



The Implications of Parental Harvest Failure on Education Financing at Vocational High School (SMK) Diponegoro 2 Rawalo, Banyumas: Problems and Solutions

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ABSTRACT

This study aims to examine the impact of crop failure on education financing management at SMK Diponegoro 2 Rawalo, where students' families rely heavily on agriculture. Using a qualitative descriptive method, data were collected through interviews with school stakeholders and direct observation. Results show that crop failure reduces families' ability to pay tuition, increases requests for financial aid, and forces schools to implement strategies such as fee waivers, payment rescheduling, and cross-subsidies. These conditions necessitate stronger internal financial management and enhanced communication with parents. The findings highlight the need for adaptive education financing policies in agriculturally dependent regions. Such policies are essential to maintaining education continuity amid economic instability caused by environmental factors.

INTRODUCTION

Education is one of the key pillars in the development of a nation, requiring stable and sustainable funding support. However, in many rural areas of Indonesia, including Rawalo Subdistrict, Banyumas Regency, the sustainability of education funding remains highly vulnerable to fluctuations in the economic conditions of the community. One of the social factors of concern is the high economic dependence of students' families on the agricultural sector. Most of the parents of students at SMK Diponegoro 2 Rawalo are farmers, so the economic success of their families is highly dependent on crop yields. In recent years, crop failures due to climate change, pest infestations, and weather uncertainty have become increasingly frequent. These events not only impact family income but also affect their ability to meet their children's educational expenses, such as tuition fees, practical training costs, uniforms, and other educational needs. This situation raises serious concerns about the sustainability of education, as education is a fundamental right that should be upheld regardless of economic factors (Abdulloh et al., 2022; Hanif & Rijal, 2024; Istiyarini & Hanif, 2024).

From a literature perspective, previous studies have shown a strong correlation between family economic conditions and the sustainability of children's education. According to research conducted by Suyanto (2017), an economic crisis at the family level can lead to delayed payment of school fees, increased dropout rates, and a decline in students' learning concentration quality. Research by Nurhadi (2019) also confirms that in agrarian communities, crop failure is one of the main causes of weakened family support for education. Additionally, a study by Prasetyo (2020) shows that education funding management in rural schools needs to be designed to be adaptive to the socio-economic conditions of the community, such as through cross-subsidy schemes or restructuring payment schedules. Based on the literature, it can be concluded that the relationship between the agricultural sector and education financing is closely intertwined and mutually influential, particularly in areas where communities remain highly dependent on agricultural yields (Alfiana, Muhammad Azizi, Klemens Mere, Muhammad Asir, 2025; Hanif & Rijal, 2024; Istiyarini & Hanif, 2024; Kurniati & Hanif, 2024).

Based on social facts and literature, the purpose of this paper is to analyse and describe how crop failure affects education financing management at SMK Diponegoro 2 Rawalo. This study also aims to reveal the strategies employed by the school in The paper will address managing education financing during times of economic pressure caused by crop failure and offer recommendations for a more adaptive and sustainable financing management model. Thus, this paper is expected to contribute to academic literature on education management, while also serving as material for practical considerations for policymakers in schools facing similar problems (Arifin, 2022; Istiyarini & Hanif, 2024; Kurniati & Hanif, 2024; Hanif & Rijal, 2024).

This study argues that crop failure significantly impacts the financing and management of education at SMK Diponegoro 2 Rawalo. Three main pieces of evidence support this argument, which will be explained further in the results

section. First, crop failure leads to a decline in parents' ability to pay tuition on time, impacting the school's cash flow and necessitating flexible financial management strategies. Second, the high rate of applications for fee waivers and payment exemptions during crop failure season indicates a strong correlation between family income and the ability to pay fees. Third, schools must develop cross-subsidy schemes and relief programmes to maintain the sustainability of educational operations and ensure that students can continue their studies, even if their families are experiencing an economic crisis (Arifudin et al., 2021; Istiyarini & Hanif, 2024; Kurniati & Hanif, 2024; Hanif & Rijal, 2024).

Crop failure is a socio-economic phenomenon that significantly impacts the lives of agrarian communities in Indonesia, including those in the Rawalo area of Banyumas Regency. Not only does crop failure disrupt food security, but it also directly affects the income levels of families who primarily rely on agriculture as their main source of income. When crop failure occurs, farmers' incomes plummet, leading to insufficient funding for secondary needs, including children's education expenses. For students at SMK Diponegoro 2 Rawalo, most of whom come from farming families, these consequences are acutely felt in the form of delayed school fee payments, difficulties meeting vocational training needs, and, in some cases, the threat of dropping out of school. This illustrates the vulnerability of the education sector in agriculture-based regions to the economic dynamics of the primary sector. Therefore, crop failure should be understood as both an agricultural and social issue requiring a comprehensive response from various sectors, including education (Fadhila, 2021; Hanif & Rijal, 2024; Kurniati & Hanif, 2024; Istiyarini & Hanif, 2024).

In the context of education financing management, schools face the major challenge of maintaining operational sustainability amid declining student ability to pay. SMK Diponegoro 2 Rawalo has had to make various managerial adjustments to respond to this situation. One form of adaptation is by implementing policies such as fee waivers, payment deferrals, or even granting exemptions to students whose parents have been affected by crop failures. However, these measures inevitably have implications for the school's financial stability, as the majority of the school's operational costs rely on student payment contributions. The cash flow imbalance caused by numerous payment delays or defaults has forced the school to seek alternative solutions to cover routine expenses, such as paying teacher salaries, maintenance costs for facilities, and conducting educational activities. Therefore, financial management at SMK Diponegoro 2 Rawalo is required to be more flexible, creative, and sensitive to the socio-economic conditions of students and their families (Nur Fazillah, 2020; Istiyarini & Hanif, 2024; Kurniati & Hanif, 2024; Hanif & Rijal, 2024).

Furthermore, crop failure also encourages schools to strengthen communication with parents. In this situation, schools not only function as academic institutions, but also as social advocates that bridge the gap between educational idealism and the economic reality of the community. Schools are required to foster empathy while educating parents on the importance of maintaining their children's education despite difficult economic conditions. Various approaches, such as fee waivers, educational installment plans, and

student solidarity programs, are concrete efforts taken to ensure that no student has to drop out of school solely due to economic reasons. This approach reflects the importance of human-centered management in the field of education, where the success of a school is measured not only by academic achievements but also by its ability to maintain educational inclusivity for all segments of society (Badriyatul Fitri et al., 2021; Hanif & Rijal, 2024; Hanif & Ausat, 2025; Kurniati & Hanif, 2024).

In addition, the impact of crop failure on education financing management has also encouraged schools to develop innovative support programs. For example, schools can establish partnerships with zakat institutions, BAZNAS, social organizations, and the industrial sector to obtain educational funding or scholarship programs for affected students. This form of collaboration is crucial in creating an external support network that can strengthen schools' resilience in the face of economic pressures. Furthermore, schools can also develop additional skill-building programs for students, which not only serve as educational activities but also provide opportunities for students to generate additional income, such as through school-based entrepreneurship programs. Thus, educational funding management at SMK Diponegoro 2 Rawalo is not merely reactive to the impacts of crop failure but also proactive in building long-term educational economic resilience (Ginanjar & Purwanto, 2022; Hanif & Ausat, 2025; Hanif & Rijal, 2024; Kurniati & Hanif, 2024).

Given all these dynamics, it can be concluded that the impact of crop failure on education financing management at SMK Diponegoro 2 Rawalo cannot be underestimated. The impact is complex, not limited to financial aspects alone, but also touches on social, psychological, and even cultural dimensions of school life. Crop failure serves as an external factor that directly tests the flexibility and adaptive capacity of educational management at the school level. Therefore, a deep understanding of this phenomenon is crucial for designing educational policies that are responsive, fair, and focused on protecting the right to education for all students, particularly in areas dependent on the agricultural sector (Hamidah, 2022; Hanif & Rijal, 2024; Hanif & Ausat, 2025; Istiyarini & Hanif, 2024). The goal of this research is to find a model of educational financing management that can withstand seasonal economic crises and strengthen the position of schools as the last bastion in safeguarding the right to education for the nation's children.

According to Mulyasa (2009), in situations of local economic crisis, educational institutions must prioritise the principles of flexibility, innovation, and social justice in their financial management. Flexibility means that schools must be able to adjust their financial policies in line with the economic dynamics of students' parents, for example, by extending payment deadlines, offering fee waivers, or establishing cross-subsidy schemes between eligible and ineligible students. Innovation means that schools need to seek alternative funding sources beyond student fees, such as collaborating with the business sector, accessing government assistance, or establishing productive school-based enterprises. In line with the findings (Hanif & Rijal, 2024; Hanif & Ausat, 2025), improvements in educational quality depend not only on internal school factors but also on

social capital in the form of strong relationships between schools and communities. Community support is a crucial foundation for creating resilient and crisis-responsive educational institutions. In the context of SMK Diponegoro 2 Rawalo, the application of these principles is particularly relevant given the economic characteristics of the Rawalo community, which heavily relies on the agricultural sector and is therefore highly vulnerable to fluctuations in crop yields.

In addition to the theory of education financing management, this study is also based on the theory of social resilience, which is the ability of social communities to survive, adapt, and recover from major pressures or disturbances, such as economic disasters caused by crop failures. According to Adger (2000), social resilience encompasses the capacity of individuals and social institutions to manage risks, maintain vital functions, and develop long-term adaptation mechanisms. About education, social resilience refers to how educational institutions, students' families, and the surrounding community can support each other in maintaining the continuity of education amid an economic crisis (Noor Islahudin & Ramadhani Wulandari, 2022; Hanif & Rijal, 2024; Hanif & Ausat, 2025; Kurniati & Hanif, 2024). Efforts to build educational social resilience include strengthening school community solidarity, improving family financial literacy, and establishing external support networks that can provide emergency assistance or scholarship programmes for affected students. Therefore, educational funding management at SMK Diponegoro 2 Rawalo should be designed not only based on assumptions of economic stability but also grounded in the principle of building resilience against seasonal economic fluctuations such as crop failures.

In the context of this study, the application of social resilience theory in education financing management at SMK Diponegoro 2 Rawalo is highly relevant, especially in addressing the economic impacts caused by crop failure. Social resilience is not only about the resilience of individuals in facing economic difficulties, but also how educational communities, such as schools and families, can work together to create a system that is more resistant to external pressures (Joben, Yahya, 2022; Hanif & Rijal, 2024; Hanif & Ausat, 2025). Social resilience in education focuses on strengthening the capacity of educational institutions to continue providing quality education despite facing significant financial obstacles. This means that schools must have flexible and adaptive strategies in managing financial resources, as well as paying attention to the economic well-being of affected students' parents (Kurniati & Hanif, 2024).

The implementation of social resilience in education financing also encourages the strengthening of relationships between schools and surrounding communities, whether through economic empowerment programmes or joint fundraising. At SMK Diponegoro 2 Rawalo, for example, the school and school committee work together with the community to raise emergency funds that can be used in crises, such as when crop failures occur. Additionally, the school introduces financial literacy to students' parents, providing them with a stronger understanding of how to manage family finances and anticipate unexpected education-related expenses. Financial education for students' families is expected

to strengthen their economic resilience in the long term, enabling them to better prepare for economic crises like crop failures that directly impact children's education funding (Komariyah et al., 2022; Hanif & Rijal, 2024; Hanif & Ausat, 2025; Kurniati & Hanif, 2024).

The social resilience of education also includes the establishment of external support networks that can assist in times of crisis. This could be in the form of collaboration with government agencies, non-governmental organizations (NGOs), and private companies that care about education. In this case, SMK Diponegoro 2 Rawalo seeks to build closer relationships with various parties to ensure that when economic disruptions occur, such as crop failures that affect students' family income, there is support available through scholarship programs or emergency assistance. Therefore, the management of education financing in this school is not only focused on managing internal funds but also involves cooperation with external parties that can strengthen the social resilience of education at the school community level. With this approach, the continuity of education for students can still be guaranteed despite uncertain economic conditions (Azizi & Lubis, 2025; Hanif & Rijal, 2024; Hanif & Ausat, 2025; Kurniati & Hanif, 2024).

In light of the aforementioned evidence, it can be posited that the relationship between crop failure and education financing management is not a simple linear relationship; rather, it is a complex relationship involving various socioeconomic factors, managerial policies, and community resilience dynamics. Consequently, it is imperative to undertake this research to enhance our comprehension of how schools, particularly in agrarian regions, address economic challenges while striving to sustain educational services for all students. This research also seeks to find managerial adaptation models that are contextual and applicable to be implemented not only at SMK Diponegoro 2 Rawalo, but also in other schools with similar socioeconomic characteristics (Hanif & Rijal, 2024; Istiyarini & Hanif, 2024; Hanif & Ausat, 2025; Kurniati & Hanif, 2024).

LITERATURE REVIEW

Harvest Failure and the Economic Impact on Education

Harvest failure is defined as the failure of agricultural products to meet production expectations, either due to extreme weather factors, pests, or technical cultivation errors. In agrarian societies, this phenomenon exerts a significant economic influence, manifesting in the capacity of farming families to meet fundamental needs, such as educational opportunities. Case studies conducted in West Sulawesi demonstrate that crop failure exerts a multifaceted impact on farmers, the primary beneficiaries of such endeavours, extending beyond the agricultural sector to encompass the broader socio-economic landscape. This decline in agricultural productivity engenders a cascading effect, compromising the financial security and educational prospects of farmers' households (Rahman & Salmawati, 2022; Hanif & Rijal, 2024).

Rozci and Fatchur's study shows that farming patterns in Sidomulyo Village have changed significantly as a result of climate change. Farmers attributed the decline in yields to an increase in average temperatures and

changes in rainfall patterns. According to many farmers, determining the right time to plant determines productivity. For example, erratic rainfall now often causes crop failure in rice crops that are usually planted in a certain month (Ruliyansa, 2024; Hanif & Ausat, 2025). Crop failure due to climate change triggers a microeconomic crisis in farming families, which has a direct impact on the allocation of household funds, including for children's education. Thus, crop failure must be understood not only as an agricultural issue but also as a social and educational problem (Istiyarini & Hanif, 2024; Kurniati & Hanif, 2024).

Education Financing Management in Economically Vulnerable Areas

Education financing management is a strategic process of planning, implementing, and controlling the use of education funds to efficiently achieve institutional goals. In schools located in economically vulnerable areas, this approach must be more flexible and accommodating to students' socioeconomic conditions. Research conducted at SD Plus Al-Hikmah in Kediri district shows that transparent and professional financial management is very helpful for schools in maintaining operational sustainability, despite limited funding sources (Sa'adah & Budi, 2021; Istiyarini & Hanif, 2024; Kurniati & Hanif, 2024). In other words, despite being located in a rural area, this school has managed its funding sources (BOS, community donations, etc.) well so that learning costs can be met. This finding supports the concept of good education financing management in remote or affected areas (Hanif & Rijal, 2024).

School Economic Resilience

School economic resilience is defined as the capacity of educational institutions to maintain operational effectiveness in the face of external economic pressures, such as a pandemic or crop failure. This encompasses the institution's capacity to manage financial resources, maintain educational services, and ensure that no learners face disconnection from schooling due to financial constraints. As Waruwu (2022) explains, resilience strategies encompass cost efficiency, community partnerships, and government policies that provide support. There are three forms of school economic resilience. The first is structural resilience, which is defined as emergency budget management. The second is social resilience, which is defined as community and school committee support. The third is innovative resilience, which is defined as the ability to develop alternative funding programs. For instance, in the context of private schools, the enhancement of alumni networks and the utilization of digital platforms have been identified as pivotal strategies for ensuring the institution's resilience in the face of adversity (Dian Sandi, 2024; Hanif & Rijal, 2024; Hanif & Ausat, 2025; Kurniati & Hanif, 2024; Anggraeni & Hanif, 2025). This collaborative approach is imperative for educational institutions to not only ensure their survival but also to provide fair and equitable education for all students.

METHODOLOGY

This study employs a qualitative methodology and a case study approach to gain a deeper understanding of how crop failure influences the financing and management of education at SMK Diponegoro 2 Rawalo. A qualitative approach was chosen because the goal of this research is to reveal the meaning, dynamics, and processes behind social reality rather than simply measuring statistical relationships between variables. According to Creswell (2015), qualitative research is appropriate when the goal is to understand phenomena from participants' perspectives, reveal subjective experiences, and build meaning based on natural contexts. In this study, the natural context is the economic situation of students' families due to crop failure, as well as how the school addresses these challenges in its education financing policy. The study focuses on providing an in-depth description of the situation through direct interaction with relevant informants. Thus, the researcher is an essential tool for collecting, interpreting, and analyzing data.

The data for this study were collected through a combination of methods, including observation, in-depth interviews, and documentation techniques. The observations were conducted to obtain a comprehensive understanding of the school's conditions, learning activities, and interactions between the school, students, and parents related to education financing issues. In-depth interviews were conducted in a semi-structured manner with various key informants, including the school principal or his deputy for finance, homeroom teachers, the school committee, and some parents of students affected by crop failure. The selection of informants employed a purposive sampling approach, which entails the selection of subjects believed to possess knowledge, experience, or direct involvement with the phenomenon under study. Moreover, the data derived from observations and interviews were supplemented by documents about school financial reports, data concerning students receiving fee waivers, circulars related to financing policies, and data on agricultural harvests in the Rawalo area. The application of data triangulation was instrumental in ensuring the validity and reliability of the information obtained. This process entailed a meticulous comparison of the results from various data sources, including observations, interviews, and documents, to identify consistency or meaningful differences. (Muhammad Rizal Pahleviannur, 2022)

The data of this study were analyzed in stages through the process of data reduction, data presentation, and conclusion drawing, focusing, and simplifying the raw data obtained in the field by the research focus. Data presentation was carried out in the form of narrative descriptions that describe certain patterns related to the impact of crop failure on education financing management. Conclusions were drawn by looking for meaningful relationships among the data that had been reduced and presented to produce valid and meaningful findings. The Miles and Huberman interactive model was used to conduct the analysis, which involved a continuous process of analysis from the beginning of data collection until the final findings were obtained. To maintain the credibility of the research, a member check was also conducted by asking for confirmation from informants regarding the accuracy of the interview results and data

interpretation. With this method, it is hoped that the research will be able to provide a comprehensive picture of how crop failure affects education financial management, as well as the adaptation strategies carried out by schools to ensure the continuity of student education amid economic challenges.

RESEARCH RESULTS

Impact of Harvest Failure on Students' Family Economic Conditions

Harvest failure is a phenomenon that often occurs in rural areas, especially in areas that are highly dependent on the agricultural sector. This has a very significant impact on the economic conditions of students' families at SMK Diponegoro 2 Rawalo, where the majority of parents work as farmers. Most of the students' families depend on agricultural products, be it rice, corn, or other crops. When the harvest season fails, their income is drastically reduced, making it difficult for them to fulfil their basic needs, including their children's education. One concrete example can be seen in an interview with Mr. A, a farmer who has children attending SMK Diponegoro 2 Rawalo, who said, "Last year we had a crop failure, only getting half of the usual yield. I was forced to delay paying my children's school fees. I had to look for a loan to be able to afford it.

Data collected through interviews with several individual parents showed that the crop failure not only impacted their overall quality of life but also directly affected their ability to meet education costs. "Last year's crop failure forced me to reduce other expenses, such as my children's school fees. This shows that when parents are unable to pay school fees on time, the students concerned are not only hindered in participating in academic activities, but also in non-academic activities that are important for their development.

Furthermore, families who depend on agriculture often struggle to meet basic needs such as food, shelter, and healthcare. For instance, Mr. B, a farmer whose children attend SMK Diponegoro 2 Rawalo, said in an interview, "We often lack money for food when the harvest fails. Sometimes, my children have to eat makeshift side dishes because there is no extra money to buy better ones." His words illustrate the direct impact of crop failure on students' and their families' quality of life, leading to difficulties in meeting basic needs other than education.

The repercussions of crop failure extend beyond the immediate impact on students' families, encompassing the psychological well-being of farmers' children who are enrolled in educational institutions. A considerable number of students experience feelings of anxiety and depression when confronted with the knowledge that their parents encounter challenges in meeting their school fees obligations. These students often experience feelings of embarrassment or depression when they are compelled to request dispensation or fee waivers from the institution. "I frequently experience feelings of remorse towards my friends and teachers due to the frequent lateness of my school fees. At times, I question my eligibility for continued enrollment in educational institutions," articulated R, a second-year student enrolled in a vocational high school program, hailing from a rural agricultural background. This statement demonstrates how the

economic pressures experienced by families can affect the psychological condition of students, who should feel comfortable and focus on their education.

The issue of crop failure becomes more intricate when it recurs. A number of the subjects interviewed who are of advanced age disclosed that they are not only experiencing transient financial difficulties, but also enduring persistent monetary challenges. For instance, Mr. D, a 50-year-old farmer, articulated his annual anticipation of a more prosperous harvest, which invariably falls short of expectations. Consequently, alternative means of financing my children's education must be sought. On occasion, he has been compelled to engage in the sale of farming implements and other goods. This scenario underscores the multifaceted nature of uncertainty in the agricultural sector, which poses a threat not only to the economic viability of families but also to the educational prospects of their children.

The interviews indicated that crop failure has the potential to impose significant financial strain on parents and to give rise to internal familial discord. This tension within the family unit has the potential to adversely impact the emotional stability of children, who require an environment conducive to learning. This discord has been demonstrated to exacerbate the prevailing domestic atmosphere, thereby exerting a deleterious effect on the psychological well-being of juveniles in the family unit.

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Furthermore, an interview with the Principal of SMK Diponegoro 2 Rawalo, Mr. M, revealed that the school often receives complaints from parents who are unable to pay school fees on time. "We endeavor to provide flexibility in payment and offer fee waivers to students from farming families, yet the repercussions of crop failure persist. However, not all families have the capacity to benefit from these waivers due to constrained resources," he elucidates. This indicates that while educational institutions endeavour to assist, their capacity to comprehensively address the financial challenges faced by students' families is constrained.

Thus, it can be concluded that crop failure greatly impacts the economic conditions of students' families at SMK Diponegoro 2 Rawalo. This leads to difficulties in meeting basic needs and paying for education. This financial impact affects not only family welfare but also students' psychology, threatening the sustainability of their education. These results align with previous studies showing that economic uncertainty, particularly from external factors like crop failure, often prevents students from accessing proper education. Therefore, further interventions are needed to mitigate the effects of economic uncertainty on education in rural areas.

Education Financing Management Strategy at SMKS Diponegoro 2 Rawalo

At SMKS Diponegoro 2 Rawalo, managing education financing is one of the main challenges, especially for students who have a lineage of farmers affected by crop failure. This school realizes the importance of maintaining the quality of education amidst the financial limitations faced by many students. One of the main strategies implemented by the school is to provide flexibility in tuition payments. The Principal of SMK Diponegoro 2 Rawalo, Mr. M, stated, "We try our best to help parents of students who are struggling by providing waivers or postponing payments. However, we also have to balance the needs of the school with the ability of the parents.

In addition to providing relief in the payment of school fees, schools also utilize funds from the government and other institutions to support education financing. Some parents interviewed revealed that they received assistance from the scholarship program provided by the local government. Mrs C, one of the parents, said, "Some time ago, my child received a scholarship from the government, which helped us. With that assistance, we can slightly ease the burden of education costs." However, these scholarships are limited and cannot cover all students in need, especially those in areas with similar economic conditions.

Schools should also establish partnerships with some local companies to secure donations or sponsorships in the form of money or teaching materials. This helps the school to reduce its dependence on student fees as the only source of incoming funds. With sponsorship, the school can develop a more complete educational program, including the procurement of laboratory equipment that can be used by students in various majors.

At the internal level, SMK Diponegoro 2 Rawalo also implements a strict budget management program. The school tries to maximize the use of the existing budget with cost efficiency. For example, in terms of procuring books and teaching materials, the school makes large purchases to get higher prices cheaply and distributes the books to students equally. Mr M explained, "We also try to optimize the use of the budget by procuring tools and textbooks wisely. We coordinate with teachers to ensure that each expenditure is truly needed." This strategy has proven effective in reducing budget wastage, which can be diverted to other more pressing needs.

One of the innovations that schools must adopt to overcome the cost constraints is to hold a crowdfunding program to raise funds from alumni and the surrounding community. This program aims to help students who cannot pay for their education. The program turned out to be quite successful, especially since many alumni felt connected to the school and wanted to contribute to the advancement of education in their area.

In addition, schools are also trying to reduce parents' expenses by maximizing the use of technology in the learning process. Amidst financial constraints, the school has shifted to using digital-based learning media such as learning videos and online teaching materials, which can be accessed by students without the need to spend extra money on printed books. "By using technology, we can reduce operational costs for procuring books and other teaching

materials. We hope this can ease the burden on parents," said Mr. M. This move not only helps with the cost, but also prepares students to face the growing challenges of the digital workforce.

The school also runs skills training programs for students to improve their abilities outside of academics, which can help them earn extra income. One such training program is digital skills courses, such as graphic design and video making. Mr. S, one of the teachers at SMK Diponegoro 2 Rawalo, explains, "We conduct digital skills training for students, so that they do not only rely on formal education, but can also make money with the skills they learn at school." This program allows students to have additional skills that can be used to earn a living or even open their own business after graduation.

In addition, the school also tries to raise parents' awareness about the importance of education and its impact on their children's future. Through regular meetings with parents, the school educates them on the importance of supporting education despite difficult economic conditions. "We hold 6-monthly meetings with parents to provide information about the importance of education and how we can work together to keep our children's education going," said Mr. M. With these meetings, parents are expected to better understand the challenges faced by the school and can work together to find the best solutions for their children.

Despite various efforts, SMK Diponegoro 2 Rawalo's management of education financing is still a problem, especially when crop failures occur repeatedly. Mr. E, a student parent, revealed, "Although the school tries to provide relief and assistance, sometimes I still find it difficult to pay the tuition fees on time. This affects my children who want to continue going to school." This shows that despite the various strategies implemented by the school, the persistent financial challenges experienced by farming families in the area remain a major obstacle.

The implementation of an effective education financing management strategy at SMK Diponegoro 2 Rawalo has contributed to the successful continuation of education for numerous students, despite facing substantial economic constraints. Nevertheless, there is still a need for cooperation between the school, parents, and the community to create a more sustainable solution. As Mr. M articulated, "We endeavor to provide the utmost assistance to students and their parents; however, we also anticipate enhanced support from the government and the community to alleviate the financial burden associated with education." It is hoped that, through collective efforts, all students will be able to access a quality education without being burdened by financial problems.

The Role of the School Committee and the Community in Supporting Education Financing

At SMK Diponegoro 2 Rawalo, the School committee and the local community play a very important role in supporting education financing for students, especially those from families affected by economic problems such as crop failure. The school committee, which consists of parents, alumni, and community leaders, has a big responsibility in raising funds and helping to find solutions to the financial constraints faced by students. Mr. M, Principal of SMK

Diponegoro 2 Rawalo, stated, "The School Committee is our partner in every effort we make to help students who are struggling with education costs."

The school committee has a strategic function in connecting the school with the community. One of the committee's main roles is to hold regular meetings between the school and parents to discuss various issues, including education financing. In these meetings, parents are provided with information on the various sources of funds that can be used to support their children's education, as well as the assistance programs available. "The school committee is very helpful in providing information to parents about various ways to support their children's education, such as assistance from the government and scholarship programs," the school committee said.

The School Committee also plays a role in raising funds through various activities, such as bazaars, charity concerts, and collecting donations from alumni or private parties. One of the committee's successful events is fundraising through a bazaar held annually. In this event, community members and alumni are invited to participate in supporting the school by donating goods or money. Mrs. S, one of the committee members, explained, "Every year we hold a bazaar and also a fundraiser to help students who are struggling. This event involves not only parents, but also the wider community that cares about education.

In addition, the surrounding community also plays a role in helping to ease the burden of education costs through direct donations to schools or parents of students in need. People who own businesses or businesses around the school often make donations or sponsorships, either in the form of money or goods. Mr W, a local businessman who lives around the school, stated, "As citizens who care about education, we always try to help the school in terms of financing. Sometimes we donate money or even goods needed by the school to support teaching and learning activities."

The importance of community participation in education financing is evident in activities that involve external parties, such as skills training or internship programs that are often organized with support from local companies. One of the businesses that collaborates with SMK Diponegoro 2 Rawalo is a company that offers internship programs for students. Mr. M mentioned, "Local companies such as textile factories in this area help us by providing internship places for students. This way, students not only gain work experience but can also earn additional income, which eases the burden on their families.

A committee member who is also active in the community stated, "We frequently seek information regarding scholarships and other aid programs that can be accessed by students from impoverished families. We endeavour to disseminate this information to parents, enabling them to apply and benefit from the opportunities available." In this regard, the role of school committees is of great significance, as they can convey information directly to parents of students in need.

The School Committee also serves as a communication bridge between the school and the local government. They often organize meetings with local officials to discuss how the government can help address education financing issues in the school. Mr M added, "We often coordinate with the local

government to get financial assistance or programs that can help ease the cost of education, either in the form of scholarships or other facilities.

The importance of the community's role in supporting education financing is also reflected in their concern for the quality of education in their area. Residents around SMK Diponegoro 2 Rawalo are very concerned about the continuity of their children's education, even though many of them work in the agricultural sector and face economic problems. "We want our children to get a good education, and we know that by helping the school, we play a role in making that happen," says Mr. H, a farmer who actively supports school activities.

However, despite the important role of school committees and the community, there remain challenges in raising sufficient funds to cover the full cost of the exercise. One common problem is the reliance on irregular donations, which sometimes makes it difficult for schools to plan long-term budgets. "We do rely on the committee and the community, but there are still many things that we have not been able to achieve, because the funds collected are not always enough," says Mr. M. This shows that despite the efforts made by the committee and the community, there are still challenges to be faced in meeting the financing needs of education.

The school committee at SMK Diponegoro 2 Rawalo plays an important role in organizing various activities to raise funds to support students who need financial assistance for education. They not only focus on direct funding efforts, but also play a role in building a good relationship between the school and the surrounding community, including parents. School committees often organize events such as bazaars, fundraisers, and charity competitions that involve the local community.

On the other hand, the surrounding community also contributes greatly to supporting education financing. Many of them own small or medium-sized businesses, such as local traders, farmers, and entrepreneurs, who voluntarily donate part of their income to support students' education in this school. This is often done in the form of monetary donations or goods that can be used for school needs, such as books or stationery. A trader who lives around the school said, "We are aware that education is a long-term investment, and although our economic situation is also not easy, we still try to provide support for the school.

In addition to providing material support, communities are also often involved in providing non-material support, such as providing skills training or internship programs for students. This is very important to prepare students for the world of work, especially for those who have difficulties in financing formal education. With an apprenticeship program, students not only gain work experience but can also earn additional income that helps ease the family's economic burden. One of the local entrepreneurs working with the school, Mr. M, stated, "We open opportunities for students to do internships at our place. In addition to giving them work experience, we also provide pocket money as a form of support for their education."

The importance of cooperation between the school committee, the community, and the school is also evident in the search for alternative sources of

funding. Local communities often seek information about scholarships or aid programs from government and non-government organizations that can be used by students in need. The school committee is an effective link in conveying this information to parents, who sometimes lack knowledge about educational aid opportunities. Mrs. N, one of the committee members, revealed, "We actively seek information about scholarships or educational assistance that our students can access, and we make sure that parents know how to access them.

Overall, the synergy between the school committee and the community in supporting education financing at SMK Diponegoro 2 Rawalo is a very positive endeavor in the face of economic challenges faced by many student families, especially due to crop failure. Although there are still challenges in obtaining sufficient and regular funding, the existence of the school committee and the involvement of the community provide hope for the future of education in this school. Close cooperation between all parties will be key to continuing to support quality education, especially for students who come from economically disadvantaged families.

In conclusion, the role of the school committee and the community at SMK Diponegoro 2 Rawalo is crucial in supporting education financing. Notwithstanding the numerous challenges confronted, including constrained financial resources and reliance on voluntary contributions, the strategic initiatives undertaken by the school and the community exemplify a robust collaborative partnership. Mr. M, the Principal of SMK Diponegoro 2 Rawalo, articulated the collective aspiration to enhance the efficacy of collaborative efforts among the school committee, the community, and the government in addressing the prevailing challenges concerning education financing.

DISCUSSION

The present study indicates that crop failure exerts a considerable influence on the capacity of students' families to meet their educational financing obligations. A considerable number of parents encounter challenges in meeting the financial obligations associated with tuition and other school fees. Consequently, a considerable number of requests for waivers or rescheduling of payments have been submitted. To address this issue, educational institutions have employed a variety of strategies, including the utilization of cross-subsidies, the enhancement of communication with parents, and the acquisition of external grants (Hanif & Rijal, 2024; Istiyarini & Hanif, 2024; Hanif & Ausat, 2025; Kurniati & Hanif, 2024). Beyond the economic ramifications, the situation elicits psychological repercussions in students, manifesting in symptoms such as embarrassment, anxiety, and the potential for academic withdrawal (Hanif & Junaidi, 2025).

These results show that empathy and flexibility are crucial in education management in agrarian areas. Schools not only have high-achieving students, but they are also able to adapt to the local community and economy. Schools that understand the local economic context tend to be more inclusive and responsive in maintaining the sustainability of their students' education (Hanif & Ausat, 2025; Hanif & Rijal, 2024; Istiyarini & Hanif, 2024).

In this case, SMK Diponegoro 2 Rawalo demonstrates humanistic and solution-based management practices. This result is because the economy of the Rawalo community depends on agriculture and is highly vulnerable to weather and climate. Household income decreases drastically when crops fail, so the family budget is focused on basic needs. In addition, the education system in Indonesia still relies heavily on the direct participation of parents. Therefore, schools must change their management policies to ensure that students can keep learning even if their parents face financial problems (Hanif & Ausat, 2025; Hanif & Rijal, 2024; Istiyarini & Hanif, 2024; Kurniati & Hanif, 2024).

This study not only supports previous research that emphasizes how economic conditions affect education, but also offers new solutions for adaptive management of crisis education units. A study by Milah et al. (2024) found that economic instability caused by crop failures impacted parents' ability to pay for school. However, this study shows how schools responded by adopting more lenient payment policies, creating internal assistance programs, and working with communities. Meanwhile, in contrast to the (Komariyah et al., 2022; Istiyarini & Hanif, 2024; Kurniati & Hanif, 2024), which emphasizes the importance of efficiency, transparency, and financial literacy in managing educational funds, this method places more emphasis on the implementative elements at the grassroots level. This includes involving school committees and incorporating school economic resilience strategies with community approaches such as crowdfunding and cross-subsidies (Hanif & Rijal, 2024; Hanif & Ausat, 2025).

These results encourage the implementation of education financing policies that are more contextualized and adaptive, particularly for schools located in economically disadvantaged regions. It is incumbent upon the government to expand the assistance scheme by incorporating administrative data and seasonal factors, including crop failure. Educational institutions must be granted expanded authority to formulate payment policies that are customized to align with the socioeconomic circumstances of their student bodies. Local education policies should also formalize cross-sector cooperation with social institutions and businesses (Hanif & Rijal, 2024; Istiyarini & Hanif, 2024; Kurniati & Hanif, 2024; Hanif & Ausat, 2025).

Conceptually, the research findings encourage the redefinition of education financing management as a flexible social practice and not just an administrative procedure. Social resilience, also referred to as educational management, should be established as the fundamental principle underpinning both theoretical and practical aspects within educational institutions, particularly in regions identified as being vulnerable (Hanif & Rijal, 2024; Hanif & Ausat, 2025). The incorporation of family economic resilience indicators into educational planning will facilitate the development of a model of school financial management based on local socioeconomic risks (Kurniati & Hanif, 2024; Istiyarini & Hanif, 2024). Consequently, education management functions as a mechanism that not only safeguards but also fosters transformation in the context of economic turbulence.

CONCLUSION AND RECOMMENDATION

The present study reveals that crop failure exerts a very significant economic impact on student education financing, especially at SMK Diponegoro 2 Rawalo. The decline in the income of farming families has resulted in many parents encountering difficulties in meeting school fees, including both routine expenses such as tuition fees and exam fees, and other supplies. The surprising aspect of this phenomenon is that its impact extends beyond the economic sphere, giving rise to emotional tension within the family unit and psychological pressure for students. Consequently, this has a detrimental effect on their learning motivation.

The theoretical frameworks of crop failure, education finance management, and school economic resilience have proven effective in explaining phenomena in depth. The qualitative case study method was utilised to facilitate a comprehensive exploration of the subjective experiences of students, parents, teachers, and school officials. The utilisation of a range of research methods, including interviews, observations, and documentation, facilitated a comprehensive understanding of the school's strategic responses to economic pressures. These responses encompassed the implementation of rescheduling payments, the active involvement of the school committee, and the initiation of community fundraising initiatives, all of which contributed to the maintenance of educational sustainability.

While this study has provided a detailed picture, it is limited to one school with a specific socioeconomic context. The findings of this study cannot be widely generalised to all schools in agricultural areas. Consequently, further research is required that encompasses a more extensive scope and employs a quantitative approach to ascertain the magnitude of the economic impact on school enrolment. Moreover, the development of a crisis-based education financing management model that incorporates multi-stakeholder collaboration, including government, NGOs, and businesses, is imperative. Such a model would facilitate the establishment of a resilient and sustainable financing system for schools in economically vulnerable areas, such as Rawalo.

FURTHER STUDY

Based on the study's findings, further research is recommended to expand the scope to multiple schools in various agricultural regions, using a mixed-method or quantitative approach to measure the broader impact of crop failure on educational access and continuity. Future studies should also focus on designing and testing a crisis-responsive education financing management model that incorporates collaboration between schools, government agencies, non-governmental organizations, and the private sector. This model should aim to enhance financial resilience and ensure the sustainability of education in economically vulnerable communities affected by agricultural disruptions.

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