



The Reality of Independence Among Migrant Students in the Islamic Guidance and Counseling Study Program

Salsabila Husna¹, Syawaluddin²

^{1,2} Universitas Islam Negeri Sumatera Utara, Indonesia

Corresponding Author: ✉ salsabila0102222072@uinsu.ac.id

ABSTRACT

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Independence is one of the important skills that students away from home need to have in dealing with academic demands as well as everyday life while living far from their parents. This study aims to analyze the reality of independence among male students in their 6th semester of the Islamic Guidance and Counseling Study Program at the Faculty of Da'wah and Communication, State Islamic University of North Sumatra, in managing their time, handling personal finances, and identifying factors that support and hinder their independence. The study uses a qualitative approach with a descriptive design. There are six student informants selected using purposive sampling. The data were collected through semi-structured in-depth interviews, non-participant observation, and documentation, then analyzed using the interactive model of Miles, Huberman, and Saldaña through stages of data condensation, data presentation, and drawing and verifying conclusions. Data validity was ensured through source triangulation, technique triangulation, member checking, and prolonged engagement. The study results show that students living away from home have quite a good level of independence in managing schedules, determining priorities, and handling finances responsibly. Life away from home shapes discipline, responsibility, decision-making abilities, and frugal behavior. This independence is supported by self-motivation, independent life experiences, family support, and a positive peer environment. On the other hand, economic limitations, academic demands, less-than-optimal time management, and a tendency toward consumptive behavior are the main factors that hinder students' independence. This study emphasizes that life experiences as a student living away from home play an important role in developing self-management skills and independence, so universities need to strengthen counseling and guidance services, time management training, financial literacy, and life skills development to support students' success both academically and in everyday life.

Keywords: *Financial Management, Independence, Islamic Counseling Guidance, Student Migrants, Time Management.*

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INTRODUCTION

Moving away from home to continue higher education is a phenomenon that is becoming increasingly common among Indonesian students. The decision to study outside of their hometowns is not only aimed at getting a better quality of education, but also serves as a learning process in building independence, responsibility, and the ability to adapt to a new environment (Hutagalung & Ambarita, 2025). For students living away from home, life far from parents requires the ability to manage various aspects of life independently, like scheduling time, handling money, meeting daily needs, and adjusting to social and academic environments (Sabila, Casmini, & Anwar, 2025). Therefore, independence becomes one of the important skills that students need to have in order to navigate college life optimally.

Student independence is a person's ability to make decisions, manage themselves, and take responsibility for various activities without relying too much on others. For students who live away from home, independence not only involves psychological aspects but also shows in their ability to manage their time and personal finances (Afifah, Setyowati, & Febrian, 2025). Students are expected to be able to set activity priorities, balance their time between classes, organizations, worship, and social activities, while also managing their financial resources to meet their living needs while away from home. These skills are an important indicator of a student's success in facing life's challenges, which are more complex than when they were still living with their family (Prasetyoaji, Zaky, Indriani, & Amanah, 2024).

The reality on the ground shows that not all students who move away from home are able to reach the same level of independence. Some students can organize their schedules in a disciplined way, manage their expenses according to needs, and are able to adjust to a new environment (Kholili, Izudin, & Hakim, 2024). However, some others still face various challenges, such as having trouble balancing time between college and organizational activities, delays in completing academic assignments, a tendency to be spendthrift, and an inability to manage pocket money effectively. These conditions can affect academic performance, psychological well-being, and the process of adjusting to life as a student living away from home (Sözeri, Altinyelken, & Volman, 2022).

Students in the Islamic Guidance and Counseling Study Program, Faculty of Da'wah and Communication at the State Islamic University of North Sumatra, are one of the groups of students who mostly come from outside Medan City, so they have to live as out-of-town students. Besides facing academic demands, they are also required to develop professional competencies as future Islamic counselors who have the ability to guide, solve problems, and be role models in society. These demands make independence an important aspect that students in Islamic Guidance and Counseling need to have, especially in managing their time and finances while living far from their parents.

Previous research (Samudra, Yusuf, & Wang, 2025; Kartono et al., 2025) regarding student independence, many studies have been conducted, most of which still focus on aspects of self-adjustment, academic achievement, psychological well-being, and students' ability to adapt to the university environment. Research (Maulidi & Misnawi, 2025; Zahrah, Lubis, & Sitorus, 2025) focuses more on studying coping strategies, academic stress, and social adaptation of students studying away from home, without going in-depth on how they actually build independence in daily life, especially in managing their time and personal finances while living away from their parents. As a result, the picture of the independence of away-from-home students is still somewhat partial and doesn't fully reflect the real experiences students face in living independently.

The research gap is also evident in the objects of study. Most previous studies generally used student respondents without considering the characteristics of their study programs or the professional demands they will face. Until now, research specifically examining the independence of students studying away from home in the Islamic Guidance and Counseling Study Program at the Faculty of Da'wah and Communication, State Islamic University of North Sumatra, is still very limited. In fact, Islamic Guidance and Counseling students are being prepared to become prospective Islamic counselors who are expected to have self-management skills, make independent decisions, and be role models in both personal and social life. Therefore, understanding the reality of independence among Islamic Guidance and Counseling students is important to support the development of their professional competencies.

Based on this gap, this study offers a novelty by comprehensively examining the reality of independence among migrant students in the Islamic Guidance and Counseling program, Faculty of Da'wah and Communication, UIN North Sumatra, through a qualitative approach. This research not only describes the level of student independence but also explores their real experiences in managing time, handling personal finances, and identifying factors that support or hinder their independence while living away from home. Thus, this study is expected to enrich Islamic guidance and counseling research regarding migrant student independence and serve as a basis for developing coaching programs and support services that better meet students' needs in the university environment.

METHOD

This study uses a qualitative approach with a descriptive research type to gain a deep understanding of how students living away from home manage their time and personal finances independently. A qualitative approach was chosen because it can explore the experiences, perceptions, and meanings built by the participants based on the realities they experience firsthand (Creswell, 2018). The research was carried out on students of the Islamic Guidance and Counseling Study Program, Faculty of Da'wah and Communication, State Islamic University of North Sumatra, Medan.

Research informants were chosen using purposive sampling, which is a technique for selecting informants based on certain criteria that fit the research goals (Sugiyono, 2022). The criteria for informants include: (1) active sixth-semester students in the Islamic Guidance and Counseling Study Program; (2) male; (3) students who live away from their parents during their studies; (4) have lived independently since the beginning of college; and (5) willing to be research informants. The number of informants in this study was six students. The selection of sixth-semester students was based on the consideration that they have lived away from home for around two years, so they have adequate experience in managing time, handling personal finances, and facing various challenges of independent living. Therefore, the informants are considered capable of providing in-depth and relevant information according to the focus of the study. The characteristics of the research informants are presented in Table 1.

Table 1. Characteristics of Research Informants

Initials	Hometown	Length of Stay in Boarding House	Funding Source
H.I.	Tebing Tinggi	± 2 years	Parents
M.S.	Batu Bara	± 2 years	Self-funded
M.Z.	Tanjung Balai	± 2 years	Parents
M.A.	Tanjung Balai	± 2 years	Parents

Initials	Hometown	Length of Stay in Boarding House	Funding Source
A.M.	Tanjung Balai	± 2 years	Parents
I.K.	Kisaran	± 2 years	Parents

Data were collected through in-depth interviews, non-participant observation, and documentation. Semi-structured interviews were used to explore the informants' experiences regarding independence in managing their time and personal finances while living as students away from home. Non-participant observation was conducted to watch the informants' daily activities without the researcher being directly involved, while documentation was used as supporting data in the form of field notes, activity photos, and other documents related to the research focus (Moleong, 2024).

Data analysis is done using an interactive model (Miles, Huberman, & Saldaña, 2024), which consists of three stages, namely data condensation, data display, and conclusion drawing and verification. In the condensation stage, the researcher selects, simplifies, groups, and focuses the data according to the research objectives. Then, the data is presented in the form of descriptive narratives and thematic matrices to make it easier for the researcher to identify patterns, relationships between themes, and draw valid conclusions.

The validity of the data is maintained through source triangulation, technique triangulation, member checking, and prolonged engagement (Lincoln & Guba, 1985). Source triangulation is done by comparing information obtained from all the informants, while technique triangulation is done by comparing the results of interviews, observations, and documentation. Next, member checking is carried out by reconfirming the interview results with the informants so that the researcher's interpretation matches the experiences they shared. The use of these techniques aims to improve the credibility, dependability, confirmability, and trustworthiness of the research results.

RESULTS AND DISCUSSION

Result

Independence of Male Students from Other Regions in Semester 6 of the Islamic Guidance and Counseling Department at FDK UINSU in Managing Daily Schedules and Time

Based on observations of six male migrant students in their sixth semester of the Islamic Guidance and Counseling Study Program, Faculty of Da'wah and Communication, Universitas Islam Negeri Sumatera Utara, it was found that most participants had demonstrated a good level of independence in organizing their daily schedules and managing their time. Living away from their parents required them to independently plan and manage their daily activities, including attending lectures, completing academic assignments, performing religious obligations, taking care of personal needs, participating in student organizations, and, for some participants, working part-time. These findings indicate that living away from home provides students with valuable opportunities to develop responsibility and independence in managing their time effectively.

The observations also revealed that most participants were capable of establishing clear priorities in carrying out their daily activities. Academic responsibilities, including attending classes and completing assignments, were consistently identified as their highest priority, followed by organizational involvement, religious activities, part-time employment, and social engagements. Nevertheless, several participants still experienced difficulties in consistently adhering to the schedules they had established. The demanding nature of academic and

organizational commitments occasionally resulted in delays in completing assignments, reduced rest time, and unexpected adjustments to their planned schedules.

Furthermore, the observations highlighted differences in time management skills among the participants. Students who regularly planned their daily schedules tended to be more disciplined, better able to balance academic and non-academic responsibilities, and less likely to miss deadlines or delay fulfilling their academic obligations. In contrast, participants who lacked systematic time planning often struggled to allocate sufficient time for lectures, organizational activities, and personal responsibilities, causing them to feel overwhelmed when faced with multiple tasks simultaneously.

Overall, the findings indicate that the level of independence among sixth-semester male migrant students in the Islamic Guidance and Counseling Study Program at the Faculty of Da'wah and Communication, UIN Sumatera Utara, in managing their schedules and daily time can be categorized as relatively good. Living away from home has fostered greater independence, responsibility, and the ability to prioritize various activities. However, these skills still require further development, particularly in maintaining consistency in following planned schedules, managing adequate rest, and achieving a healthy balance among academic responsibilities, organizational involvement, religious practices, and personal life so that all activities can be carried out effectively. These observational findings are also consistent with the interview results, which are presented below.

Table 2. Interview Findings on the Independence of Sixth-Semester Male Migrant Students in the Islamic Guidance and Counseling Study Program, Faculty of Da'wah and Communication, UIN Sumatera Utara, in Organizing Daily Schedules and Time Management

Participant	Interview Findings
Student 1 (H.I.)	<i>"Because I live far away from my parents, I have to organize my daily schedule on my own. I usually make a list of activities so that attending classes, completing assignments, and performing my religious obligations can all be managed properly. Without a schedule, my daily activities tend to become disorganized."</i>
Student 2 (M.S.)	<i>"I divide my time between attending classes, working part-time, and completing assignments. Sometimes my schedule becomes very busy, so I have to determine which responsibilities are the most important to ensure that everything gets completed."</i>
Student 3 (M.Z.)	<i>"I always prioritize my lectures and academic assignments before participating in organizational activities. Although I already have a schedule, I still find it difficult to manage my time whenever several assignments are due at the same time."</i>
Student 4 (M.A.)	<i>"I try to follow the daily schedule that I have created as consistently as possible. However, whenever unexpected organizational activities or urgent assignments arise, my rest time is often reduced, forcing me to reorganize my schedule."</i>
Student 5 (A.M.)	<i>"Living away from home has taught me to become more independent in managing my time. I make it a habit to finish my assignments early so that I still have enough time for worship, exercise, and rest."</i>

Participant	Interview Findings
Student 6 (I.K.)	<i>"I always establish a list of priorities. My academic responsibilities come first, followed by organizational activities and other commitments. Although I sometimes feel overwhelmed when many activities occur simultaneously, I strive to remain consistent so that everything can be managed effectively."</i>

Based on the observations and interviews, it can be concluded that sixth-semester male migrant students in the Islamic Guidance and Counseling Study Program, Faculty of Da'wah and Communication, UIN Sumatera Utara, have demonstrated a relatively good level of independence in organizing their daily schedules and managing their time. They are capable of establishing priorities among academic responsibilities, coursework, organizational activities, religious practices, and personal commitments. Although they continue to face challenges in maintaining consistency due to demanding schedules, the experience of living away from home has fostered greater independence, discipline, and responsibility in time management, enabling them to perform their multiple roles more effectively.

The Independence of Male Sixth-Semester Student Migrants in the Islamic Guidance and Counseling Department at FDK UINSU in Managing Personal Finances

Based on observations of six male migrant students in their sixth semester of the Islamic Guidance and Counseling Study Program, Faculty of Da'wah and Communication, Universitas Islam Negeri Sumatera Utara, it was found that most participants demonstrated a relatively good ability to manage their personal finances while living away from their parents. The participants made conscious efforts to allocate their monthly allowance according to their daily needs, including food, accommodation, transportation, academic expenses, and religious obligations. Living independently as migrant students encouraged them to become more responsible in managing their financial resources to ensure that their essential needs throughout their university studies could be adequately met.

The observations further revealed that most participants established clear financial priorities by placing essential needs above consumptive or non-essential expenditures. They attempted to limit unnecessary spending and adjusted their purchasing habits according to the amount of allowance they received each month. Several participants also developed the habit of setting aside a portion of their allowance as savings or an emergency fund to prepare for unexpected expenses, although the amount saved remained relatively limited.

The observations also highlighted differences in financial management skills among the participants. Students who consistently prepared a monthly budget tended to be more successful in meeting their financial needs until the end of the month without experiencing financial difficulties. In contrast, some participants still encountered challenges in controlling their expenditures, particularly when unexpected academic expenses or organizational activities required additional financial resources. Under such circumstances, they were forced to adjust their spending patterns or seek alternative ways to meet urgent financial needs.

Overall, the findings indicate that the level of financial independence among sixth-semester male migrant students in the Islamic Guidance and Counseling Study Program, Faculty of Da'wah and Communication, UIN Sumatera Utara, can be categorized as relatively good. Living away from home has fostered frugality, responsibility, and the ability to prioritize financial needs. Nevertheless, these financial management skills still require further improvement, particularly in developing more systematic budgeting practices, strengthening saving habits, and establishing

emergency funds so that students can manage future financial challenges more independently and sustainably.

Table 3. Interview Findings on the Financial Independence of Sixth-Semester Male Migrant Students in the Islamic Guidance and Counseling Study Program, Faculty of Da'wah and Communication, UIN Sumatera Utara

Participant	Interview Findings
Student 1 (H.I.)	<i>"At the beginning of every month, I allocate my allowance for meals, tuition-related expenses, transportation, and other necessities. I try not to buy things that are not truly important so that my money lasts until the end of the month."</i>
Student 2 (M.S.)	<i>"Because I have to cover my own living expenses, I need to manage my spending very carefully. I prepare a weekly budget and always prioritize essential needs over personal wants."</i>
Student 3 (M.Z.)	<i>"My parents send me money every month, so I try to spend it as wisely and economically as possible. If there is any money left over, I save it for unexpected needs, such as buying textbooks or covering academic expenses."</i>
Student 4 (M.A.)	<i>"I always keep track of my expenses so I know exactly where my money is going. However, whenever unexpected organizational activities or academic requirements arise, I have to reduce my spending on other needs."</i>
Student 5 (A.M.)	<i>"Living away from home has taught me to be more frugal. I often cook my own meals or choose only the truly necessary expenses. I also try to save a small amount of money, even though it is not much."</i>
Student 6 (I.K.)	<i>"I always establish financial priorities when using my allowance. Academic expenses and meals always come first. If my spending increases because of coursework or campus activities, I reduce less important expenses so that my finances remain under control."</i>

Based on the observations and interviews, it can be concluded that sixth-semester male migrant students in the Islamic Guidance and Counseling Study Program, Faculty of Da'wah and Communication, UIN Sumatera Utara, have demonstrated a relatively good level of financial independence. They are capable of prioritizing expenditures, managing their allowances according to their essential needs, and practicing frugality and responsibility in meeting their daily living expenses. Although they still encounter financial challenges due to unexpected academic and organizational costs, the participants make conscious efforts to adjust their spending, allocate part of their allowance to savings, and manage their personal finances more wisely throughout their lives as migrant university students.

Supporting and Inhibiting Factors of Independence for Male Students in Their 6th Semester of the Islamic Guidance and Counseling Department at FDK UINSU

Based on observations of six male migrant students in their sixth semester of the Islamic Guidance and Counseling Study Program, Faculty of Da'wah and Communication, Universitas Islam Negeri Sumatera Utara, it was found that the students' independence was influenced by various supporting and inhibiting factors that interacted with one another. The most dominant supporting factors were self-motivation to complete their education, the experience of living independently while studying away from home, and a strong awareness of their responsibilities as university students. These factors encouraged the participants to become more disciplined in

managing their time, handling their personal finances, and fulfilling both academic and non-academic responsibilities independently.

The observations also revealed that family support and positive peer relationships played significant roles in fostering students' independence. Although they lived far from their parents, the participants continued to receive moral support, advice, and encouragement that helped them cope with the various challenges of living away from home. In addition, supportive friendships contributed to the development of mutual encouragement, the sharing of experiences, and assistance in overcoming academic difficulties as well as everyday problems.

On the other hand, the observations identified several factors that hindered the development of students' independence. Financial constraints emerged as one of the primary obstacles because they affected the participants' ability to meet both their daily living expenses and academic needs. Furthermore, demanding academic workloads, organizational commitments, and less-than-optimal time management made it difficult for some participants to maintain a healthy balance between their academic responsibilities and personal lives. Several participants also demonstrated a tendency toward unplanned spending under certain circumstances, which negatively affected their financial management.

Overall, the findings indicate that the independence of sixth-semester male migrant students in the Islamic Guidance and Counseling Study Program, Faculty of Da'wah and Communication, UIN Sumatera Utara, is the result of the interaction between internal and external factors. Self-motivation, the experience of living away from home, family support, and positive peer relationships strengthen students' independence, whereas financial limitations, ineffective time management, demanding academic responsibilities, and tendencies toward consumptive behavior serve as inhibiting factors. Therefore, strengthening these supporting factors while minimizing the barriers is essential for enhancing students' independence throughout their experience of living away from home.

Table 4. Interview Findings on the Supporting and Inhibiting Factors Influencing the Independence of Sixth-Semester Male Migrant Students in the Islamic Guidance and Counseling Study Program, Faculty of Da'wah and Communication, UIN Sumatera Utara

Participant	Interview Findings
Student 1 (H.I.)	<i>"My greatest motivation is to graduate as soon as possible and make my parents proud. Even though I live far away from my family, they always provide me with encouragement and support. The challenge I face most often is managing my time when academic assignments accumulate and my monthly allowance becomes limited."</i>
Student 2 (M.S.)	<i>"Because I have to support my own living expenses, I have learned to become more independent and responsible. My friends also help me whenever I encounter difficulties. However, financial limitations and a demanding academic schedule sometimes require me to work even harder to meet my daily needs."</i>
Student 3 (M.Z.)	<i>"Living away from home has made me more mature in making decisions. My parents constantly remind me to focus on my studies and live frugally. The biggest challenge for me is balancing my time between academic work, organizational activities, and daily responsibilities so that everything can be managed effectively."</i>

Participant	Interview Findings
Student 4 (M.A.)	<i>"The support I receive from my family and friends keeps me motivated to continue my studies. However, when organizational activities and academic assignments occur simultaneously, I often feel overwhelmed and have to reorganize both my schedule and my expenses."</i>
Student 5 (A.M.)	<i>"Living away from home has taught me to become more independent, especially in managing my time and finances. I always try to live economically, but sometimes unexpected expenses, such as academic requirements or campus activities, force me to adjust my budget."</i>
Student 6 (I.K.)	<i>"I am motivated to become independent because I want to reduce my parents' financial burden. Having supportive friends has also helped me learn how to manage my time and finances more effectively. However, the temptation to follow my friends' lifestyle and the heavy academic workload sometimes become challenges in maintaining my independence."</i>

Based on the observations and interviews, it can be concluded that the independence of sixth-semester male migrant students in the Islamic Guidance and Counseling Study Program, Faculty of Da'wah and Communication, UIN Sumatera Utara, is shaped by the interaction of supporting and inhibiting factors. Self-motivation, the experience of living away from home, family support, and positive peer relationships are the primary factors that foster the development of independence. Conversely, financial limitations, academic demands, less effective time management, and tendencies toward consumptive behavior remain significant barriers to the development of independence. Nevertheless, the participants continue to make efforts to overcome these challenges by managing their time and financial resources more responsibly while adapting to life as migrant university students.

Discussion

Independence of Male Sixth-Semester Islamic Guidance and Counseling Students at FDK UINSU in Managing Daily Schedules and Time

The research results show that sixth-semester male students from the Islamic Guidance and Counseling Study Program at the Faculty of Da'wah and Communication, UIN North Sumatra, already have a fairly good level of independence in managing their daily schedules and time. Based on observations and interviews, most of the informants can plan their daily activities independently by setting priorities between lectures, completing academic assignments, organizational activities, worship, part-time jobs, and personal needs. Living away from parents requires students to be responsible for managing their own time, making the experience of studying far from home a means of fostering independence. These findings are in line with (Lucía Torres Zaragoza, 2024), which states that independence is an individual's ability to manage their behavior, make decisions, and be responsible for their activities without relying too much on others. In the context of this research, living experiences as a student far from home encourage the informants to develop these abilities in their daily lives.

The research results also show that most of the informants have been able to set up a priority scale by putting academic activities as the main responsibility, followed by organization, worship, side jobs, and social activities. These findings support the research (Balogun, 2023), which explains that students who have good time management skills tend to be better at setting priorities, completing tasks on time, and achieving better academic performance. Research (Sultana, 2022)

also shows that activity planning and setting priorities are key components of time management that affect students' learning effectiveness and productivity. This can be seen in the informants who consistently make daily schedules, allowing them to balance various activities while living as students away from home.

Even so, this study also found that some informants still had trouble sticking to the schedules they had made. The heavy demands of academics, organizational activities, and part-time jobs caused schedule changes, reduced rest time, and delays in completing some tasks. These findings are in line with research (Asiddiq & Gumiandari, 2025), which states that time management is not just about the ability to make a schedule, but also the ability to maintain consistency in following the plan when facing various changing demands. Therefore, students who have a schedule are not necessarily able to manage their time effectively if it is not accompanied by discipline and the ability to make adjustments to different situations.

This study also shows that there are differences in the level of independence among the informants. Students who are used to making routine time plans show higher discipline, can balance academic and non-academic activities, and are less likely to be late in completing responsibilities. On the other hand, informants who don't have regular time planning tend to feel overwhelmed when facing multiple activities at the same time. These findings support the research (Jakandar, Pantiwati, Sunaryo, & Fikriah, 2025), which explains that the effectiveness of time management is not only determined by how many activities a person has, but also by the ability to plan, control oneself, and evaluate time use. In other words, the quality of managing time matters more than the quantity of activities carried out.

The results of this study have different characteristics compared to previous research because it not only focuses on the relationship between time management and academic performance, but also examines time management in the context of the lives of students studying away from home. Living far from parents requires students to manage all activities independently, from meeting daily needs to fulfilling academic responsibilities. Therefore, independence in this study is not only understood as the ability to schedule tasks but also as the ability to balance various roles in daily life. These findings expand on previous research results (Baharun, Wahid, Muali, Rozi, & Fajry, 2021), which emphasize that student success is influenced by their self-regulation skills and self-management while going through higher education.

In addition, the research findings show that living away from home also shapes discipline, responsibility, and the ability to make decisions independently. The informants learned to manage their time based on the needs and consequences they faced directly without parental supervision. This situation shows that the experience of living away becomes a learning process that strengthens self-management skills. These findings are in line with (Istratii & Ali, 2023), which explains that the ability to self-regulate (self-regulated learning) develops through individual experience in planning, monitoring, and evaluating activities. Thus, life as an out-of-town student contributes positively to building independence, even though it still presents students with various challenges in maintaining consistent time management.

Overall, the research results show that the independence of sixth-semester male students from the Islamic Guidance and Counseling Study Program at FDK UINSU in managing schedules and time management has developed quite well through their independent life experiences while away from home. The ability to set priorities, organize activities, and balance various responsibilities has become a main indicator of student independence. However, consistency in following schedules and managing rest time is still a challenge that needs improvement. Therefore, universities should guide time management training, strengthen self-management

skills, and provide academic counseling services so that students living away from home can optimize their independence in facing both academic and daily life demands.

The Independence of Male Sixth-Semester Student Migrants in the Islamic Guidance and Counseling Department at FDK UINSU in Managing Personal Finances

The research results show that male sixth-semester students from the Islamic Guidance and Counseling Study Program, Faculty of Da'wah and Communication at UIN Sumatera Utara, who live away from home, already have a pretty good level of independence in managing their personal finances while being far from their parents. Based on observations and interviews, most of the informants are able to manage their pocket money according to their main needs, such as food expenses, housing, transportation, academic needs, and religious activities. In addition, they have applied a priority scale by putting basic needs before consumptive desires. These findings indicate that living away from home becomes a learning process that encourages students to be responsible for managing their finances independently. These results are in line with the opinion (Isaac, 2025), which states that students who have good financial literacy and management tend to be better at controlling their spending, meeting their needs effectively, and avoiding financial problems while pursuing their education.

The research results also show that most of the informants have been able to make simple financial plans by dividing their allowance based on monthly needs. Some informants have even gotten used to setting aside some money as savings or a backup fund to face unexpected needs. These findings support the research (Kindt, 2022), which explains that the ability to budget and the habit of saving are key indicators of healthy financial behavior. Students who have a budgeting plan tend to be better at maintaining financial stability compared to those who spend money without a clear plan. This is evident from informants who regularly manage their spending allocation and can meet their needs until the end of the month.

Even so, the research results show that some informants still face difficulties in managing their finances, especially when sudden academic needs arise or organizational activities require extra costs. This situation forces them to adjust their spending or cut back on other needs to keep their finances under control. These findings are in line with research (Wahab, Umar, & Badarussyamsi, 2024), which states that limited financial resources are often a challenge for students in maintaining a balance between current needs and future needs. Therefore, the ability to manage finances is not only determined by the amount of income or allowance, but also by an individual's ability to make financial decisions rationally.

This study also found differences in financial management skills among informants. Students who regularly track expenses, create budgets, and set priorities show a higher level of independence compared to students who do not have regular financial planning. These findings support the research (Altinyelken, Akhtar, & Selim, 2022), which explains that financial management behavior is influenced by self-control ability, financial planning, and individual responsibility in using economic resources. Therefore, a student's success in managing finances is more determined by discipline and the ability to control spending than by the amount of allowance they receive.

The results of this study have characteristics that differ from previous research because they not only examine students' financial behavior in general but also place it in the context of life as a student living away from home. Being far from parents requires students to meet all their living needs independently, so financial management skills become an important part of developing independence. In this context, managing finances is not just about being able to

control spending, but also reflects the ability to make decisions, set priorities, and take responsibility for the consequences of every financial decision. These findings broaden the results of earlier research (Widia & Kustiawan, 2023), which emphasizes the importance of financial behavior in supporting students' success during their higher education.

Besides that, the research results show that living away from home shapes students' habits of being frugal, disciplined, and financially responsible. The informants try to avoid unnecessary expenses, prioritize more urgent needs, and make an effort to set aside some money as savings, even if the amount is still limited. This behavior shows the development of financial self-management skills, which is an individual's ability to manage financial resources effectively to meet current needs without neglecting future needs (Anli, 2025). Thus, living independently while working or studying away from home positively contributes to forming more responsible financial behavior.

Overall, the research results show that the financial independence of sixth-semester male students from the Islamic Guidance and Counseling Study Program at FDK UINSU in managing their personal finances has developed quite well. The ability to make budgets, set priorities, control spending, and get into the habit of saving are the main indicators of the informants' financial independence. However, these skills still need to be strengthened through financial literacy improvement, budget planning training, and the habit of managing emergency funds. Therefore, universities are expected to develop financial literacy education programs as part of student development so that they can manage their finances more effectively, independently, and sustainably while living away from home.

Supporting and Inhibiting Factors of Independence for Male Students in Their 6th Semester of the Islamic Guidance and Counseling Department at FDK UINSU

The research results show that the independence of male students in their sixth semester of the Islamic Guidance and Counseling Study Program at the Faculty of Da'wah and Communication, UIN North Sumatra, is influenced by the interaction between internal and external factors. Based on observations and interviews, self-motivation, independent life experiences during their time away from home, family support, and a positive friendship environment are the main factors that encourage the development of independence. On the other hand, financial limitations, academic demands, suboptimal time management, and a tendency toward consumerist behavior are factors that hinder the growth of student independence. These findings indicate that independence is not only determined by individual capabilities but is also influenced by social environments and experiences gained while living away from home.

The findings are in line with the theory of independence development (Steinberg, 2017). This explains that independence develops through the interaction between internal factors, like motivation, responsibility, and decision-making ability, and external factors such as family support and social environment. In this study, the motivation to complete education and the desire to make parents proud became the main driving forces for students to manage their time, handle finances, and take care of various responsibilities on their own. This shows that intrinsic motivation plays a key role as the main driver in shaping the independent behavior of traveling students.

Research findings also show that the experience of living away from home contributes greatly to developing independence. Living far from parents requires students to make their own decisions, meet daily needs, and solve various problems without overly relying on their family. These findings support the research (Fakhruroji, 2021). It states that the experience of adapting

to the college environment can improve students' self-management skills, responsibility, and self-adjustment. The longer students live away from home, the better they are at managing both their academic life and daily life.

Besides internal factors, this study found that family support and friendships play a very important role in shaping students' independence. Even though they live far apart, parents still provide moral support, motivation, and advice that serve as a source of encouragement for the informants. On the other hand, a positive friendship environment helps students share experiences, remind each other, and provide help when facing academic difficulties or personal problems. These findings are in line with previous research (Mayus & Samudra, 2024), which explains that social support can boost an individual's ability to handle stress, strengthen self-confidence, and help in adapting to a new environment. Therefore, a student's independence doesn't develop solely on their own, but is also influenced by the quality of their social relationships.

On the other hand, research results show that economic limitations are one of the main obstacles in developing student independence. Some informants have trouble meeting academic needs as well as daily needs when their allowance is limited or unexpected expenses arise. In addition, the busy schedule of academic activities, organizational activities, and less-than-optimal time management causes some students to still struggle to maintain a balance between their various responsibilities. These findings are in line with research (Rodliyah, Khusnuridlo, Fauzi, & Baharun, 2024), which explains that financial pressure and economic limitations can affect students' ability to make decisions, manage resources, and maintain well-being while pursuing their education. This situation shows that economic aspects are still a real challenge for students living away from home in building independence.

This study also found that the tendency toward consumerist behavior is one of the obstacles affecting students' financial management. Some informants admitted they had to readjust their budget when facing unexpected expenses or feeling pushed to follow the lifestyle of their friends. This finding supports the research (Hassan et al., 2021), which states that the ability to control consumptive behavior and make rational financial decisions is an important part of financial literacy that supports individual independence. Therefore, strengthening self-control and financial literacy becomes an important aspect of improving the independence of students living away from home.

The results of this study have different characteristics compared to previous research because they not only identify the factors that influence student independence but also show how these factors interact in the lives of students living away from home. Self-motivation, living away experience, family support, and social environment don't work separately; they reinforce each other in shaping independent behavior. On the other hand, economic limitations, academic demands, and poor time management can increase obstacles if not balanced with self-management skills. These findings provide a more comprehensive perspective compared to previous studies, which generally only focus on one particular factor in the development of student independence.

Overall, the research results show that the independence of sixth-semester male students from the Islamic Guidance and Counseling Study Program at FDK UINSU is the result of an interaction between internal and external factors. Self-motivation, experience of living independently, family support, and friends' environment are the main assets in building independence, while economic limitations, academic demands, less-than-optimal time management, and consumptive behavior are challenges that need to be addressed. Therefore, universities are expected to strengthen guidance and counseling services, life skills development

programs, time management training, and financial literacy education so that students living away from home are better prepared to develop independence during their higher education.

CONCLUSION

This study concludes that sixth-semester male students from the Islamic Guidance and Counseling Study Program at the Faculty of Da'wah and Communication, State Islamic University of North Sumatra, have shown fairly good independence in managing their time and personal finances while living away from home. This independence is supported by self-motivation, experience of living independently, family support, and a positive friendship environment, while economic limitations, academic demands, suboptimal time management, and a tendency toward consumerist behavior still pose challenges. The findings suggest the importance of strengthening guidance and counseling services, time management training, financial literacy, and life skills development at universities to boost student independence. This study is limited to six informants from one study program, so the results can't really be generalized widely. Therefore, future research is recommended to involve a more diverse group of informants and use quantitative or mixed methods to get a more comprehensive understanding of the factors that influence the independence of students studying away from home.

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