

ARTICLE

Volume 3, Number 1, 2025 pp. 17-24

E-ISSN: 3025-2741

Doi:

Farmers' Motivation to Fund Children's Education Amidst Income Uncertainty in Rural Environments

Intan Siti Masitoh¹Yoga Prima Putra²Aisha Nadia³**Affiliation:**¹ Institut Darul Falah, Bandung Barat, Indonesia² Universitas Pendidikan Indonesia, Bandung, Indonesia² Universitas Islam Syekh Yusuf, Tangerang, Indonesia**Correspondence:**

Intan Siti Masitoh, Program Studi Pendidikan Guru Madrasah Ibtidaiyah, Institut Darul Falah, Email: intansiti160@gmail.com

Abstract

This study aims to analyze farmers' motivations for financing their children's education amidst income uncertainty in rural areas. The focus of the study is on understanding the values, beliefs, and strategies used by farmers to maintain the continuity of their children's education despite facing economic constraints and income fluctuations. This study employed a qualitative, descriptive approach. Data were collected through in-depth interviews with farmers with school-age children in rural areas. The data sources consisted of primary data obtained directly from informants. Data analysis was conducted through data reduction, data presentation, and conclusion drawing, linking field findings to Maslow's motivational theory and the Hoover-Dempsey & Sandler model of parental involvement. The results indicate that farmers' motivation to finance their children's education is driven by the belief that education is a basic need and a long-term investment for their children's future. Income uncertainty is not a major obstacle as long as farmers possess intrinsic motivation, sound financial planning, and a strong commitment to their children's education. The conclusions of this study confirm that the continuity of farmers' children's education is more influenced by the values, motivation, and active role of parents than by economic conditions alone.

Keywords: Children's Education, Education Financing, Rural Environment.

1. INTRODUCTION

Education is a crucial factor in improving the quality of human resources and a strategic tool for improving the socioeconomic conditions of the community (Rahaju, 2025). For rural communities, the majority of whom are farmers, children's education is seen as a hope for a better life in the future. Education serves not only as a means of social mobility but also as an effort to break the cycle of poverty, which is often passed down from generation to generation (BAIHAQY et al., 2025).

However, the realities of life for farmers in rural areas reflect serious challenges in financing children's education. Farmers' incomes depend on the seasons, weather conditions, agricultural price fluctuations, and limited market access, resulting in uncertain family incomes (Nasywa et al., 2025). This pattern directly impacts parents' ability to meet their children's educational needs, from school fees and learning supplies to other supporting expenses (Susanto et al., 2025). Despite this, many farmers continue to strive to maintain their children's education

through higher education (Hatu et al., 2024). This demonstrates a strong motivation behind the economic limitations they face.

Various studies have shown that farmer parents generally have a positive view of education and recognize its importance as an investment in their children's future (Hammadi & Kahar, 2025) (Hizam et al., 2023). However, economic constraints are often a major barrier to education for farmers' children (L. A. Putri & Mukramin, 2023). This situation makes education financing a complex issue related not only to financial capacity but also to parents' motivation, values, and expectations for their children's future.

It is noteworthy that previous research has focused more on economic factors, access to education, and school participation rates among farmers' children in rural areas (Calista et al., 2025). Some studies have also focused on the impact of poverty and low family income on the sustainability of children's education (D. T. A. Putri et al., 2024). Other research has emphasized the role of government and schools in supporting education in rural communities (DEWI & SURIANSYAH, 2025). Furthermore, research specifically examining farmers' internal motivations for financing their children's education amidst income uncertainty remains relatively limited, particularly using qualitative approaches based on direct farmer

2. METHOD

This study employed a qualitative approach with a descriptive approach. The qualitative approach was chosen because it aimed to gain a deeper understanding of farmers' motivations for financing their children's education amidst income uncertainty, based on the personal experiences and perspectives of the research subjects. Descriptive research is used to describe social phenomena as they are, without varying variables, allowing researchers to gain a comprehensive understanding of the realities of rural farmers' lives (Manaroinsong et al., 2023).

experiences. Therefore, more in-depth research is needed to directly understand how farmers interpret education and what motivates them to continue financing their children's education despite economic instability (Abidin et al., 2022; Irianto et al., 2022; Yunansah et al., 2022).

This research offers a novel approach: it focuses on farmers' motivations for financing their children's education, placing income uncertainty as the primary context. This research not only examines education from the perspective of farmers' access and economic capacity, but also explores the values, expectations, and strategies employed by farmers to maintain their children's education. Using a descriptive qualitative approach through in-depth interviews, this study is expected to provide a more comprehensive picture of the dynamics of farming families' decision-making regarding financing children's education in rural areas (Wahid et al., 2022).

Based on the above description, the objectives of this study are to identify farmers' motivations for financing their children's education in rural areas, analyze the influence of income uncertainty on their efforts to finance their children's education, describe the challenges and strategies employed by farmers in maintaining the continuity of their children's education, and understand the hopes expressed by farmers.

Data collection in this study was conducted through in-depth interviews. Interviews were used to elicit information directly from informants regarding their perspectives, motivations, experiences, and strategies for financing their children's education (Arianto, 2024).

The interviews were semi-structured to provide a baseline for the questions, while still allowing informants to freely and in-depthly express their experiences and perspectives, based on their context. The data sources in this study consisted of primary data sources. The primary data were obtained directly from key informants, namely parents who work as farmers in rural

areas. Informants were selected based on their direct experience financing their children's education despite uncertain incomes, enabling them to provide information relevant to the research focus. The data used in this study were qualitative data, consisting of words, questions, and narratives obtained through interviews (Achjar et al., 2023). These data included informants' perspectives on the importance of education, motivations for financing children's education, economic challenges faced, and strategies employed to continue sending children to school despite uncertain incomes.

This qualitative data served as the primary source of analysis for the study. Data analysis was conducted using a descriptive qualitative analysis model. The data analysis process began with data collection, which involved sorting and selecting data relevant to the research focus (Achjar et al., 2023). The data was then presented in a structured narrative format to facilitate understanding of the research findings. The final step was drawing conclusions, formulating meanings and patterns from the analyzed data to address the research objectives. The analysis process was carried out continuously from data collection until the study was completed.

3. RESULT & DISCUSSION

Results

Based on the interviews conducted, the informant in this study, identified as (N), is a 75-year-old farmer who has worked as a farmer since 1970. For over 50 years, he has depended on rice farming for his family's livelihood. From his farming income, he raised seven children with diverse educational backgrounds. Two of his children graduated with bachelor's degrees and are now successful teachers. The other children graduated from high school and now work as factory workers, remaining involved in farming activities with him.

According to the informant, education plays a crucial role in a child's life. Education is not only seen as a means to

obtain employment and income, but also as a foundation for life in this world and the hereafter. He defines education as knowledge that can guide people towards a better and more meaningful life. Therefore, from an early age, he instilled in his children the importance of financial planning and management, one way of doing this is by saving for their education, from kindergarten through college. He also taught his children to continually learn to understand and appreciate religious knowledge so that they can maintain a balance between this world and the hereafter.

"Education can save lives in this world and the hereafter. Educating children also requires the ability to save, and then using the remainder for social charity."

His life experiences as a farmer have shaped his perspective on education. He views farming as a profession that provides peace, happiness, and independence. By managing around one hundred rice paddies, he feels able to meet his family's basic needs, including the cost of his children's education. This strengthened his belief that with hard work and proper management, farming can provide a decent livelihood and support educational expenses.

"Farming is like entertainment, so at 75, I still have the passion to farm, because 100 rice paddies can support seven children."

His main reason for continuing to send his children to school, despite the uncertain income of farming, is his belief that knowledge is the key to life. He believes that education can pave the way for prosperity, shape a better future, and bring people closer to God. His hope for his children's education is not solely oriented toward material success, but rather that they grow into pious individuals with good morals and who can benefit others.

"Because knowledge is very useful. We can seek wealth through knowledge, and we can also reach the afterlife through knowledge. Then there's the hadith "al-ilmu nurun al-jahru dorun," which means "knowledge is light, ignorance is darkness."

Although he hopes his children will have decent jobs, he emphasizes that agriculture should not be abandoned. He views farmers as the backbone of the nation because they play a vital role in meeting the community's food needs. Therefore, even if his children eventually find work outside the agricultural sector, they are expected to maintain and continue farming activities.

"My father had a dream: even though his children had well-paying jobs, he shouldn't abandon farming. Farmers are the backbone of the country."

His motivation for supporting his children's education was also influenced by his observations of successful people and scholars who enjoyed prosperous lives thanks to their knowledge. This strengthened his belief that education is the path to a better life. In supporting his children's education, he not only strived to meet their material needs but also provided them with attention and prayers. He believed that parental prayers and sincere attention were essential for a child's success, motivating them to continue learning.

"From seeing successful people whose lives weren't miserable, my father was enthusiastic about sending his children to school. He only supported his children's education with prayers and attention."

Facing financial constraints, he applied the principles of careful financial planning. He didn't prepare for his children's education on a whim, but planned well in advance. With two harvests a year, he could meet the family's needs and the children's education gradually. This way, he doesn't feel burdened by the cost of education.

Belia He stated that he has no intention of stopping his children's education. Instead, education is a top priority that must be fought for with all his might. He believes that economic limitations should not be a reason to sacrifice a child's education.

"I never thought about stopping my child's schooling; in fact, I will fight to the bitter end."

Regarding the role of the government and schools, he believes that

farming families need a more stable economy and employment opportunities. With adequate income, parents will be better able to finance their children's education independently rather than relying solely on direct assistance, which is often uneven and misdirected. He also advised other farmers that education and agriculture can go hand in hand. Education opens up opportunities for a better future, while agriculture provides independence and a source of livelihood. He emphasized that a balance between the two will create a more prosperous life.

"The government should provide jobs, not just hand them money directly, so that parents can easily advance their children's education. I've felt this: Alhamdulillah, your children have succeeded in their education, and they now have two sources of income: working and farming."

Discussion

The results of interviews with an informant (N) indicate that farmers' motivation to finance their children's education is driven not only by economic factors, but also by a strong belief in the value and significance of education for their children's lives. Education is seen as a means of improving the quality of life, shaping morals, and providing provisions for life in this world and the afterlife. This finding aligns with previous research, which found that rural farming parents generally have a high intrinsic motivation for their children's education, despite economic instability (Pontoh et al., 2024). This motivation can be linked to Maslow's Hierarchy of Needs Theory (Y. C. N. Putri & Ibatiyani, 2025). At the basic needs level, informants strive to meet the family's physiological and security needs through agricultural products, including food and education costs.

Despite the uncertain nature of farming income, education remains a crucial need that must be met. This reflects the fact that children's education has become a fundamental part of the basic needs of farming families. At the social needs and esteem level, education is seen as a means for children to achieve a better position in

society (Yasin et al., 2024). Children's success in completing a certain level of education is a source of pride and social recognition for the family. Furthermore, at the self-actualization level, informants interpret education as a path to developing children with good morals, who are useful to others, and who are able to develop their full potential. Therefore, the motivation to finance their children's education demonstrates the efforts of farming parents to achieve higher-level needs through education, as outlined in Maslow's theory (Alviana & Setyowati, 2023).

Furthermore, the findings of this study can also be explained through the Hoover-Dempsey & Sandler Parental Involvement Model. This model emphasizes that parental involvement in children's education is influenced by beliefs in their role, feelings of competence, and perceptions of environmental support and opportunities (Aminah et al., 2023). In the context of this study, informants strongly believe that financing and supporting their children's education is the primary responsibility of parents. This belief encouraged informants to make education a top priority, even amidst income uncertainty. Their sense of competence as parents was also evident in their belief that, if farmers could manage their finances well and with thorough financial planning, they would be able to cover their children's education costs. The strategy of saving and preparing for education well in advance demonstrated a strong sense of self-motivation in the face of income uncertainty. This finding aligns with previous research, which found that parental involvement in children's education is determined not only by income level but also by the family's beliefs and strategies for managing their resources (Mulia & Kurniati, 2023).

Furthermore, informants' perceptions of their environment were evident in their belief that farming families needed more than just direct assistance, but also economic opportunities and a stable income. This perception influenced how informants built independence in financing their children's education. This aligns with

findings from other researchers. Previous research has suggested that economic stability and structural support significantly influence the sustainability of children's education in rural areas (Kusnanto et al., 2025). Overall, this discussion demonstrates that farmers' motivation to finance their children's education is the result of an interaction between psychological needs, life values, and parental involvement in their children's education. Maslow's theory helps explain education as a means of fulfilling needs and leading to self-actualization (Falah et al., 2025), while the Hoover-Dempsey & Sandler model explains how parental role beliefs and sense of competence encourage active involvement in their children's education (Aminah et al., 2023). The findings of this study are important because they reinforce the view that children's education in farming families can be maintained even in uncertain economic conditions, as long as it is supported by strong parental motivation and commitment.

4. CONCLUSION

Based on the research results, it can be concluded that farmers' motivation to finance their children's education in rural areas is not solely determined by income stability or size, but is more strongly influenced by their belief in the value of education, their outlook on life, and their parents' commitment to their children's future. Income uncertainty in farming is not a major barrier to the continuation of children's education, as long as parents have strong intrinsic motivation, sound financial planning, and the belief that education is a vital need and a long-term investment. Education is understood not only as a means to improve the economy, but also as a path to moral development, self-potential development, and preparation for life in this world and the hereafter.

Theoretically, the findings of this study reinforce the relevance of Maslow's Hierarchy of Needs Theory by demonstrating that education in farming families can

simultaneously fulfill basic needs, social needs, and self-actualization. Furthermore, this study extends the application of the Hoover-Dempsey & Sandler Parental Involvement Model to the context of rural farming families, emphasizing that belief in the role of parents and a sense of ability to manage economic constraints play a crucial role in encouraging parental involvement in children's education. Therefore, this research contributes to the development of studies on educational motivation based on the social context and parental profession.

Practically, the results of this study have implications for education and public policy, particularly in that efforts to improve the educational sustainability of farmers' children must not only focus on financial assistance, but also strengthen family capacity through economic empowerment, financial management education, and strengthening the role of parents in their children's education. The findings of this study confirm that the synergy between education and agriculture can work hand in hand, so that education is not seen as a path to abandoning the agricultural sector, but rather as a means to create more independent and successful farming families.

5. REFERENCES

- Achjar, K. A. H., Rusliyadi, M., Zaenurrosyid, A., Rumata, N. A., Nirwana, I., & Abadi, A. (2023). *Metode penelitian kualitatif: Panduan praktis untuk analisis data kualitatif dan studi kasus*. PT. Sonpedia Publishing Indonesia.
- Alviana, A. F., & Setyowati, R. R. N. (2023). Motivasi orang tua dalam penentuan pendidikan tinggi anak di Kelurahan Meri Kota Mojokerto. *Kajian Moral Dan Kewarganegaraan*, 11(2), 494-509. <https://doi.org/https://doi.org/10.26740/kmkn.v11n2.p494-509>
- Aminah, A., Ervina, I., & Sari, A. S. (2023). Pengaruh keterlibatan orang tua terhadap kesiapan belajar pada anak di TK Al-Amien Jember. *Jurnal Parenting Dan Anak*, 1(1), 12. <https://doi.org/https://doi.org/10.47134/jpa.v1i1.42>
- Arianto, B. (2024). Teknik wawancara dalam metoda penelitian kualitatif.
- BAIHAQY, M. R., Widyatwati, K., Suryadi, M., & Nugroho, P. A. (2025). Multidimensi Kemiskinan dalam Cerpen "Gerobak" Karya Seno Gumira Ajidarma. *Semantik*, 14(2), 289-304. <https://doi.org/https://doi.org/10.22460/semantik.v14i2.p289-304>
- Calista, C. P., Putra, F. A. I., Maulita, F., Zahra, M., & Syakirah, N. A. (2025). Kesenjangan pendidikan antara wilayah pedesaan dan perkotaan: analisis kebijakan dan praktik di Indonesia. *Integrative Perspectives of Social and Science Journal*, 2(03 Juni), 3965-3978. <https://doi.org/https://doi.org/10.31538/almada.v6i4.4478>
- DEWI, R. S., & SURIANSYAH, A. (2025). Pemberdayaan Masyarakat untuk Peningkatan Mutu Pendidikan: Studi Kualitatif pada Sekolah di Pedesaan dan Perkotaan. *ELEMENTARY: Jurnal Inovasi Pendidikan Dasar*, 5(1), 33-43. <https://doi.org/https://doi.org/10.51878/elementary.v5i1.4158>
- Falah, A. A., Putra, F., & Mulyani, R. R. (2025). Pemenuhan Kebutuhan Dasar Peserta Didik Sekolah Menengah Atas (SMA) dalam Perspektif Hierarki Kebutuhan Maslow. *Kartika: Jurnal Studi Keislaman*, 5(3), 1728-1737. <https://doi.org/https://doi.org/10.59240/kjsk.v5i3.341>

- Hammadi, A. S., & Kahar, M. I. (2025). PERSEPSI ORANG TUA PETANI TERHADAP PENTINGNYA PENDIDIKAN ANAK USIA DINI DI TK NYIUR HIJAU DESA BAKALINGA KECAMATAN BULAGI UTARA KABUPATEN BANGGAI KEPULAUAN. *Ana'Bulava: Jurnal Pendidikan Anak*, 6(2), 68–78. <https://doi.org/https://doi.org/10.24239/abulava.Vol6.Iss2.214>
- Hatu, R. A., Latore, S., Bumulo, S., & Satingi, P. (2024). Kebertahanan petani cengkeh: Studi kasus di Desa Linawan, Kecamatan Pinolosian, Kabupaten Bolaang Mongondow Selatan. *Sosiologi Jurnal Penelitian Dan Pengabdian Kepada Masyarakat*, 2(1), 1–13. <https://doi.org/https://doi.org/10.37905/sjppm.v2i1.175>
- Hizam, I., Pajrianti, S., Baharuddin, B., & Turmuzi, A. (2023). Sikap Orang Tua dengan Profesi Sebagai Petani dalam Mendorong Keberlanjutan Pendidikan Anak. *TAMADDUN: Jurnal Ilmu Sosial, Seni, Dan Humaniora*, 1(3), 146–161. <https://doi.org/https://doi.org/10.70115/tamaddun.v1i3.314>
- Kusnanto, S. P., Gudiato, C., Kom, M., Pd, S. S., Torimtubun, H., & SS, S. J. (2025). Resiliensi Keluarga dan Pendidikan Anak SD: Perspektif Sosial dan Kultural di Wilayah Terpencil. *Uwais Inspirasi Indonesia*.
- Manaroinson, G., Pangkey, M. S., & Mambo, R. (2023). Pemberdayaan Masyarakat Petani Sayur Di Desa Palelon Kecamatan Modinding. *Jurnal Administrasi Publik*, 9(2), 223–235. <https://doi.org/https://doi.org/10.35797/jap.v9i3.47490>
- Mulia, P. S., & Kurniati, E. (2023). Partisipasi orang tua dalam pendidikan anak usia dini di wilayah pedesaan Indonesia. *Jurnal Obsesi: Jurnal Pendidikan Anak Usia Dini*, 7(3), 3663–3674. <https://doi.org/https://doi.org/10.31004/obsesi.v7i3.4628>
- Nasywa, E., Effendi, R., Subroto, W., Mardiani, F., & Nadilla, D. F. (2025). Perkebunan Karet dan Dinamika Ekonomi Petani: antara Harapan dan Kenyataan. *Entita: Jurnal Pendidikan Ilmu Pengetahuan Sosial Dan Ilmu-Ilmu Sosial*, 7(1), 77–96. <https://doi.org/https://doi.org/10.19105/ejpis.v7i1.18411>
- Pontoh, F. J., Gugule, H., & Santie, Y. D. A. (2024). Kondisi Ekonomi Orang Tua dan Motivasi Menyekolahkan Anak di Desa Silian Timur Kecamatan Silian Raya Kabupaten Minahasa Tenggara. *ETIC (EDUCATION AND SOCIAL SCIENCE JOURNAL)*, 1(3), 168–176. <https://doi.org/https://doi.org/10.64924/s5jma325>
- Putri, D. T. A., Syahza, A., & Asmit, B. (2024). Pengaruh Kemiskinan Terhadap Tingkat Pendidikan Generasi Penerus Keluarga Di Kecamatan Rangsang Barat Kabupaten Kepulauan Meranti. *JURNAL SOSIAL EKONOMI DAN HUMANIORA*, 10(4), 741–748. <https://doi.org/https://doi.org/10.29303/jseh.v10i4.708>
- Putri, L. A., & Mukramin, S. (2023). Kemiskinan Masyarakat Petani di Desa Bone, Kec. Bajeng, Kab. Gowa. *TUTURAN: Jurnal Ilmu Komunikasi, Sosial Dan Humaniora*, 1(3), 102–121. <https://doi.org/https://doi.org/10.47861/tuturan.v1i3.337>

- Putri, Y. C. N., & Ibatiyani, B. (2025). Teori hierarki kebutuhan abraham maslow sebagai dasar untuk meningkatkan motivasi belajar mahasiswa. *Jurnal Jendela Inovasi Daerah*, 8(2), 67–80. <https://doi.org/https://doi.org/10.56354/jendelainovasi.v8i2.254>
- Rahaju, A. (2025). Peran Pendidikan Masyarakat dalam Meningkatkan Kualitas Sumber Daya Manusia di Daerah Perdesaan. *Journal of Mandalika Literature*, 6(1), 528–536. <https://doi.org/https://doi.org/10.36312/jml.v6i1.3928>
- Susanto, T. T. D., Malyka, A., Fauzi, H., Faradisa, N., Rifatul, N., & Malfanda, T. (2025). Biaya Tersembunyi dan Ketimpangan Akses Pendidikan di Indonesia: Analisis Kebijakan dan Dampak Sosial-Ekonomi: Penelitian. *Jurnal Pengabdian Masyarakat Dan Riset Pendidikan*, 3(4), 3282–3288. <https://doi.org/https://doi.org/10.31004/jerkin.v3i4.1021>
- Yasin, M., Rawi, A., & Nurminah, N. (2024). Hubungan pendidikan dan stratifikasi sosial lingkungan gang rejeki desa teluk lingga sangatta utara. *Pandu: Jurnal Pendidikan Anak Dan Pendidikan Umum*, 2(2), 49–62. <https://doi.org/https://doi.org/10.59966/pandu.v2i2.95>
- Abidin, Y., Yunansah, H., Irianto, D. M., Herlambang, Y. T., & Wahid, R. (2022). Utilization Of Organic Waste To Become Eco-Enzyme In Developing Community Environmental Literacy. *ABDIMAS: Jurnal Pengabdian Masyarakat*, 5(2), 2795–2800.
- Irianto, D. M., Herlambang, Y. T., Yunansah, H., & Wahid, R. (2022). Rancang Bangun Bahan Ajar Digital Berbasis Ekopedagogik Approach. *Naturalistic: Jurnal Kajian Dan Penelitian Pendidikan Dan Pembelajaran*, 6(2), 1150–1160.
- Wahid, R., Herlambang, Y. T., Hendrayani, A., & Susilo, S. V. (2022). Dampak Keluarga Broken Home Terhadap Perubahan Kepribadian Anak Usia Sekolah Dasar. *Jurnal Cakrawala Pendas*, 8(4), 1626–1633.
- Yunansah, H., Yuniarti, Y., Herlambang, Y. T., Wahid, R., & Hendriyani, A. (2022). Rancang bangun media bahan ajar digital berbasis multimodalality dalam pendekatan pedagogik futuristik. *Naturalistic: Jurnal Kajian dan Penelitian Pendidikan dan Pembelajaran*, 6(2), 1136–1149.