab clothes can also improve the religious and moral lives of Indonesian migrant workers in Taiwan as well.

In addition, to spread religious ideas and business, the religious organizations in mosques and churches sometimes solicit entrepreneurs for creative activities to raise funds, such as making and selling Indonesian food. In the Muslim community, numerous entrepreneurs provide halal food for helping the funding of the organization, as well as to promote halal food. Mostly, the product is intended for migrants, such as having halal meatballs, tempe (soybean cake), fried duck, and halal *pientang* (Taiwan lunch box) at special events, like *Tabligh Akbar* (big mass) or Indonesian national holidays or via online ordering by Facebook, a website, or LINE phone services. The number of halal food shops is increasing in Taiwan now, especially in the northern and central regions. These shops are an important aspect of the convergence of migrant workers and Islamic culture. Halal food is important as an everyday celebration of deep rooted traditions. Some Indonesian shops in Taiwan now only sell halal meat, slaughtered according to Muslim tradition. Thus, Indonesian shops are migrant entrepreneurs for a niche ethnic market and cultural broker.

Religiosity, Entrepreneurship and Solidarity Action: A Symbiotic Relation. I interlace the positive effect and objectifications of religion and entrepreneurship based on combining data findings and existing literature. Marginal position as second class foreign workers (immigrant community), the virtue value of religion, and the opportunity structure are three important components in the Indonesian migrant religiosity and entrepreneurship practices in Taiwan. As observed, Indonesian migrant workers are marginal by the stigma of being 'dirty, dangerous, and difficult', and they are discriminated by various state regulations, employer regulations, or agency regulations. In the political geography of migrants, the Taiwan government and the society keep their symbolic boundaries of the nation, have a selective entry into their national terrain, strictly prohibit the permanent settlement of migrant workers, allocate migrant workers to a marginal position (Lan, 2003). Moreover, migrant business is concentrated in a marginal sector within ethnic economy environment, and limitations remain firm in co-ethnic management. Most Indonesian economic

and community space exist in poor communities, where physical and economic conditions deteriorate due to lack of investment and space by mainstream institutions (Huang & Tsay, 2011).

This condition keeps the Indonesian migrants and entrepreneur's community in a marginal position within the social relations. However, the attribute of marginal position and limited access to gain local economic benefits play an important role to migrant entrepreneurial strategies, given that entrepreneurship is fundamentally about recognizing, accessing, and exploiting opportunities (Rahman & Lian, 2010). Entrepreneurship in migration is an economic activity looking for profit maximization by which opportunities are discovered, evaluated, and exploited (Shane & Venkatraman, 2000), conducted in specific places and in a segmented market (Hung Chen, 2014), and ethnic (migrant) groups may have a cultural propensity towards entrepreneurship, including religion (Basu & Altinay, 2002). According to these disadvantages (marginality, limitation) and economic opportunity condition, access to class (economy business, wealth, and class-based values) and ethnic resources (networks, religious institutions, labors, solidarity, etc.) (Greeve & Salaff, 2003a) could determine the type of Indonesian entrepreneurship, as well as the combination of religion and entrepreneurship shown in this paper. These findings support disadvantages and the opportunity structure thesis in explaining why immigrants become self-employed (Kloosterman *et al.*, 1998).

Relation between entrepreneurship and culture (here I put religion as part of culture) is manifested in practices and values of migrant entrepreneurship. Pecoud (2004) mentioned that the first stage immigrants turning to self-employment will follow a cultural inclination towards business. Cultural orientations have an important function for how businesses are managed and an essential component in the types of entrepreneurship. Culture, in the form of practice of religion, migrant tradition in making association and strong ethnicity ties, and petty condition in workplace, actually has an impact on business entry motives and on the development the nature of business chosen (Kloosterman *et al.*, 1998; Grillot, 2015). In short, entrepreneurs are responses to novel situations which take the form of references to old situations, or worker customs which establish in their own model of business. I thought that in the model of Indonesian entrepreneurship there are parallel value chains, combining migrant business as usual selling ethnic products with 'empowerment' markets, where Indonesian migrants still face difficult situation while working in Taiwan. For instance, being excluded from the mainstream society (marginality) makes them more solid, not only selling local products but also producing ethnic solidarity.

"...Because we are from the same country, we all need to help each other. If there are migrants having

trouble or if they need health aid, if they have burned hands, fingers cut off, if they are injured by a torturing employer, we are fellows of migrants and entrepreneurs who feels inspired to help them or simply give some donations. We collect donation money from migrants and entrepreneurs and continue to distribute it to the victims. This routine activity is now well established, as it began in 2010. More than a hundred donations, from 3,000 \$NT (US\$100) to 5,000 \$NT (US\$150) each, have been made for affected migrants, with more than 200,000 \$NT (US\$6300) in total donations from Indonesian entrepreneurs all over Taiwan, (Deyantono, the head of APIT).”

Again, marginal position (either religion or occupation) besides economy has made minority become entrepreneurs and has created community harmony and solidarity. With consuming halal food, fasting, collective prayer, and performance of five daily prayers in a mosque or once a week in a church, salvation of others, or collective charity, all of these religiosity activities have more than a purely religious function; it is a mechanism to bring people together and enhance their social bonds. Since entrepreneurs are considered to be the engine of economic growth, it may prove that the existence of religion and the level of religiosity are positively related to entrepreneurship outcomes (Dodd & Gotsis, 2007). Specific studies linking entrepreneurship with a particular religion can be made as a reference. Leo P. Dana (2009) shows a difference among religions in their attitude towards entrepreneurship and tends to value entrepreneurship differently. According to him, religions values are important, for the choice for entrepreneurship religions has the power and mechanisms to perpetuate values. Religions can therefore integrate values into society that will stay there forever (Dana, 2009). Adamu *et al.* (2011), in their study, state that Islamic religiosity has the potential benefit of fostering entrepreneurial motivation, enhancing performance and commitment to social responsibility. The well-known study ‘The Protestant Ethic and the Spirit of Capitalism’ by Weber (2002) suggests culturally embedded values relating to hard work and asceticism are supposed to provide preconditions for business development, such as saving, investing, and entrepreneurial initiatives. Gotsis & Korkezi (2009) also observe that religion and its associated terms, such as, religious experience, religious attitudes and intrinsic religiosity, and religious orientation are critical points to be positively associated with societal dynamics, higher level of economic activity, and economic performance and growth.

The combination of religion and entrepreneurship as shown in this paper becomes the foundation for an emergent solidarity bound by the limits of that Indonesian migrant community. This emergent in-group feeling (we-ness) also offers potential for exploring how migrant networks, and in this case religion and entrepreneurship,

come into existence (Portes, 1995). The self-religious understanding from business existence and living with migrants that develops into a bounded solidarity, the source of collective solidarity action by itself, embodied in the form of the combination of religion and entrepreneurship activities. In fine, ‘if people from the same religion and the background do not help and support each other, who else would do so?’ (Altinay & Altinay, 2008).

4. Conclusion

This study has demonstrates the salience of the interrelation between social entrepreneurship practices and Indonesian migrant workers in Taiwan in religiosity and solidarity framework. The study does suggest a complex and significant interaction between migrant identity, solidarity, leadership, and collective working as they relate to religious orientation and self-employment that has not been much investigated, especially, in the literature of Indonesian migrant entrepreneurship and socio-cultural activities. Religiosity and social entrepreneurs’ action are social instruments of practice, whereby migrants can play an important role in responding to migrant community social transformations (positively associated with faith in people, subjective well-being, life satisfaction, happiness, depression and self-esteem) based on their religious values that have been formed throughout the business orientation. In analyzing the religious-economic Indonesian entrepreneurs in Taiwan, following Sosis (2004) the argument states that human spirituality is influenced by the social or ecologic environment, which has been internalised through human rational understanding. Every religious culture has its own interpretation in terms of the culture to which it belongs. Thus, as we can see in Indonesian religiosity, social action, and home culture reshape religious-economic behaviours, for instance, while migrating to Taiwan, migrants brought with them ideologies, practices and events in the religious realm, which they and their descendants maintain, modify, lose, or sometimes construct anew. As shown, Indonesian migrant and entrepreneurs in Taiwan keep tradition values, both religious and cultural values, in their social relation with same co-ethnic, and that was applied to help migrant co-ethnic facing petty condition while working in Taiwan in particularly. This is an example of the idea of the *kerukunan* tradition—a typical Indonesian village association or committee for meetings, mediation or national and local events—that has become an adhesive element in shaping the Indonesian migrant community association in Taiwan. Furthermore, the religion custom (e.g. Ukhuwah Islamiyah [Islamic brotherhood] or *Cinta Kasih* [love]) used as a basic tool in creating networks and encouraging strategic adaptation to differences in culture by Indonesian Muslims in Taiwan. In sum, findings of this study achieve the objective of impact of religiosity, social entrepreneurship, and solidarity formation by the

economic performance of Indonesian migrant entrepreneurs to petty migrant workers as they counterpart. Nevertheless, this conclusion can provide better explanation to understand by extending beyond the migrant socio-cultural tradition, such as by linking to the socio-cultural life aspects of immigrant with religious adaptation. Socio-cultural practices and engagement of traditional values often provide the enforceable trust mechanisms for entrepreneurial and interrelation development among migrants. However, this paper lacks exploring those contexts.

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