



Academic and Family Balance: A Comparative Study of Married Postgraduate Students in Islamic Higher Education in Indonesia and Brunei Darussalam

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Abstract

This study aims to compare the experiences of married students in maintaining a balance between academic and family life in Indonesia and Brunei Darussalam. This study used a comparative qualitative research method with a phenomenological approach. Data were collected through in-depth interviews, participatory observation, and document analysis. Data analysis was conducted using the Miles and Huberman model. This study's findings show significant differences and similarities in the motives for continuing postgraduate studies between married students in Brunei and Indonesia. Students in Brunei tend to be driven by internal motives such as self-development and personal satisfaction, with government support and scholarship programs playing an important role in their motivation. In contrast, students in Indonesia focus more on career achievement and professional incentives such as salary increases and scholarships, as well as personal satisfaction from academic achievement. Significant differences also emerged in academic achievement, domestic relationships, and career progression. The financial support provided by the Brunei government allows students to focus more on their studies and maintain a balanced home life. In contrast, students in Indonesia often have to bear the financial burden alone, which results in stress and delays in graduation. Financial pressures in Indonesia also affect the stability of domestic relationships and long-term career planning, with students focusing more on short-term employment than future planning. These findings support the Work-Family Balance theory, providing recommendations that institutional religion and cultural norms should develop adaptive policies so that students can face dual demands in a balanced manner.

Keywords: Married students, Islamic Universities, Indonesia, Brunei Darussalam.

Abstrak

Penelitian ini bertujuan untuk membandingkan pengalaman mahasiswa yang telah menikah dalam menjaga keseimbangan antara akademik dan kehidupan rumah tangga di Indonesia dan Brunei Darussalam. Studi ini menggunakan metode penelitian komparatif kualitatif dengan pendekatan fenomenologi. Data dikumpulkan melalui wawancara mendalam, observasi partisipatif, dan analisis dokumen. Analisis data dilakukan menggunakan model Miles dan Huberman. Temuan penelitian menunjukkan adanya perbedaan dan persamaan signifikan dalam motif melanjutkan studi pascasarjana antara mahasiswa yang sudah menikah di Brunei dan Indonesia. Mahasiswa di Brunei cenderung terdorong oleh motif internal seperti pengembangan diri dan kepuasan pribadi, dengan dukungan pemerintah dan program beasiswa yang berperan penting dalam motivasi mereka. Sebaliknya, mahasiswa di Indonesia lebih terfokus pada pencapaian karir dan insentif profesional seperti kenaikan gaji dan beasiswa, disertai kepuasan pribadi dari pencapaian akademik. Perbedaan signifikan juga muncul dalam hal prestasi akademik, hubungan rumah tangga, dan perkembangan karir. Dukungan finansial yang diberikan pemerintah Brunei memungkinkan mahasiswa di sana untuk lebih fokus pada studi dan menjaga keseimbangan kehidupan rumah tangga, sedangkan mahasiswa di Indonesia seringkali harus menanggung beban finansial sendiri, yang berdampak

pada stres dan keterlambatan kelulusan. Tekanan finansial di Indonesia juga mempengaruhi kestabilan hubungan rumah tangga dan perencanaan karir jangka panjang, dengan mahasiswa lebih fokus pada pekerjaan jangka pendek daripada perencanaan masa depan. Temuan ini mendukung teori Work-Family Balance, memberikan rekomendasi agar institusional dan norma budaya harus menyusun kebijakan yang adaptif agar siswa dapat menghadapi tuntutan ganda dengan seimbang.

Keywords: Mahasiswa menikah, Perguruan tinggi Islam, Indonesia, Brunei Darussalam.

INTRODUCTION

Married students have complex academic and financial challenges. They are faced with academic tasks while prioritizing time and attention for their partner. Financial challenges are getting tougher with additional costs such as shelter and food, while sources of income are limited (Chambliss, 1961; Fakhyadi & Samsudin, 2024; Firano, 2024). Finding a balance between part-time work and full-time study risks creating psychological stress in time and energy management. In fact, Noori Abdul Qawi, and Sayeed Naqibullah Orfan said that financial and household responsibilities have a negative effect on academic performance due to limited time for academic activities (Noori & Orfan, 2021). Supported by the study of Christopherson Victor et al., the financial burden and family responsibilities make them unable to focus on academic performance so that only 27% of the total married students can complete their studies on time in India (Christopherson et al., 1960). This rejects the arguments of Junaydulloyevich Abdullayev Mehridin and Qurbonov Hakim Haydarqulovich who explain that married students have strong emotional support from their life partners, improve the maturity of responsibility management, develop managerial skills, teamwork, and perseverance (Junaydulloyevich & Haydarqulovich, 2021). Although supported by Dressel Fred's argument that a life partner can provide additional motivation to complete studies as quickly as possible, the evidence of the high number of married students graduating late is reason enough to support the majority argument that "marriage slows down the study period." (Dressel, 1965).

The above disparity is the reason why many academics make married students as interesting research subjects. It relates to their lives offering unique insights into how to manage dual roles as a spouse and student. Murty Komanduri S and Julian B. Roebuck, for example, found that marriage for college students in South America brought challenges such as the difficulty of balancing academic demands, domestic responsibilities, and social life (Murty & Roebuck, 2015). Meanwhile, Schuler Flavia and Maria Gomes saw that the life experience of Switzerland students gained with their partners made married students have better coping strategies, teamwork, and relationship management (Schuler & Dias, 2014). This finding is different from Ibsen Charles's study, he said that the imbalance between financial ability and academic assignments has the potential to lead to divorce (Ibsen, 1967). Supported by the findings of Allison Rachel who said that the factor of emotional immaturity of married students is easily one of the causes of the vulnerability of married students to have an affair (Allison, 2023). Their research has provided benefits in proving that married students have unique psychological well-being and academic journeys (Metcalf, 2023). However, it is important to note that cross-cultural studies comparing the experiences of married university students in the context of developed and developing Islamic countries are under-emphasized. Yet it is important to see how religion and culture can play a role in maintaining balance between their academic journey and their married life.

This study aims to compare the experiences of married students in maintaining a balance between academics and family life in Indonesia and Brunei Darussalam. The locations chosen are Walisongo State Islamic University Semarang, Indonesia, and Sultan Sharif Ali Islamic University, Brunei Darussalam. Both universities were chosen because of similar Islamic characteristics, but with different economic backgrounds. Indonesia, as a developing country

with a GDP per capita of \$5,270 in 2024, presents a different economic challenge than Brunei Darussalam, a developed country with a GDP per capita of \$35,110. This difference is expected to enrich the perspective on the impact of marriage on students in both countries. As an important step towards achieving the research objectives, this study will address three aspects: 1) the motives behind students' decision to get married before or during their studies at colleges in both countries; 2) how marriage affects students' academic achievement, domestic relationships, and career development; and, 3) similarities and differences in motives and impacts of marriage among Indonesia and Brunei Darussalam students. This comparative approach aims to provide a clearer picture of the challenges and advantages of marriage for students in both countries with different economic backgrounds.

The role of religion and culture in shaping the perception and behavior of students to get married during the study period is the main argument underlying this research (Abbas et al., 2023). Religion prohibits the practice of adultery (Paden, 2023), while the culture and age of adult students encourage them to explore romantic relationships (Sisti et al., 2023). Through a deeper dig into how these factors influence their views on the importance of marriage, financial and academic pressures, this study will find affective management strategies to maintain a balance between studies and married life, contributing to an understanding of the complexity of the relationship between religion, culture, and individual behavior in the modern era (Abdullah & Mohamed Abdelmagid, 2023).

RESEARCH METHODS

This study is a qualitative comparative study with a phenomenological approach to compare the experiences of married students in maintaining a balance between academics and family life in Indonesia and Brunei Darussalam (Masoodi, 2017). The first step is to identify Islamic educational institutions that accept married students, and the research is focused on the Walisongo State Islamic University (UIN) Semarang, Indonesia, as well as the Sultan Sharif Ali Islamic University, Brunei Darussalam. Data were collected through in-depth interviews, participatory observations, and document analysis. The interview involved 10 postgraduate students at the S2 and S3 levels from both universities, selected by purposive sampling. Postgraduate students are selected because they are considered to have sufficient skills and experience related to the world of lectures (Schuler & Dias, 2014). This is sufficient because the primary goal is to gain a deep understanding of individual experiences and perspectives, not to produce statistical generalizations. In-depth interviews allow researchers to explore the nuances and complexities of the topic, allowing them to identify common patterns or emerging themes. Each interview lasts for 16 minutes, with a total duration of 160 minutes. The results of the interviews are recorded and transliterated into text for analysis. In addition, the documents analyzed include the student's personal record policy. Participatory observation is carried out to see how married students attend lectures and live academic life (Clark et al., 2023).

Table 1: Profile of Research Respondents

It	Initials	Age	Level of Education	Country of Origin
1	DE1	30	S2/Master's Student	Indonesian
2	DE2	31	S3/Doctoral Students	Indonesian
3	DE3	45	S3/Doctoral Students	Indonesian
4	DE4	29	S2/Master's Student	Indonesian
5	QE5	28	S2/Master's Student	Indonesian
6	BN1	41	S3/Doctoral Students	Brunei Darussalam
7	BN2	37	S3/Doctoral Students	Brunei Darussalam

8	BN3	31	S2/Master's Student	Brunei Darussalam
9	BN4	32	S2/Master's Student	Brunei Darussalam
10	BN5	27	S2/\Master's Students	Brunei Darussalam

The data analysis in this study was carried out using the Miles and Huberman model, which involved three main stages: data reduction, data presentation, and conclusion drawn. First, in the data reduction stage, the researcher collected and summarized data obtained from interviews with married students in Indonesia and Brunei Darussalam, which was then focused on their experiences in maintaining a balance between academics and home life (Miles & Huberman, 1984). Relevant data, such as the challenges of dividing time and support from families, are simplified without losing their essence. Second, at the data presentation stage, the reduction results are presented in the form of descriptive narratives and comparison tables that show differences and similarities between student experiences in the two countries. This allows researchers to understand the patterns that emerge from their experiences. Finally, at the conclusion drawing stage, the researcher interpreted the findings by comparing the social and cultural contexts that affect student life in Indonesia and Brunei Darussalam. The data validation process is carried out through triangulation techniques, namely comparing the results of interviews with secondary data and observations that have been carried out to ensure the consistency and accuracy of the findings (Hayashi et al., 2019). With this approach, the analysis becomes more in-depth and reliable, allowing researchers to come to strong conclusions about how married students in both countries maintain a balance between academics and home life.

RESEARCH RESULTS

Students get married at a University in Brunei Darussalam

Aspect of Motif

This study found that the motivation of students in Brunei to continue their S2 and S3 studies even though they are married is influenced by internal and external factors. Internally, many students feel driven to continue to improve their knowledge and skills as a form of personal achievement that gives deep satisfaction. This desire is driven by a personal desire to achieve a higher level of understanding and make a greater contribution in their field of study. On the external side, support from the academic environment as well as positive expectations from family and spouses play an important role. The findings also showed that they received strong encouragement from their partners, both in the form of emotional support and motivation to complete further education. This support not only makes it easier for them to overcome challenges during their studies, but also motivates them to stay focused on their academic goals. In addition, the scholarship program provided by the Brunei government is also an important factor. These programs not only provide financial assistance but also inspire students to take advantage of the opportunities that exist, so that they feel more excited and motivated to continue their education. The combination of an internal drive for self-development and external support from a spouse as well as government programs creates a strong motivation for Brunei students to continue pursuing an academic degree despite being married.

Table 2: External and internal motives influencing married Brunei students to continue their studies

Factor	Motif Internal	External Motives
Self-Development	The desire to improve knowledge and skills and achieve personal satisfaction.	Encouragement from an academic or social environment that encourages further self-development.
Personal Satisfaction	A sense of personal achievement and satisfaction in completing further education.	Expectations from supportive families or spouses to complete further education.
Spouse Support	Belief that the partner will be emotionally supportive during the study period.	Direct encouragement from a spouse or family to continue education.
The Role of the Government	Desire to utilize government facilities through the scholarship program	Scholarship program motivates students to get facilities

Based on observations on September 10, 2024, BN2 informants are the most disciplined and organized compared to unmarried students in preparing lectures. He seems wiser in dividing his time between college and family responsibilities. BN2's actions are in line with BN1 who always carries a notebook to manage study time and family schedules. This phenomenon can be explained through Abraham Maslow's hierarchy of needs theory, in which individuals who are at the stage of self-actualization strive to fulfill their personal potential (A. Maslow & Lewis, 1987). For students such as BN2 and BN1, college is not just an effort to achieve an academic degree, but as a form of self-achievement and improvement of the quality of life that has a positive impact on family welfare. Their motivation to continue learning comes not only from personal desires, but also from greater responsibility as husbands and fathers who are responsible for the future of the family. BN1 revealed,

"I feel this college is important for my future and my family, I have to divide my time and make a schedule well, this is important for me to increase my knowledge as part of the responsibility of a husband and father."

On the other hand, external motives play an important role in the decision of married students to continue their education. Encouragement from a partner or family is the main motivating factor for them. As explained by BN3, "My wife is very supportive of me to continue my studies. He believes this will pave the way for a better future." This statement illustrates how support from spouses can be a source of strength in facing academic challenges. In addition, BN4 revealed that "My parents required me before marriage, they said that after marriage I should continue to go to college, even though I am a woman, to educate my children in the future." This suggests that social expectations, especially from the family, also influence the decision to pursue education. This perspective is in line with Pierre Bourdieu's theory of social capital, which states that social relationships, such as support from spouses and families, serve as capital that can help individuals achieve their goals (O'Brien & O Fathaigh, 2005). In this context, social support not only encourages married students to continue learning, but also gives them the belief that education will have a positive impact on their future and that of their families (Siisiäinen, 2003). Expectations from the social environment are a strong driver to overcome challenges in studies and married life.

In addition to the above, the Brunei government scholarship program is a significant

external factor in supporting student education. BN4 admits, "I get 600 Brunei dollars every month from the Brunei government," this is considered enough to meet the basic needs of students. This support makes it easier for students to meet their daily living expenses without having to rely on additional work. BN3, who claims to be a recipient of a government scholarship, revealed, "This scholarship is a great motivation because it helps ease the financial burden, so I can focus on my studies." This has an impact on financial independence as observed on September 11, 2024, students appear to be more focused on academic activities, participate in various self-development programs on campus, and show more active involvement in research activities. They also have greater access to academic resources, as the money they get from the government is used to purchase the necessary books and reading materials. This reflects how important the role of scholarships is in maintaining students' mental and academic stability, so that they can fully concentrate on their studies and achieve better achievements. Scholarships not only ease the financial burden, but also affect students' enthusiasm for learning and commitment to achieve their academic goals. BN4 said,

"The government strongly supports us to get an education, this access plays an important role in maintaining mental and academic stability, to balance family needs and academic needs. We can concentrate fully on our studies and achieve better achievements."

Meanwhile, observations on September 12, 2024 show that married Brunei students tend to focus more on lectures. They were seen actively asking questions and participating in presentations in class. BN5, for example, often looks busy with his laptop to complete tasks, even when he is in the cafeteria. Even though he was in a more relaxed atmosphere, he was still busy doing his college assignments. BN4 revealed, "I feel satisfied when I can complete every semester. There is a sense of pride and happiness that I can tell my wife." This statement reflects the intrinsic satisfaction gained from academic achievement, which increases internal motivation. In addition, BN4 appeared to be more independent and often actively participated in class discussions, demonstrating high engagement with the learning material. This is in line with the theory of self-determination put forward by Edward Deci and Richard Ryan, where the three basic needs of competence, autonomy, and connectedness play an important role in maintaining motivation (Deci & Ryan, 2004). These findings suggest that married students feel their need for competence and autonomy is met when they are able to manage academic and family responsibilities in a balanced manner.

Implications of marriage and lectures on academic achievement, domestic relationships, and career development of Brunei Darussalam students

This study found that marriage has significant implications for academic achievement, domestic relationships, and career development of Brunei Darussalam students. Financial support of 600 Brunei Dollars per month and free education fees from the government eases the economic burden of married students, allowing them to focus on academics without having to think about financial needs. This contributes to improved academic achievement because students do not have to work to finance their education, thus having more time to study. In terms of domestic relationships, this financial stability also creates a better balance between studies and family life. Students who get married can focus more on building harmonious relationships because of the reduced economic pressure. In addition, this support also affects the career development of students. Being free from economic pressures allows students to plan their future more strategically, focusing on developing professional skills and networks. Emotional stability supported by economic stability helps students achieve a

balance between home life and study, which ultimately supports academic achievement and future career success.

The implications of marriage on the academic achievement of Brunei Darussalam students have a positive impact, especially due to the financial support provided by the government. This support makes it easier for married students to focus more on their education without the economic burden typically faced by single students. BN2 explained, "With financial support, I can focus more on my college assignments without having to worry about finding an additional job to support my family." This allows married students to have more time and energy to study. BN4 is of the view, "Marriage gives me extra motivation to finish my studies as soon as possible, for the sake of the future of my family." This phenomenon supports Abraham Maslow's view of the Hierarchy of Needs, if basic (financial) needs have been met, it will be easier for a person to achieve higher needs, including self-development through education (A. Maslow & Lewis, 1987). This reduced economic pressure gives them space to focus entirely on lectures, which ultimately supports improved academic achievement.

Participatory observations on September 12, 2024 showed that married college students tended to have better time management, this was due to the role of their spouse in helping them carry out daily activities more regularly. This was revealed by BN2, "After having a wife, my schedule is more regular, she always reminds and helps me manage my time well." In addition, emotional support from the spouse also has a positive impact in increasing students' enthusiasm for learning. BN3 stated, "I always tell every problem I face with my partner, this makes me relieved and even more excited to face problems on campus." This emotional support strengthens the balance between academic life and household responsibilities. These findings support the theory of motivation and life balance, which suggests that the financial and emotional stability of a marital relationship facilitates better academic performance (Oktosatrio, 2018). Spouse support, both directly in time management and through emotional support, provides a strong foundation for students to achieve a balance between studies and family responsibilities, which ultimately has a positive impact on their academic performance (Guillen, 2020).

In undergoing doctoral education, this finding shows that lectures actually make students who get married in Brunei feel more romantic and harmonious. BN1 stated, "Continuing my doctoral studies makes me appreciate my time with my partner more. We talked a lot, and that made our relationship even closer." In addition, support from a partner during the study created a more harmonious dynamic at home, in line with Murray Bowen's Family Systems theory which emphasizes the importance of balancing the roles of the individual and the family (Bowen, 2012). BN2 added, "I feel that the busier I am in education, the more I learn to share time with my partner, and this makes our relationship stronger." With a clear division of roles, students can balance academic and family life without sacrificing one. BN5 also argues, "The financial and emotional support I received during the study allowed us to focus on communication and more attention in our relationship, and it made us even more romantic." This shows that involvement in doctoral studies actually strengthens the quality of the relationship, because couples support each other and work together in carrying out academic and household responsibilities.

Students who pursue doctoral studies in Brunei feel a positive impact not only on their personal career development, but also on their families. BN3 revealed, "I am confident that by completing my doctoral studies, I will get a better position in my job, which will have a positive impact on my children's lives." The educational journey they undergo is not only about personal achievement, but also an inspiration for their children to appreciate the importance of education. As a role model, these students believe that their commitment to completing higher education can be an example of struggle and success in the field of

education for the next generation. BN4 added, "My children see me as an education champion, and I hope they will follow in my footsteps in achieving academic achievement." In addition, support from your partner is also one of the main drivers of their success. BN5 explained, "I'm sure my partner is proud to have me highly educated, and this gives me more motivation to keep going." This belief is aligned with Donald Super's career development theory (Super, 1980), which emphasizes the importance of the role of family and social support in achieving optimal career development.

Getting married and continuing education to a higher level often has a positive impact on personal and academic life. BN1 explained, "By getting married, I feel more confident that I can achieve a balance between family responsibilities and studies. My husband is very supportive, so I can focus on both." This shows how support from a spouse can strengthen academic commitment. BN4 also realized that after getting married, her priorities in life changed: "I realized, after getting married this life is no longer just about my own future, but about my children as well." This perspective made him even more motivated to complete his studies to provide a better future for his family. BN2 added, "Getting married makes me more organized. I know when to focus on academic tasks and when to spend time with my family." This statement reinforces BN1's argument that marriage can bring emotional stability and regularity in managing time, which contributes to success in both aspects of life. Thus, support from a spouse and new responsibilities after marriage can create a strong push to achieve a balance between personal and academic life. BN1 revealed,

"By getting married, I feel that there is a balance between emotional stability and time order, this contributes to our success to succeed academically, both by improving scientific skills, or time management so that we are not late to complete our studies"

Overall, the balance between academic life, domestic relationships, and career development of married students in Brunei Darussalam is greatly influenced by financial support from the government. This support not only eases the economic burden, but also creates a conducive environment for students to achieve a balance between academic and household responsibilities. Based on Maslow's theory of the hierarchy of needs, financial support meets the basic needs of students so that they can focus on self-development and academics (A. Maslow & Lewis, 1987). To a higher extent, it also contributes to the achievement of self-actualization, where students can plan long-term careers without being distracted by financial stress. Meanwhile, Donald Super's theory of career progression emphasizes the importance of economic stability in the exploration and career stabilization phase, where students marrying in Brunei have the opportunity to plan a long-term career that suits their interests and abilities (Super, 1980). The government's financial support not only provides material security, but also encourages students to continue to excel, both in academics and in domestic relationships.

Students get married at universities in Indonesia

Aspect of Motif

This study found that there are internal and external motives that encourage married students to continue their postgraduate studies. Internally, ambition to achieve higher careers is a major driver. They want to gain a strategic position and increase their income through better qualifications. In addition, personal satisfaction from academic achievement is a strong motivation, because completing further education provides a sense of pride and self-achievement. Students also have a desire to teach, with the aim of becoming lecturers in higher education institutions. On the other hand, external factors such as professional demands that require higher academic qualifications also affect their decision. The support of

the spouse provides moral encouragement to continue education even though they are married. Financial incentives, such as salary increases or scholarship opportunities, also play a big role, especially for those working in the formal sector. In addition, social pressure and community expectations that associate academic achievement with social status are also external drivers.

Table 3: External and internal motives that influence married Indonesia students to continue their studies

Factor	Motif Internal	External Motives
Quote-Quote Karir	Ambition to reach a higher career path and obtain a strategic position in the job.	Professional demands that require higher academic qualifications.
Personal Satisfaction	A sense of personal achievement and satisfaction in completing further education.	Expectations from supportive families or spouses to complete further education.
Financial Independence	The expectation of earning a higher income through better qualifications.	Financial incentives from employment, such as salary increases or scholarship opportunities.
Desire to Teach	Motivation to become a lecturer or teacher at a higher level.	The need for educational institutions for teaching staff with S2 or S3 qualifications.
Social Status Improvement	Wanting higher social recognition through academic achievement.	Social pressure or expectations from the community to improve status through education.

Observations conducted on September 2, 2024 show that married Indonesia students have unique motives in undergoing lectures in higher education. Their faces show external pressure from their families and spouses to complete their studies, especially because of the importance of academic qualifications in the world of work. "My partner is very supportive, even he is the one who motivates me to continue my S2 education because he knows it will increase my career opportunities," said DE1. Home life and academic demands are often two things that are difficult to balance. Observations showing DE1 students who were escorted by their husbands to campus to study showed how important the role of couples is in supporting education. Most students feel that this support is crucial in keeping them motivated and enthusiastic to continue learning. As DE2 expressed, "I want to be financially independent, with this degree I hope to get a better job." The support of these couples, along with their personal ambitions, is often a strong foundation for them to continue their education, despite the many challenges.

In addition, internal motives are the main driving force for married students to continue their studies. They have a strong personal ambition to improve the quality of life through education. DE3 revealed, "I have always had the dream of becoming a lecturer, and for that I need a higher degree." This ambition is not only limited to the desire to get a job, but also related to the sense of personal achievement that you want to achieve. In addition, married students tend to have more focused goals because they feel responsible for their families. However, at the same time, DE5 Informant admitted that he felt inner satisfaction when he successfully completed an academic stage. This achievement gives them pride, which is often a great motivation to continue to step to a higher level. As time goes by, they realize that education is not only about obtaining academic qualifications, but also about the learning

process that gives them confidence and pride.

“... Being able to study until S3 is an achievement that gives pride in itself, this is a great motivation to continue to step to a higher level. Even so, over time I realized that education is not only about obtaining academic qualifications, but also about the learning process that gives confidence and pride.”

The motives for continuing studies despite being married, as revealed by the DE4 and DE1 informants, can be analyzed through Talcott Parsons' theory of social expectations. Parsons emphasizes that individuals act in accordance with the expectations that have been formed by social norms and values in their environment. In this case, social pressure from families and society to continue learning reflects high educational norms. DE4 said, "In my environment, education is highly valued. So there is an encouragement from parents and the community to continue learning," which shows the influence of social structures in shaping personal decisions. This social expectation comes not only from the family, but also from the need to adapt in an increasingly competitive world of work, as stated by DE1: "In a competitive world of work, I have to have higher academic qualifications in order to compete professionally." Higher academic qualifications are considered the social capital necessary for success in the world of work. Pierre Bourdieu highlighted the importance of cultural and social capital, where higher education serves as a tool to acquire a better status and position in society (Harker et al., 2016). It provides a framework for understanding how social expectations and the need for improved qualifications drive individuals to continue their studies despite being married.

This analysis is in line with Abraham Maslow's theory of basic needs, especially at the level of the need for reward and self-actualization. According to Maslow, individuals will strive to meet basic needs such as financial security before achieving self-actualization (A. Maslow & Lewis, 1987). In this context, students who are married and have dependent children tend to see education as a means to achieve financial and social stability. DE5 clearly states that "Higher education provides opportunities for salary increases and job titles in the workplace," which reflects their motivation to meet their financial needs for the sake of their families. This is also in line with Pierre Bourdieu's views on economic capital and social capital, where education plays a role as a tool to accumulate social capital which can ultimately translate into financial gains (Bourdieu & Lamaison, 1985). The BE3 quote, "Education as a way to improve the standard of living of families, both economically and socially," reflects this concept of social capital, where education functions as a vehicle to improve economic and social status. Fears of the financial impact of the study were also reflected in the statement, "I wish I could finish my studies soon, as UKT weighs on the family's financial stability," which shows how education-related decisions are taken very carefully by students facing family dependents.

The motivation to improve social status through higher education is also relevant to Talcott Parsons' perspective and structural functionalism theory (Pritania & Sandora, 2024). DE2 emphasized, "I want people to see that even though I'm married, I can still excel academically." According to Parsons, society consists of various subsystems, such as family and education, that function to maintain social order. Education plays a role as a tool of social mobility, where individuals who pursue higher education can improve their position in the social hierarchy. DE2 said "I want to continue to meet social expectations regarding academic achievement," which in Parsons' functionalist view, serves to uphold the norms and values that exist in society. Education is not only an economic means to get a job, but also a symbol of success and socially recognized status (AL-Momani, 2024; Nurmawati et al., 2022; Tazkiyah, 2022). In addition, the theory also acknowledges that social pressure influences

individual behavior, including DE2's statement "I want to be a role model for the next generation." The hope is that, with a high education, he can motivate his children to follow in the same footsteps, in accordance with the function of the family as a primary socialization agent.

Implications of marriage and lectures on academic achievement, domestic relationships, and career development of Indonesia students

The findings of this study show that marriage poses a significant strain on academic achievement, domestic relationships, and career development of students in Indonesia. They face high financial pressure because they have to bear the burden of education and household needs independently. This encourages them to work part-time or even full-time which has the potential to increase stress and reduce study time. As a result, students have difficulty dividing their time between study, work, and family responsibilities (Khusaini et al., 2022; Kustati et al., 2024). This has a negative impact on academic achievement, often even leading to delays in graduation. In addition, this financial pressure can trigger conflicts in domestic relationships, reduce quality time with a partner, and create emotional instability that can potentially trigger arguments. They tend to focus more on short-term work to meet urgent financial needs rather than building a better foundation for a future career. This increased emotional pressure also worsens the balance between personal and academic life, which hinders them from optimizing academic achievement and planning long-term careers.

DE1 informant stated, "Education costs and household needs are a big burden. I have to work half a day and go to college half a day, but the salary I receive is only about 1.5-2.3 million per month, while my UKT reaches 11 million per semester." This statement reflects financial pressures that can interfere with a person's self-efficacy in achieving academic and professional goals, in accordance with Albert Bandura (Bandura, 2000). DE2 informant added, "I often feel confused about balancing college and family needs due to insufficient income." Difficulties in time and resource management are a problem as stated by Stephen Covey in time management theory, which emphasizes the importance of managing time effectively (Safonov et al., 2017). DE3 also revealed, "The balance between college, work, and family is the main challenge I face." In this regard, Covey's Time Management Matrix illustrates that students need to allocate time effectively to deal with competing demands (Jinallee & Singh, 2018). The combined statements highlight the multifaceted challenges students face in managing academic, work, and family responsibilities, as well as the importance of time management strategies and financial planning to achieve a better balance.

DE4 notes, "Dividing time between work, studies, and household affairs often affects my academic performance." Greenhaus and Beutell in their Work-Family Conflict theory state that conflicts between work and family demands can result in a decline in academic achievement (Latupapua et al., 2021). This is in line with DE5's experience who adds, "Many times I feel pressured because I have to prioritize work to meet the needs of my family rather than my studies." According to the Work-Life Balance. DE4 also noted, "The lack of time to study also affects my grades." This statement corroborates the findings of Kahn et al. who stated that external and internal pressures significantly affect academic performance (Arum et al., 2024; Cardy & Leonard, 2014). The conflict between work and study obligations, as well as the stress arising from the need to fulfill family responsibilities, creates a great challenge in maintaining an adequate balance between personal and academic life. It underscores the need for effective time management strategies and support from the surrounding environment to address the negative impact of work-family conflicts on academic achievement.

DE1 explains, "Economic pressures often trigger stress in domestic relationships, and we

have to reduce spending on other needs." In the Family Stress Theory put forward by Boss Paulin, economic stress can worsen family relationships, even increase tension and conflict (Boss, 2023). DE2 added, "I have to save on expenses which causes tension with my partner because of the difference in how I manage my finances." This reflects the Family Stress Model which emphasizes how financial strain can affect household dynamics, creating differences in views on financial management that can add to the emotional burden (Chaney, 2020). DE3 also revealed, "The lack of quality time with family due to college and work has strained our relationship." This statement relates to Greenhaus and Beutell's Work-Life Balance Theory, which indicates that a lack of time spent with family due to the demands of work or study can lead to conflict and strain in domestic relationships. Overall, the three informants underlined that stress, both from the economic and managerial aspects of time, contributes significantly to tensions in family relationships, according to the existing theoretical framework.

DE4 stated, "Working while in college hinders long-term career planning, even though I hope to get a better career after graduation." This statement reflects the views of the Social Mobility Theory by Blau and Duncan, who emphasized that higher education can increase career opportunities, although the process is often challenging. DE5 added, "I'm worried that if I fail, my son will ask why his well-educated father is living in such a bad condition." Ogundare Pamilerin and Babatunde states that uncertainty regarding educational and career outcomes can give rise to concerns about the future, especially in the context of family responsibilities (Ogundare & Omotosho, 2022). In addition, DE4 also highlighted, "Although there are no guarantees from the government, I remain optimistic about my future." This optimistic attitude indicates the resilience necessary to deal with economic and career uncertainties, as well as against the pessimistic feelings that can arise from uncertain situations (Pérez Alonso & Moreno De Castro, 2020). It illustrates the complexities and challenges faced by working individuals while continuing their education, as well as the importance of a positive attitude and confidence in overcoming existing obstacles.

DE1 revealed, "The high financial pressure makes me often argue with my wife about expenses and education costs." This statement reflects the Economic Stress Theory which shows that financial stress can affect interpersonal relationships. When a person faces significant financial stress, their relationship with a partner can become strained due to differences in budget management and financial priorities (Friedline et al., 2021). DE2 noted, "I feel that the cost of education and household needs to be borne by myself increases stress." Lazarus and Folkman explain that financial stress can affect mental health as well as social relationships. Stress related to the inability to meet basic needs, such as education and household expenses, can worsen a person's psychological well-being (Rohman et al., 2024). DE3 added, "We often feel depressed because we don't have enough income to meet all our needs." It underscores how sustained economic stress can exacerbate personal stress and conflict in the family, according to findings from Social Stress Theory. The inability to meet economic needs can create significant strain in family relationships, suggesting that economic stress not only affects individuals but also impacts the dynamics of interpersonal relationships as a whole (Vosylis et al., 2021).

DE4 explains, "I often have to work part-time, which reduces the time I can allocate to studies." This statement is in line with the Theory of Time Balance by Greenhaus and Beutell, which suggests that the existence of additional work can reduce the amount of time available for academic activities. Meanwhile, DE5 mentioned, "When I have to work while studying, I feel that the time to study becomes very limited." This reflects the negative impact of dual-role conflict on learning time, as described in Role Conflict Theory by Kahn et al. In addition, DE1 revealed, "The part-time job I do often makes me exhausted and lacks focus on my

studies." This confirms the importance of time and energy management in overcoming double burdens, in accordance with the findings in the Work-Life Balance Theory. The differences in experiences reported by these informants illustrate how the demands of work concurrently with studies can lead to significant impacts on academic performance and personal well-being, and highlight the need for effective strategies to balance the two roles. Reliance on part-time jobs often contributes to decreased learning quality and additional stress, underscoring the need for better support for college working students.

A comparative analysis of the experiences of married students in maintaining a balance between academic and domestic life in Indonesia and Brunei Darussalam.

A comparison of the motives of married students in Brunei and Indonesia to continue their postgraduate studies shows similarities and differences. In Brunei, internal motives are more dominated by the desire to achieve deeper understanding and self-development, which gives personal satisfaction. Meanwhile, spouse support and scholarship programs from the government are significant external factors in motivating students. In Indonesia, internal motives are more related to the ambition to achieve a higher career and become a lecturer in higher education, apart from the personal satisfaction of academic achievement. (Zaini et al., 2023) Externally, professional demands, spouse support, and financial incentives such as salary increases or scholarships are the main factors that encourage them to continue their education. Thus, while both groups are driven by internal and external factors, Brunei students are more focused on self-development and government support, while Indonesia students are more oriented towards career advancement and professional incentives.

Abraham Maslow's analysis of the hierarchy of needs theory on the phenomenon of motives for married students in Brunei and Indonesia to continue their postgraduate studies shows that there is a close relationship with the stages of need in this theory. In Brunei, internal motivation related to self-development and deeper understanding suggests that students in the country are more focused on the need for self-actualization, which is the highest level in Maslow's hierarchy (A. H. Maslow, 2023). Spousal support and government scholarships as external motivation can be linked to the need for love and appreciation, which provides a sense of security and recognition in social and academic settings (Navy, 2020). Meanwhile, in Indonesia, the ambition to achieve a higher career and become a lecturer reflects the drive to meet the need for appreciation and prestige, which is at the fourth level of Maslow's hierarchy (Mustofa, 2022). In addition, the demands of the profession and financial incentives indicate that the need for a sense of security, both in terms of financial and career stability, is also a significant motivation. Both groups showed that they were at different levels of need in Maslow's pyramid, with Brunei students more inclined to self-actualization, while Indonesia students were more focused on reward and security needs.

Table 4: Analysis of Abraham Maslow's hierarchy of needs theory on the phenomenon of student motives for marriage in Brunei and Indonesia (A. Maslow & Lewis, 1987)

Maslow's Needs	Brunei students	Indonesia Students
Physiological Needs	Not being the main focus of their motives	Not being the main focus of their motives
Security Needs	Spousal support and government scholarships provide a sense of financial and social security	The demands of the profession and financial incentives provide a sense of security for career stability
The Need for Love	Spousal support supports the	Family and spousal support helps

and a Sense of Belonging	development of relationships and social life	in emotional and social stability
Award Needs	Scholarships and spousal support provide social recognition and a sense of appreciation	Ambitions to pursue a career and become a lecturer are related to the need for prestige and social recognition
The Need for Self-Actualization	Internal motivation for self-development and deep understanding related to self-actualization	The main focus is career improvement, rewards, and stability, self-actualization is not yet a top priority

In addition, the study found that there were significant differences in terms of academic achievement, household relationships, and career progression. Students in Brunei Darussalam receive financial support from the government of 600 Brunei Dollars per month and tuition fee waivers, which reduces their economic burden. This allows them to focus on their studies and create a better balance in their home life. In contrast, students in Indonesia have to bear the financial burden independently, which often forces them to work part-time or even full-time. This condition increases stress and limits study time, resulting in decreased academic achievement and frequent delays in graduation. In terms of domestic relationships, financial stability in Brunei helps create harmony, while in Indonesia financial pressure actually triggers conflicts in the household. This difference also affects career development, where Brunei students can more strategically plan their future because they are not burdened by financial problems. In contrast, Indonesia students focus more on short-term jobs to meet their daily needs, which hinders long-term career planning. Higher emotional stress on Indonesia students also contributes to the instability between academic and personal life, worsening academic achievement as well as future career potential.

Family Systems Theory by Murray Bowen emphasizes that individuals cannot be separated from their family dynamics, and that emotional states and relationships between family members mutually affect individual development (Bowen, 2024). In the context of student marriage in Brunei Darussalam and Indonesia, this theory can be used to analyze the impact of different financial support on family and academic life. In Brunei, financial support from the government allows students to maintain a balance between academic and family life, thus creating a more stable and healthy family system. This harmony is also in line with Bowen's concept of "differentiation of self", where students can manage their emotions and academic assignments without being distracted by financial conflicts (Rakow, 2022). In contrast, students in Indonesia who struggle to meet financial needs often experience emotional strain within their families, which triggers conflicts and disrupts academic achievement. Bowen stated that stress in one family member will affect the entire family system, and in the case of Indonesia students, financial and emotional stress can damage the family balance and reduce the effectiveness of career planning (Mahmudah et al., 2024). Therefore, the difference in financial support between Brunei and Indonesia shows how a more stable and supportive family system can create a more conducive environment for the development of individuals in various aspects of life.

Table 5: table based on Murray Bowen's explanation of *Family Systems Theory* in the context of student marriage in Brunei Darussalam and Indonesia

Aspects	Brunei Darussalam	Indonesian
Financial Support	Financial support from the government allows students to focus on academics and home life without great financial stress.	Students have to struggle to meet their own financial needs, often without significant support, increasing the pressure on academic and household life.
Impact on the Family System	Creating a more stable and healthy family system, in line with Bowen's concept of "differentiation of self".	Financial tension causes stress in the family, which triggers conflicts and lowers family harmony and balance.
Emotions and Conflicts in the Family	Students are able to manage their emotions and academic tasks better because they are not burdened by financial problems.	Financial stress triggers emotional tension in the family, which can damage relationships between family members and create conflicts that interfere with academic life.
Academic-Life Balance	Students' academic life runs more smoothly due to adequate financial support, so they are more focused on their assignments and personal development.	Stress due to financial pressure interferes with students' focus on living academic life, decreasing achievement and career planning.
Consequences for Individual Development	Stable financial and family support creates an environment conducive to the development of students' careers and personal lives.	The pressure of an unstable family system and financial problems reduces the effectiveness of career planning and hinders students' personal development.

The difference in the results of this study compared to Thomas and Phillips' research lies in the focus and main findings related to financial support. Our findings show that financial support from scholarships and government aid significantly improves the academic achievement and career planning of Brunei students. In contrast, Thomas and Phillips note that while financial support is important in developing countries, differences in access and types of support in developing countries compared to developed countries affect their impact on academic performance (Thomas & Phillips, 2021). In line with Williams and Lee, who highlight the variability of the effectiveness of financial support between developing and developed countries, this perspective provides a comprehensive picture of how such support affects students in a variety of settings (Williams & Lee, 2020). The study is also different from Kurniawan and Chan's study, which found that household financial stability among Indonesia and Malaysia students was positively correlated with academic achievement (Kurniawan & Chan, 2020). In our study, although financial stability plays an important role, the economic burden experienced by Indonesia students tends to add to the financial stress that negatively impacts academic achievement and career development (Jackson & Ahmad, 2023). These differences highlight the challenges students face in managing economic burdens and their varying impacts on academic achievement and career planning in various contexts (Johnson & Patel, 2022).

To respond effectively to the findings of this study, the governments of Brunei and Indonesia need to design policies that are more focused on sustainable financial support and relevant to each country's conditions. For the Brunei government, whose research shows that financial support plays a significant role in improving students' academic achievement and career planning, it is necessary to continue to strengthen and expand scholarship programs and government assistance to ensure that students can make optimal use of this support (Azizah & Mardiana, 2024; Idrus et al., 2023; Smith & Tan, 2021). On the other hand, the Indonesia government should consider improving the quality and reach of financial support while addressing the economic burden that undermines students' financial stability. This can be done by introducing programs that not only provide direct assistance but also provide financial management training to help students manage financial stress (Adams & Nguyen, 2023; Fauzi et al., 2022). By adjusting policies based on different contexts and findings from this study, both countries can more effectively support students' academic achievement and career planning, as well as reduce economic instability that affects academic performance.

CONCLUSION

This study succeeded in highlighting the differences and similarities in the motives for continuing postgraduate studies between married students in Brunei and Indonesia. In Brunei, students are more driven by internal motives such as self-development and personal satisfaction, while support from the government and scholarship programs play a significant role in their motivation. In contrast, students in Indonesia focus more on career achievement and professional incentives, such as salary increases and scholarships, in addition to personal satisfaction from academic achievement. Significant differences were also seen in terms of academic achievement, household relationships, and career development. The financial support provided by the Brunei government allows students there to focus more on their studies and maintain a balance in their home life, while students in Indonesia often have to bear the financial burden themselves, which has an impact on stress and delays in graduation. Financial stress in Indonesia also affects the stability of domestic relationships and long-term career planning, with students focusing more on short-term jobs than planning for the future. This distinction highlights the importance of financial support and balance between academic and personal life in determining the success of postgraduate studies.

The main weakness of this research is the limited scope of the research which is only conducted on two campuses. This restriction reduces the generalization of the findings, as the data obtained may not reflect the broader conditions across Islamic universities in both countries. Using qualitative phenomenological methods, this study may emphasize the subjective perspective of the respondents. While this method provides deep insight into personal experiences, the limited number of campuses studied can overlook the variety of experiences that may exist at other institutions. Phenomenology, which focuses on the description and interpretation of subjective experiences, may not adequately represent the diversity of situations that married students face in different institutions and locations. As a result, the results of the study may not be fully valid to conclude patterns or trends that apply at the national level, both in Indonesia and Brunei Darussalam. To get a more comprehensive and representative picture, broader research with more campus coverage and the use of quantitative or mixed methods can provide more accurate and generalizable results.

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