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FINANCIAL DISCIPLINE WITHOUT FORMAL RECORD-KEEPING: FAMILY FINANCIAL MANAGEMENT AMONG INDONESIAN MIGRANT WORKERS

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Abstract

This study examines how Indonesian migrant worker families manage migrant income through financial planning, budgeting, implementation, and evaluation. Unlike earlier remittance studies that focus on consumption, savings, and assets, it analyzes intra-household processes and joint decision-making between husbands and wives. Using a descriptive qualitative design, we conducted structured interviews with nine purposively selected informants in Merpati Village, West Kalimantan, and analyzed the data with the Miles and Huberman model; source and method triangulation supported credibility. The families set short-, medium-, and long-term plans, allocated income by priority, and invested in gold and land. Although most families kept no written records, they paid obligations on time, limited debt, and evaluated their finances through spousal communication. The novelty of this study is the finding that financial discipline is sustained by routines, mental budgeting, wives' operational control, and trust-based joint decisions rather than by bookkeeping. These findings suggest that financial literacy programs and migrant protection policies should engage both spouses, build on existing informal practices, and add simple cash-flow tracking and health-risk protection.

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INTRODUCTION

International labor migration has become an important livelihood strategy for many Indonesian households, particularly in regions where local employment opportunities and income levels are limited. For migrant worker families, working abroad is not merely an employment decision but also a household economic strategy intended to increase income and improve family welfare. Income earned abroad and transferred to family members in the country of origin can provide additional financial resources for meeting daily needs, financing education, accumulating savings, acquiring assets, and pursuing longer-term household goals (Askarov & Doucouliagos, 2020; Fitriani & van Rijn, 2026). However, an increase in household income does not automatically lead to improved financial well-being. The extent to which migrant income contributes to sustainable family welfare depends substantially on how the income is planned, allocated, controlled, and utilized within the household.

Previous research indicates that remittances can produce different financial outcomes across migrant households. Mas'udah (2020), for example, found that remittances improved the financial conditions of Indonesian migrant workers' families but could also encourage consumption-oriented lifestyles when the additional income was not systematically allocated to long-term productive assets. Similarly, Gatri and Mafruhah (2023) showed that income and remittances were associated with the saving

behavior of Indonesian migrant workers, although the relationship between remittances and savings was not necessarily positive. Furthermore, Nadadies et al. (2024) emphasized that remittances have a positive impact on economic welfare by increasing business capital and freeing families from poverty, while Karmeli and Safitri (2024) highlighted the income-driven changes in consumption patterns among migrant families. Evidence from other remittance-receiving countries also demonstrates that the financial effects of remittances are not uniform. Remittance-recipient households may allocate more resources to necessities, education, health, and investment, yet additional remittance income does not necessarily result in significantly higher saving rates (Coronel & Estelami, 2025). These findings suggest that the economic benefits of migration depend not only on the amount of income received but also on the financial behavior and decision-making processes through which families manage that income.

Beyond these studies, a broader literature examines how remittances shape household welfare and spending. Studies in Nepal, Sri Lanka, India, and Vietnam analyze how remittances affect household welfare and expenditure patterns (Byanjankar et al., 2025; Cuong & Linh, 2018; Kondratjeva et al., 2022; Kumara et al., 2020; Mahapatro et al., 2017), a meta-analysis synthesizes their effects on education spending (Askarov & Doucouliagos, 2020), and further work links remittances to poverty in the Middle East and North Africa (Khan et al., 2022) and to the welfare of left-behind families in Ghana (Martey & Armah, 2021). Recent panel evidence from Indonesia associates remittances with higher asset ownership and food expenditure (Fitriani & van Rijn, 2026), and Hasibuan and Hartono (2024) relate remittances to the multidimensional energy poverty of Indonesian households. Most of this work, however, relies on survey outcomes and says little about how families actually manage the money they receive.

From a theoretical perspective, family financial management involves a systematic process of planning, budgeting, implementation, and evaluation to achieve household goals (Otoritas Jasa Keuangan [OJK], 2021). Financial planning requires households to set short-, medium-, and long-term goals and to allocate income among consumption, savings, investment, and protection, and the capacity to do so is closely tied to financial literacy (Lusardi & Mitchell, 2023); financial education has been shown to improve financial knowledge and downstream behaviors (Kaiser et al., 2022). Because individual self-control is a significant predictor of financial behavior and financial well-being (Strömbäck et al., 2017), budgeting can be understood as a rule-based mechanism through which households restrain consumption, and many households operate it through mental accounts that earmark money for specific purposes (Thaler, 1999; Zhang & Sussman, 2018). Implementation, monitoring, and evaluation then close the cycle, and conventional household finance guidance treats systematic written records as the main tool for tracking spending against plans (OJK, 2021). Financial well-being, in turn, depends on both objective financial circumstances and the subjective sense of control over one's finances (Brüggen et al., 2017), which makes the way families actually exercise control in daily life an important object of study.

However, managing finances within a family is inherently relational because financial decisions involve the interests and responsibilities of multiple members. Unlike individual financial management, household financial management involves negotiation between partners over who controls money and who has the final say over spending, and joint financial management is associated with fewer financial problems than male-dominant or separate management (van Raaij et al., 2020), and a systematic

review identifies income organization, money management systems, role involvement, and control over finances as core processes of financial management within couples (Kaur & Singh, 2025). Mutual discussion and agreement between spouses become particularly important when household income is earned by one spouse abroad while its day-to-day management is entrusted to another family member at home. Migration shifts decision-making power within the household: the spouse left behind may command greater authority while the migrant is away (Antman, 2015), and household members compete for influence over financial decisions, with power balances changing according to whether the migrant is at home or at the destination (Kurian et al., 2022). This issue is particularly relevant to migrant worker families because migration creates a distinctive separation between income generation and income management. Consequently, how spouses make financial decisions together can shape how migrant income is used: a field experiment with Indian migrant workers in Qatar showed that a workshop encouraging joint decisions with wives increased joint decision-making on financial matters and changed the wives' financial practices (Seshan & Yang, 2014). In Indonesia, training the migrant together with a family member at home improved financial behavior and savings more than training either alone (Doi et al., 2014).

Despite the growing literature on migrant workers and remittances, an important research gap remains. Previous studies have predominantly examined the economic effects of remittances through variables such as household consumption, savings, and welfare. However, they provide comparatively limited explanation of the intra-household processes through which migrant worker families plan, allocate, and make collective decisions regarding income earned abroad. In particular, less attention has been paid to how husbands and wives negotiate financial priorities, divide financial management responsibilities, and translate higher migrant income into structured family goals.

This gap is especially relevant in border communities where international labor mobility is closely integrated into household livelihood strategies. Merpati Village, Tangaran District, Sambas Regency, West Kalimantan, represents such a context. Its geographical proximity to Malaysia provides residents with relatively accessible opportunities to work abroad, shifting from local agriculture to migrant employment. The resulting increase in income requires families to make critical financial decisions. Thus, the central issue is not merely whether migration increases family income, but how migrant worker families manage that increased income and transform it into sustainable improvements.

Accordingly, the novelty of this study lies in its micro-level examination of family financial management among Indonesian migrant worker households in a border-village context. Rather than examining remittances primarily in terms of their amount, this study focuses on the internal process of financial management, including financial planning, income allocation, saving, asset accumulation, and joint financial decision-making. Through this focus, the study is expected to contribute to the literature by providing a more contextualized understanding of the mechanisms through which migrant income is managed at the family level to achieve financial welfare.

RESEARCH METHODS

This study employed a descriptive qualitative approach to understand how Indonesian migrant worker households in Merpati Village, Tangaran District, Sambas Regency, West Kalimantan, plan, budget, implement, and evaluate their family finances.

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A qualitative design was chosen because the aim was to understand the practices and meanings behind household financial behavior rather than to measure how common they are (Nowell et al., 2017). The study focused on four main dimensions: financial planning, budgeting, financial implementation, and financial monitoring and evaluation.

Informants were selected using purposive sampling, which matches participants to the aims of the study and thereby strengthens the rigor and trustworthiness of the data (Campbell et al., 2020). The inclusion criteria were that informants had worked as Indonesian migrant workers for at least two years and had family responsibilities. A total of nine informants participated in this study (Table 1). Their ages ranged from 40 to 49 years, with migrant work experience ranging from 2.5 to 12 years. Most informants had previously worked as farmers and later worked in the palm oil plantation sector abroad, while one informant worked for an acacia wood company. The number of family dependents ranged from three to four persons. Sampling continued until data saturation was reached at the ninth informant, meaning that no new substantive themes emerged regarding their financial practices. Because saturation concerns both the emergence of new codes and the depth of understanding of existing ones (Hennink et al., 2017), saturation was judged by whether additional interviews added new financial practices or changed the interpretation of existing categories. A sample of this size is consistent with methodological evidence that saturation can be assessed and reported systematically rather than merely declared (Guest et al., 2020) and that it is typically reached within nine to seventeen interviews (Hennink & Kaiser, 2022).

Table 1. Characteristics of Research Informants

Informant	Age	Duration as Migrant Worker	Occupation Abroad	Previous Occupation	Number of Dependents	Children's Education
AS	49	12 years	Palm oil plantation worker	Farmer	4	Senior High School; University
YD	49	3 years	Palm oil company employee	Farmer	3	Vocational High School; Elementary School
YN	47	12 years	Acacia wood company employee	Farmer	4	Junior High School
FD	43	2.5 years	Palm oil plantation sprayer	Farmer	3	Vocational High School; Junior High School
HD	49	10 years	Palm oil plantation worker	Construction worker	4	University; Junior High School
SB	45	12 years	Palm oil plantation worker	Farmer	4	University; Vocational High School; Elementary School
RA	48	9 years	Palm oil plantation worker	Farmer	3	University; Senior High School
SL	40	7 years	Palm oil plantation worker	Farmer	3	Junior High School; Elementary School
IY	49	5 years	Palm oil plantation worker	Construction worker	3	Junior High School

Data were collected through structured interviews and direct field observation on 3–5 June 2025 in Merpati Village. The interview guide contained 45 items organized

around the four dimensions of family financial management (planning, budgeting, implementation, and monitoring and evaluation), and the same core questions were put to every informant in the same order. With the informants' consent, the interviews were not audio-recorded; instead, the informants' answers were typed directly during each interview in the local Malay dialect, and the authors later translated the quotations used in this article into English. The interview data were complemented by field observation at the informants' homes and of the assets they mentioned, such as renovated houses, land, and vehicles, which was used to cross-check the interview statements.

Data were analyzed using the interactive model of Miles et al. (2014), which comprises three stages: data reduction, data display, and conclusion drawing. In the data reduction stage, the researchers selected, simplified, and grouped the interview results according to the four aspects of family financial management among Indonesian migrant workers: financial planning, budgeting, financial implementation, and financial monitoring and evaluation. The data were then displayed as descriptive narratives and groupings of findings to identify patterns of financial management, the division of roles between husbands and wives, and family financial decision-making. In the final stage, the researchers drew conclusions from the patterns and connections among the findings to understand the financial management practices of Indonesian migrant worker families, particularly financial discipline that operates without formal record-keeping.

Trustworthiness was established using the four criteria of Lincoln and Guba (1985): credibility, transferability, dependability, and confirmability (Korstjens & Moser, 2018; Nowell et al., 2017). Credibility was supported by source triangulation, comparing statements across nine informants with different migration durations and previous occupations, and by method triangulation, cross-verifying interview statements about financial management and asset accumulation with direct observation of the assets acquired by the families (Korstjens & Moser, 2018; Nowell et al., 2017). The match between the assets mentioned by informants and those that could be observed supports the credibility of informants' accounts of asset accumulation; the observation was not intended to verify day-to-day financial management practices. Transferability was addressed through a thick description of the research setting and informant profiles (Table 1), so that readers can judge whether the findings apply to other migrant communities (Korstjens & Moser, 2018; Lincoln & Guba, 1985). Dependability was maintained by using one interview guide for all informants, aligning the authors' understanding before data collection in the field, and keeping an audit trail covering the interview guide, the typed records of interview answers, and records of analytic decisions. These procedures were intended to increase the consistency and transparency of the data analysis process (Braun & Clarke, 2021; Korstjens & Moser, 2018; Nowell et al., 2017). Confirmability was strengthened by grounding each finding in the informants' own words as recorded during the interviews and by writing analytic memos that separate those words from the authors' interpretation (Nowell et al., 2017).

RESULTS AND DISCUSSION

The findings demonstrate that financial management among Indonesian migrant worker families in Merpati Village operates through four interconnected dimensions: financial planning, priority-based budgeting, financial implementation, and financial monitoring and evaluation. These dimensions do not function independently but constitute a continuous process through which migrant income is transformed into

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household consumption, education, savings, asset accumulation, and long-term financial goals. An important finding emerging across these dimensions is that the families were able to maintain relatively disciplined financial practices despite the absence of formal written financial records.

Table 2. Summary of Findings and Analytical Interpretation

Dimension	Main Findings	Analytical Interpretation
Financial planning	Families developed short-, medium-, and long-term financial plans; financial decisions were discussed between husbands and wives	Migrant income was directed toward multiple financial horizons through collaborative household decision-making
Financial budgeting	Income was allocated according to primary, secondary, and tertiary priorities; savings and investments included gold and land	Families practiced priority-based and informal mental budgeting despite the absence of written budgets
Financial implementation	Routine expenditures and bills were paid on time; debt was limited; most families kept no systematic financial records	Financial discipline was supported by habitual routines, clear priorities, and role specialization rather than formal bookkeeping
Financial monitoring and evaluation	Monitoring occurred through communication with wives and children; evaluation was conducted through discussions between spouses	Communication functioned as an informal household financial control mechanism

Financial Planning and the Transformation of Migrant Income into Long-Term Financial Goals

The findings show that all informants had developed financial plans covering short-, medium-, and long-term needs. Short-term plans generally included household consumption, children's education, savings, and selected asset purchases. Medium-term plans included higher education expenses and home improvements, while long-term plans included major home renovations and preparations for Hajj or Umrah. Informants also reported increases in savings and ownership of assets such as land and vehicles after becoming migrant workers. This physical asset accumulation is corroborated by Informant AS (49 years old), who stated regarding the focus of their assets: "*Yang Jelas nye kendaraan lah terutame, yang kedue rehap rumah dapur segala macam lah*" (Vehicles primarily, and secondly kitchen and home renovations).

These findings indicate that the additional income generated through migrant employment was not used exclusively for current consumption. Instead, families attempted to transform migrant income into resources that supported both present needs and future financial objectives. This finding is consistent with evidence that remittance-receiving households channel part of their income into saving, health, assets, and house repairs (Hua et al., 2022), although saving responses differ across households (Hua & Erreygers, 2020), and it contrasts with the consumption-oriented lifestyles that Mas'udah (2020) reported when remittances were not systematically allocated to long-term assets. Organizing household needs according to short-, medium-, and long-term horizons, as the informants did, is also what the planning literature identifies as a feature of financially capable households (Lusardi & Mitchell, 2023).

However, the findings of the present study extend these earlier perspectives in an important way. Financial planning among migrant worker families was not simply an individual activity of allocating money. Instead, it was embedded in a household decision-making relationship between husbands and wives. The husband generally

earned the main income abroad and entrusted the money to his wife for day-to-day management, while major financial decisions were discussed and agreed upon jointly. Highlighting this absolute delegation of trust, Informant AS explained: "*Murni ke istri lah transfer semuanye... jadi kite da'an perlu tau tujuan nye kemane-kemane kalak*" (I transfer everything purely to my wife... so we don't need to know exactly where it goes later). Thus, income generation and operational financial management were spatially separated, yet strategic financial decisions remained collaborative.

This pattern is important because family financial management cannot always be understood by treating the household as a single decision-making unit. van Raaij et al. (2020) demonstrate that financial management styles differ across couples and that joint financial decision-making is associated with fewer financial problems, and studies of migrant households show that decision-making power shifts between spouses depending on where the migrant is (Antman, 2015; Kurian et al., 2022). The present study therefore suggests that collaborative financial decision-making can remain important even when husbands and wives are geographically separated because of migrant employment. Because interview data cannot test mediation statistically, collaborative planning and allocation are interpreted here as a plausible mechanism through which migrant income is translated into improved household financial conditions, not as a proven causal pathway.

Priority-Based Budgeting and Informal Mental Allocation

The findings reveal that informants allocated household income according to a relatively clear hierarchy of needs. Primary needs such as food, clothing, utilities, and housing received the highest priority, followed by education, transportation, healthcare, and other secondary needs. Tertiary expenditure, including gadgets, recreation, and jewelry, was generally considered only after more essential needs had been addressed. Families also allocated part of their income to savings and investments. Emphasizing this strict prioritization, Informant FD (43 years old) noted: "*Yang pertame kebutuhan dolok kebutuhan hari-hari makan lah terutame, mun ade sisanye barok kite simpang ke laing*" (Primary daily needs like food come first, if there is a surplus, only then do we save it for other things).

These findings are broadly consistent with the view of budgeting as a prioritization process in which essential expenditures come first and less important spending is reduced or postponed (Thaler, 1999; Zhang & Sussman, 2018). Most families did not prepare formal written budgets. Nevertheless, they appeared to maintain relatively stable categories of expenditure and understood which financial needs should take precedence. This finding can be interpreted through the concept of mental budgeting. Research on mental accounting shows that people commonly divide money into budget categories (Zhang & Sussman, 2018), and Thaler (1999) showed that such mental accounts are not neutral because they shape how money is spent. Although informants did not formally record budgets, they appeared to mentally earmark income for specific purposes.

The allocation of educational expenses also demonstrates a strong priority orientation, indicating that education was regarded as an important future-oriented expenditure rather than merely a current household cost. Gold and land were also important investment choices. Land was particularly valued because it could serve both as an appreciating asset and as a productive resource after the migrant worker returned home. Nevertheless, one weakness emerges in relation to financial protection. Most

families did not specifically allocate funds for health-related risks and none reported having private insurance, relying mostly on government health coverage (BPJS) or paying out-of-pocket when illness occurred.

Financial Implementation: The Paradox of Discipline Without Formal Financial Records

The implementation stage presents the most distinctive finding of this study. Informants reported that household consumption and children's education were financed according to established priorities. Electricity, internet, educational expenses, and BPJS contributions among participating families were generally paid on time. Most informants reported having no debt, while the informant who had debt stated that repayment obligations were fulfilled regularly.

At the same time, most informants did not keep systematic written records of family income and expenditure. Eight of the nine informants said they did not record: seven answered plainly, and Informant YD said that recording is treated as non-existent in village life ("*kite di kampong anggop disek lah*"). Only Informant YN said that expenses were usually noted when shopping. Informant AS explicitly confirmed, "*Ndak dicatat, sian pembukuannye*" (It is not recorded, there is no bookkeeping), a statement reinforced by Informant FD: "*Daan di catat*" (Not recorded). This finding creates an apparent contradiction. Conventional financial management generally assumes that record-keeping is necessary for monitoring cash flows, comparing actual expenditure with budgets, and preventing uncontrolled spending (OJK, 2021).

The present findings, however, demonstrate that relatively disciplined financial implementation can occur even without systematic bookkeeping. This constitutes the core paradox of the study: financial discipline exists despite the absence of formal financial records. Several mechanisms appear to explain this paradox. First, families have established clear spending priorities, creating habitual financial routines. Second, families use implicit mental budgeting without written records. Third, financial responsibility is relatively concentrated on the wife, reducing ambiguity. Fourth, financial decisions involving larger expenditures are discussed between spouses, establishing interpersonal accountability.

Recent evidence, such as García-Aquino et al. (2024), similarly shows that housewives play a central role in managing family finances by prioritizing income allocation toward essential household needs and avoiding irresponsible debt. The pattern is also consistent with evidence that individual self-control is a strong predictor of everyday financial behavior and financial well-being (Strömbäck et al., 2017), which here appears to be reinforced by household routines and spousal accountability. However, the present study extends this literature by demonstrating how strict financial discipline may persist despite the near-absence of systematic written records. Financial order is maintained not through ledgers, but through daily routines, mental allocation (mental accounting), gender-based role specialization, and interpersonal accountability rooted in marital trust.

This difference is critical because informal financial management may work under relatively stable household conditions but become less reliable as financial complexity increases. When families manage larger assets, multiple investments, debts, fluctuating income, or unexpected financial shocks, reliance solely on memory and routine may become inadequate. Therefore, these findings do not contradict the importance of financial recording. Instead, they qualify those arguments: formal

recording may not be essential for maintaining basic daily financial discipline, but it becomes increasingly important for precise monitoring, long-term evaluation, and financial transparency.

Financial Monitoring and Evaluation as Relational Financial Control

Most informants reported monitoring household finances, although the monitoring process was informal. Husbands generally monitored expenditure by communicating directly with wives and children. Financial evaluation was also conducted through discussions between husbands and wives rather than through formal comparison between written budgets and recorded expenditures. Illustrating this informal approach, Informant SB (45 years old) noted that evaluation is done simply by "*ngobrol-ngobrol*" (casual chatting), adding, "*Semestinya kalau udah ngobrol tentang evaluasi, ke depannya langsung bagus*" (Usually, once we chat about evaluation, things improve going forward).

Evaluation matters because financial well-being depends on both objective financial circumstances and the subjective sense of control over one's finances (Brüggen et al., 2017). The findings of the present study support the importance of evaluation but demonstrate that evaluation can also take place through informal relational mechanisms. For migrant worker families, communication has a particularly important role because the primary income earner and the household financial manager live in different countries. Therefore, communication becomes a substitute for direct observation.

This interpretation is consistent with Seshan and Yang (2014), who found that strengthening financial communication between migrant workers and their spouses increased joint financial decision-making in transnational households. The observed system can be understood as a combination of delegated operational control and shared strategic control. The wife exercises considerable discretion over daily expenditure, while major decisions are discussed between spouses. Thus, trust and communication reduce the practical difficulties created by geographical separation.

Nevertheless, informal evaluation also has limitations. Without systematic financial records, families may find it difficult to identify small but cumulative expenditures, calculate exact changes in savings, evaluate investment returns, or objectively compare planned and actual household cash flows. Therefore, communication should be viewed as an important social financial control mechanism, but not as a complete substitute for financial documentation.

These findings also have implications for financial education and migrant policy. Financial education improves financial knowledge and downstream behaviors on average (Kaiser et al., 2022), and in Indonesia training a migrant together with a family member produced larger gains than training either alone (Doi et al., 2014). Programs that engage both spouses and build on the informal practices families already use are therefore more likely to fit the way these households actually manage money.

CONCLUSION

This study shows that Indonesian migrant worker families in Merpati Village manage migrant income through financial planning, budgeting, implementation, and evaluation. The families set short-, medium-, and long-term plans, allocated income by priority, and invested in gold and land. Although most families kept no written records, they paid obligations on time, limited debt, and evaluated their finances through

spousal communication. The novelty of this study is the finding that financial discipline is sustained by routines, priority-based mental budgeting, wives' operational control, and joint decisions based on trust, rather than by bookkeeping. These findings imply that financial literacy programs and migrant protection policies should engage both spouses, build on existing informal practices, and add simple cash-flow tracking and health-risk protection.

This study has limitations: it covers only one village, nine informants, self-reported data, and only the migrant workers' perspective, without their wives. Future research should include dyadic interviews with both spouses, compare villages and migration corridors, and use mixed methods to test whether delegation or joint decision-making is associated with better financial outcomes, and when informal systems stop being effective and record-keeping becomes necessary.

Statement on the Use of Artificial Intelligence.

AI was used in the preparation of this manuscript. The authors used artificial intelligence tools solely to assist with language improvement, grammar checking, and editing for clarity and readability. The authors remain fully responsible for the accuracy, originality, integrity, and academic content of the manuscript. All AI-assisted content was reviewed and verified by the authors before submission.

Conflicts of interest

The authors declare no conflict of interest.

Author contributions

Conceptualization, Heni Kuswanti and Dwija Saptahadi; data collection, Heni Kuswanti and Dwija Saptahadi; data validation, Heni Kuswanti; formal analysis, Heni Kuswanti; writing—original draft preparation, Heni Kuswanti; writing—review and editing, Heni Kuswanti; visualization, Dwija Saptahadi. All authors have read and approved the final version of the manuscript.

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