

## **The Impact of Family Resources Management on Child Education Resilience, Continuing Education, Learning Achievement, Character Building, and Young Marriage: A Case Study of Low-Income Families**

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### **Abstract**

*This paper aims to determine the factors that influence the management of family resources in relation to children's educational resilience and its impact. The research was conducted on poor families in 10 villages. The sample used a purposive technique by taking 150 families whose children were studying in elementary school or junior high school. Data collection was carried out by distributing questionnaires, interviews and focus group discussions. Questionnaire data was analyzed using Structural Equation Modeling (SEM) techniques. This research found that the variables of income level, educational aspirations, family motivation, children's interests, and the surrounding environment are resources that have a positive influence on family management regarding children's educational resilience. The strength or weakness of educational resilience has an impact on the continuity of education, academic achievement, character formation, and the habit of marrying young. It is recommended to consider these influencing factors, to help pay for poor children's education, to raise family motivation and children's interest in learning. The involvement of community leaders needs to be increased to encourage children's educational resilience.*

**Keywords:** *resources, resilience, sustainability, achievement, character, young married.*

### **Introduction**

Studies of family resources are usually carried out with more attention to income and expenditure aspects. Several studies focus on welfare, social participation, and others (Sulistiyowati & Krisnatuti, 2018; Rizkillah, 2018; Rosyida, Irawan, & Sopiah, 2023). These studies refer more to the level of income earned and distribution of expenses each month, how to save from income, have family savings, or vice versa. Very few studies have focused on managing family resources on children's educational resilience. Whereas education resilience is not only related to economic resources but also non-economic ones. The latter often even determines whether a child's education will continue or drop out of school.

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From an economic standpoint, rich families with adequate income may not have problems meeting the needs and resilience of their children's education. However, it is different from low-income families who are often overshadowed by difficulties in paying for their children's education. The inability to pay for education costs is a scourge for children who can drop out of school at any time. Even though the government has made efforts to help implement free education, provide textbooks, provide education funding for the poor, and others, it has not fully supported the education resilience of poor children (Law Republic of Indonesia No. 20/2013; Minister of Education and Culture Regulation No. 16/2021 ; Regulation of the Minister of Education and Culture No. 10/2020; Regulation of the Minister of Education, Research and Higher Education, No. 26/2019). Data on dropout rates at the primary and secondary education levels is still relatively high (BPS, 2022).

However, on the other hand, the experience of a number of low-income families has succeeded in maintaining their children's education, so that children have successfully graduated from tertiary education to become doctors, engineers, and so on. Low income is not the only dominant factor affecting the resilience of children's education, but mainly non-economic factors (Azizah, 2020; Pintek, 2021; Gunada & Indriani, 2021; Zubaidah, 2023). Non-economic factors also play a role, including: family aspirations for higher education, family encouragement, and children's interest in education (Clara, 2022; Dalimonthe et al, 2023). On the other hand, various cases also show that children from wealthy families fail to complete their education because of a lack of parental attention, uncontrolled associations, and even being trapped in drug abuse which endangers their future.

It is therefore interesting to study the effect of managing family economic and non-economic resources on children's educational resilience, as well as their impact on educational sustainability, academic achievement, character building, and young marriage. Resilience means the toughness and ability of a child not to drop out of school and continue the educational process until the end of his studies. Continuing education refers to efforts to maintain education and then improve education to a higher level. Academic achievement is the achievement of children's learning outcomes in carrying out the educational process. Character building is an effort to instill national awareness, attitudes and behavior, self-integrity, and personal responsibility. Young marriage is the custom of marrying off children who are of age, but are still under the age limit stipulated in government regulations.

The novelty of this research is that it involves an analysis of the management of family resources on the resilience of children's education, and the impact it has. In addition, this study wanted to know the contribution of the strongest and weakest indicators of each variable studied. The results of the analysis become the basis for drawing conclusions and providing recommendations.

## **Literature of Review**

Resource management is a control activity that includes planning, implementing, organizing, and evaluating to achieve certain goals (Deacon & Firebaugh, 1981; More & Asay, 2017; Dollahite, 1991; Sulistyowati & Krisnatuti, 2018; Gupta, Garg, & Aggarwal , 2018; Clara & Wardani, 2020 ; Clara, 2021). Adopting this opinion, management of family resources can be interpreted as the ability of a family to control and achieve predetermined results and goals. Through the resources they have, the family can manage, control and channel their needs, so that they are expected to achieve their goals.

Attention to managing family resources is usually limited to patterns of income, spending, welfare, and the ability to save for needs or the future. In fact, the management

of family resources does not stand alone. It is suspected that it is influenced by economic and non-economic factors (Norstand et al, 2012; Irani, 2020). The basic aspect of managing family resources is the level of family income. In simple terms, the income level is the total (monetary and non-monetary) owned by a person or household during a certain period. Income levels can come from 3 (three) types of sources, one of which is wages or salaries received as a reward for work (Case & Fair, 2017).

A person's income from his work is often influenced by his educational background. The low level of education causes a relatively low level of income, and vice versa. The level of income is also influenced by the level of knowledge and experience a person has, even the structure of the society in which he is located. Just look at the small number of jobs in rural areas where economic status is often based on ownership of production capital. Owners of high status capital, on the other hand workers as laborers with profit sharing and low income. In this study, the limit on family income levels is based on the applicable provincial regional minimum wage. There are differences in regional minimum wage levels in Indonesia, including in Bogor District, West Java Province. At this research location, the district minimum wage is recorded at 4,520,212.25 rupiah in 2023 (Decree of the Governor of West Java Number: 561/Kep.752-Kesra/2022; Setyaningrum, 2023). If the level of income is below the wage, it is said that the income is low, and vice versa. Although this determination still often generates debate from various parties.

Management of family resources is thought to be influenced by non-economic factors, especially those related to the resilience of children's education. Parents' aspirations for education, family encouragement, and children's interest in education, are thought to determine the management of family resources and the continuity of children's education. Aspirations are related to parents' hopes for their children's future which (maybe) can be achieved through education (Stromberg, 2008; Cooman et al, 2009; Schoon & Polek, 2015). Family encouragement is the driving force to stimulate and motivate children to take actions or behaviors related to education (Sutrisno, 2010; Basrowi, 2014). Interest is the attention and desire for a particular field and the feeling of pleasure in learning it. Interest encourages the desire and strengthens the determination to achieve the expected goals.

It is interesting to know how the management of family resources (economic and non-economic) affects educational security. Need to understand how to manage family resources in allocating for the benefit of children's education. Especially for low-income families in allocating it for children's education, including: procuring textbooks, procuring learning media, transportation, extracurriculars, tutoring, study groups.

It is suspected that the allocation of resources will also determine the resilience of children's education, in the form of study habits at home, reading habits, library activities, school attendance, participation in study groups, character building activities, use of digital technology, and so on. The government has indeed provided assistance in the form of free education, school operational costs, provision of textbooks, and others, but it is estimated that the resilience of children's education also requires family financial support.

Furthermore, the resilience of children's education has an impact on children's survival, academic achievement, character building, and the habit of marrying young. Continuing education means continuing the child after graduating from the previous stage. Learning achievement is the achievement of the results of the educational process, high or low achievement.

Character building is related to the expected awareness, attitudes, and behavior of children. Various acts of deviance are often manifested by children, such as skipping school, bullying, obscenity, fights, drug abuse, free sex, revocation and even criminal acts. However, this tends to be caused by children who lack strong character, families who pay less attention, low educational support, and so on. Children from low-income families are vulnerable to these negative environmental stimulants because they don't feel

at home, hang out with like-minded friends, lack family concern, and so on. Character development through education is an effort to form a strong personality so that children are able to control their behavior by following the morals, norms and rules that apply in society and benefit themselves, their families and society (Santrock, 2009; Lickona, 2016). The character pillars consist of religious values and behavior, nationalism (awareness of laws and regulations and concern for the natural environment), integrity, honesty, trustworthiness, discipline, concern for others, mutual respect, responsibility, and always do the best.

In particular, there are still many cases of young marriage occurring in rural areas or low-income families, especially in the study object villages. The implementation of young marriages is thought to be influenced by various factors, one of which is the economy (Dalimoenthe, 2023). Particularly for girls, poverty is the dominant factor in marrying off minors, helping their parents, freeing them from the burden of everyday parental responsibilities, or other things. Child marriage is considered a relief. Children themselves cannot do anything, tend to surrender to accept, and are often the cause of dropping out of school.

Below is presented a theoretical framework for approaching study.

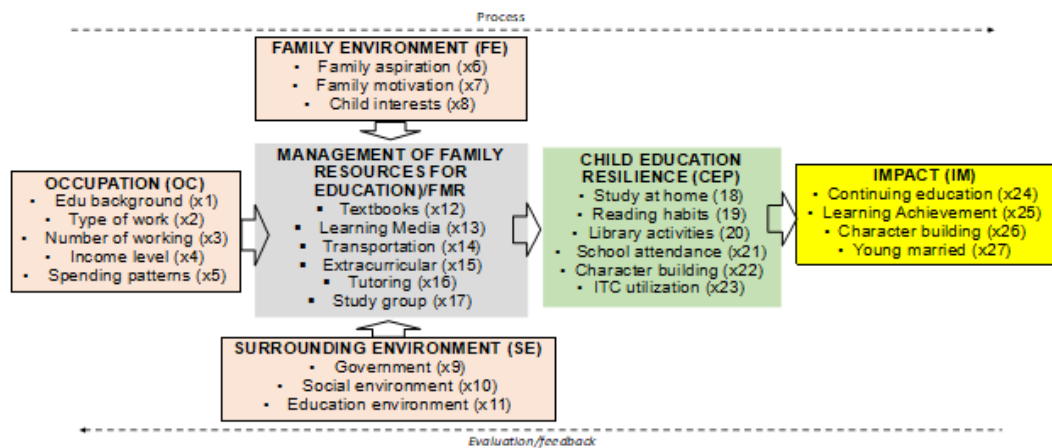


Figure 1. Theoretical Framework Study Factors of Influence Resource Management of Low-Income Families on Child Education Resilience and Its Impact on Continuing Education, Learning Achievement, Character Building, and Young Marriage: Case Study

\* Source: Factors of Influence Resource Management of Low-Income Families on Child Education Resilience and Its Impact on Continuing Education, Learning Achievement, Character Building, and Young Marriage: Case Study, 2023.

The proposed hypothesis:

- Occupation (OC), Family Education (FE), Surrounding Environment (SE) have an influence on Family Resource Management for Children's Education (FMR)
- Family Resource Management for Children's Education (FMR) has an influence on Child Education Resilience (CEP)
- Child Education Resilience (CEP) has an impact on Education Continuity, Learning Achievement, Character Building, and Young Marriage (IM)

## Methodology

This paper is part of the results of research on the topic of resource management in low-income (poor) families which was conducted in early 2023. The research was conducted in 10 villages (with the initials: Bb, Cb, CM, CU, Ch, Cs, Kr, Ku, PM, and PN), which is located in Bogor Regency, West Java province. This region has experienced relatively

slow development, poor resources, limited job opportunities in the government and industrial sectors, and most of the population can be categorized as income earners. Since a few years ago, several villages have developed their natural potential to be used as tourist attractions, such as hot springs in limestone mountains, lake tourism, artificial beaches, outbound, and others, but they are still not satisfactory in attracting tourist visits and improving the welfare of the surrounding community.

The research sample is the head of the family in the research location village. Samples were taken from 15 household heads in each village using a purposive random technique. Not all heads of families in the village have the same opportunities as research samples. The steps taken were to identify all the families in the village, then sort out the families whose children were attending elementary school and junior high school or equivalent. From the results of this sorting, then a sample of 15 people was taken randomly. Overall, the sample of the head of the family is 150 people.

Data collection was carried out through questionnaires, interviews, and focus group discussions (FGD). Questionnaires were distributed to a sample of family heads containing questions according to the research topic. The questionnaire was developed based on the research variables and indicators used. Before the questionnaire was used to collect field data, trials were first carried out to determine validity and reliability using Pearson and Alpha Cronbach criteria (Sugiyono, 2018). Interview techniques were conducted with several formal and non-formal figures in the village, particularly regarding the participation of school-age children, school dropout rates, the smoothness of government education assistance, and the habit of marrying young. In addition, discussions were also held regarding the focus of the research with participants coming from sub-district officials, village heads, religious and community leaders, school principals and teachers.

Data from the distribution of questionnaires were analyzed using the Structural Equation Modeling (SEM) technique of the Lisrel 8.70 program (Joreskörg, 1993, 1995; Byrne, 1998; Kusnendi, 2008; Hair et 2010; Ghozali, 2014; Haryono & Wardoyo, 2018; Sarjono & Yulainita, 2019 ). The analysis was carried out to determine the influence relationship between variables and the magnitude of the contribution of each indicator variable. Before the data is processed, compliance with the requirements is first measured in the form of a normality test, multicollinearity test, linearity test, and model suitability.

## Results

### Characteristic Respondent

Distributing questionnaires to a sample of family heads in 10 villages in Ciseeng District - Bogor Regency (see: location map) obtained answers from 68.0% respondents of men and 32.0% of women. The age of the respondents consisted of 16.0% under 30 years, 14.7% between 31 - 35 years, 22.0% between 36 - 40 years, 20.6% between 41 - 45 years, 14.7% between 46 - 50 years, and 12.0% above 50 years. The educational background of the respondents as much as 30.0% had never attended formal school, 38.0% had received the education equivalent to elementary school, 18.7% had received the education equivalent to junior high school, 12.0% had received the education equivalent to high school, and 1.3% had received tertiary education. As many as 45.3% of respondents stated that their children currently attend elementary school or equivalent, 55.7% junior high school or equivalent.



Location Map: Ciseeng District, Bogor Regency, West Java

Source: [https://www.google.com/search?q=peta+kab+bogor&oq=Peta+K&gs\\_lcrp=EgZjaHJvbWUqCQgBECMYJxiKBTIGCAAQRrg5MgkIARAJGccYigUyCQgCEAAYQxiKBTIHCAmqABiABDIHCAQQABiABDIKCAUQABixAxiABDIJcAYQABhDGIoFMg0IBxAAGIMBGLEDGIAEMgcICBAAGIAEMgcICRAAGIAE0gEPNDgzODc3ODY1NmowajE1qAIAAsIA&sourceid=chrome&ie=UTF-8#vhid=kGBxbd1at36KKM&vssid=1](https://www.google.com/search?q=peta+kab+bogor&oq=Peta+K&gs_lcrp=EgZjaHJvbWUqCQgBECMYJxiKBTIGCAAQRrg5MgkIARAJGccYigUyCQgCEAAYQxiKBTIHCAmqABiABDIHCAQQABiABDIKCAUQABixAxiABDIJcAYQABhDGIoFMg0IBxAAGIMBGLEDGIAEMgcICBAAGIAEMgcICRAAGIAE0gEPNDgzODc3ODY1NmowajE1qAIAAsIA&sourceid=chrome&ie=UTF-8#vhid=kGBxbd1at36KKM&vssid=1)

Most of the respondents work in the non-formal sector, starting from farmers/planters with relatively small land, as laborers (market workers/construction workers/workshop workers), traders (opening shops in the market, opening stalls at home, food-beverage traders on the sidewalks street vendors, fruit sellers, cigarette traders, and others), parking attendants, motorcycle taxi drivers, village security officers, and odd jobs. The income level earned is uncertain, so it is calculated by amputation, taking the monthly average. Market workers, for example, earn income depending on the people who use their services to transport goods. Construction workers are determined by people building houses or other things and do not get jobs daily. Merchants also depend on the purchase of merchandise by customers. Based on the calculation of amputations, it was found that 36.0% of respondents said they had income below < 2 million rupiahs, 13.3% between 2 - < 3 million rupiahs, 22.7% between 3 - < 4 million rupiahs, 14.7% between 4 - < 5 million rupiahs, 13.3% > 5 million rupiahs.

There are 5 (five) variables studied, namely: Occupation (OC), Family Environment (FE), Surrounding Environment (SE), Family Resource Management for Children's Education (FRM), and Impact (IM). OC, FE, and SE are exogenous variables that are thought to influence the endogenous variable of Family Resource Management for Child Education Resilience (MFR), and then MFR is thought to have an impact on IM. Below is a brief description of the five research variables.

In the Occupation variable (OC), 5 (five) indicators are used to make up this variable, namely parents' educational background, type of work, number of working family members, family income level, and expenditure patterns. The answers of most of the respondents indicated that the jobs they had were low, they had never even had formal education. The supported work has nothing to do with the educational background. With a low level of education or no formal education, it is considered that they have difficulty finding other better jobs. They tend to surrender to the income generated so far, even though it is often insufficient to meet family needs. Many respondents said that their income was at the subsistence level, and not sufficient to meet the expenditure needs of a decent family.

In the Family Environment (FE) variable, 3 (three) indicators are used, which are related to educational aspirations, family encouragement, and children's interest in education. Data processing shows that most of the respondents tend not to have low educational aspirations, and are more resigned to their children's future. They tend not to understand whether the educational process that children are currently receiving will provide a better family life? In fact, more than half of the respondents tend to be pessimistic that children will get the highest possible education. In fact, most of the respondents thought that it was better for children to work to help the family income than to spend time at school. It is not surprising that most of the respondents answered that they paid little attention and encouragement to the child's education process, and left it entirely up to the children themselves. From the point of view of the children themselves, they lack support and explanation regarding the meaning of education, so that more students show low interest than those who have great motivation and interest in education. Only a small proportion of respondents answered that their children always try to get up early to carry out their school obligations, while most answered that they are lazy, are constantly reminded, are not responsible for school obligations, or are often absent from school.

What about the surrounding environmental variables (SE), especially those related to the child's educational process? There are 3 (three) indicators to see this variable, namely the role of the government, the role of the social environment, and the role of the educational environment. Less than half of the respondents stated that they knew the government's role in assisting the child's education process. On the other hand, most tended to say that children's participation in carrying out formal education was due to the active role of school officials and village heads in encouraging school-age children in the village to get basic education (School elementary and junior high school). However, after going to school, there are still many children in the village who are listed as dropping out of school. According to some of the respondents interviewed, formal and non-formal figures in the village still do not actively participate in socializing and encouraging parents to send their children to school, at least to complete basic education. In the villages where the research was conducted, they rarely received assistance with the educational facilities needed by children, for example, reading gardens managed by individuals or groups in the village (mosque youth, associations, etc.).

The Family Resources Management for Children's Education (MFR) variable has 6 (six) constituent indicators, namely: provision of textbooks, provision of learning media, transportation to school, extracurricular activities, tutoring, and study groups. Only a small portion of the number of respondents who answered had set aside their income to buy children's textbooks and learning media. Most of them also tend to answer that they rarely pay for their children's transportation to school, or for the need to participate in extracurricular activities at school (for example: scouts, outbound, recreation). Only a few respondents answered that they had spent money from their income for the purpose of children's school recreation, tutoring needs, and study groups.

What about the resilience of children's education? Ana 6 (six) indicators used to determine the resilience of children's education, namely: study habits at home, reading habits, activities to find textbooks and readings in the library (school/regional/community), attendance at school, involvement in character building activities, and utilization of information and communication technology (ICT). Only a small proportion of respondents stated that their children used to study at home, unless there was homework assignment from the teacher. Most children also do not have the necessary learning media, because of the inability of parents to buy. Most of the respondents also said that they rarely give children money for transportation to school, it is enough to walk. School children are also very rarely given pocket money to buy food, drinks, or the like. Likewise, children rarely participate in extracurricular activities outside of school time which require a certain fee, for example: for scouting activities, outbound, recreation, and so on. It was said that most of the respondents said their

children had never participated in tutoring activities or study groups at school or in certain places. Parents' income is low and insufficient for the obstacles that children often face in carrying out their educational process.

It is suspected whether or not the resilience of children's education will have an impact on various other aspects. There are 4 (four) indicators that look at the impact of child education resilience, namely: continuity of education, academic achievement, character development, and young marriage. Table 1 shows the respondents' answers to the impact of education resilience on these aspects. The impact on the level of education refers to respondents' responses to the continuity of education to complete education at the basic level or to a higher level. The impact of children's learning outcomes refers to academic and non-academic achievements in carrying out the educational process. Character building refers to religious awareness, attitudes and behavior, national insight, integrity and discipline. Finally, young marriage is the desire to prevent children from getting married before the age limit determined by regulations (RI Law No. 16/2019). This desire is also hampered by the child's aspirations, encouragement, and interest in achieving further education (see: Table 1).

Table 1. Percentage of Respondents' Answers on the Impact of Children's Education (N=150)

No.	Impact (IM)	SD	DA	Answer			Total
				DO	AG	SA	
1.	Desire to continue on to the next level of education	14.33	42.5	1.67	28.33	13.17	100.0
2.	Achievement of high learning results	10.0	14.33	11.0	49.88	14.79	100.0
3.	Child education builds character	12.67	14.67	12.67	33.44	26.55	100.0
4.	Prevention of early marriage	11.07	26.93	9.47	35.87	16.66	100.0

\* Source: Factors of Influence Resource Management of Low-Income Families on Child Education Resilience and Its Impact on Continuing Education, Learning Achievement, Character Building, and Young Marriage: Case Study, 2023.

SD = Strongly Disagree    DA = Do not agree    DO = Doubtful    AG = Agree    SA = Strongly agree

#### Test Requirements Analysis

Before analyzing the variables studied, especially to find out the relationship between the effect of the variables and the contribution of the indicators of each variable, it is necessary to know the fulfillment of the recommended conditions. Among them are the validity and reliability tests of research indicators, linearity tests and model suitability so that data can be processed.

A validity test indicates the validity of the measuring instrument or questionnaire. The questionnaire indicators can be considered valid if the calculated r-value is greater than the r-table. If the validity value of each answer obtained when providing a list of questions is greater than 0.05, then the question item can be considered valid; otherwise, less than 0.05 is invalid. The reliability test is used for measuring a questionnaire with indicators of variables or constructs that are stated to be consistent or stable from time to time (Hair et al, 2010; Ghozali, 2014; Sugiyono, 2018). Indicators that measure constructs are declared reliable if the Cronbach Alpha value is greater than 0.60; conversely, smaller than 0.60 is unreliable (Hair et al, 2010; Ghozali, 2014; Sugiyono, 2018). Table 2 shows the validity and reliability tests.

Table 2. Validity and Reliability of Indicators

Variables	SLF	CR	VE	Conclusion
Occupation (OC)	0.76 – 0.85			Valid & Reliable
Family Environment (FE)	0.85 – 0.94			Valid & Reliable
Surrounding Environment (SE)	0.62 – 0.80	0.9819	0.6703	Valid & Reliable



Management of Family Resources (MFR)	0.72 – 0.89	Valid & Reliable
Child Education Resilience (CEP)	0.63 – 0.89	Valid & Reliable
Impact (IM)	0.77 – 0.94	Valid & Reliable

\* Source: Factors of Influence Resource Management of Low-Income Families on Child Education Resilience and Its Impact on Continuing Education, Learning Achievement, Character Building, and Young Marriage: Case Study, 2023.

The linearity test aims to determine whether there is a linear relationship between the dependent and independent variables to be tested. The linearity test is carried out by looking for the regression line equation for the independent variable x to the dependent variable y. The linearity test is shown by comparing the established significance with the significance obtained from the analysis (Sig). Significance results  $\geq 0.05$  with  $\alpha=0.05$  indicate linearity; otherwise,  $\leq 0.05$  is not linear. If a model does not meet the linearity requirements, then the linear regression model cannot be used (Byrne, 1998; Hair et al, 2010; Ghozali, 2014). Data processing shows the following results (table 3).

Table 3. Linearity Test Results

Linear Relations	F	Sig.	Conclusion
Occupation (OC) * Management of Family Resources (MFR)	1.466	0.4453	Linear
Family Environment (FE) * Management of Family Resources (MFR)	1.085	0.3699	Linear
Surrounding Environment (se) * Management of Family Resources (MFR)	1.176	0.2796	Linear
Management of Family Resources (MFR)*Child Education Process (CEP)	1.627	0.4025	Linear
Child Education Process (CEP) * Impact (IM)	1.233	0.3416	Linear

\* Source: Factors of Influence Resource Management of Low-Income Families on Child Education Resilience and Its Impact on Continuing Education, Learning Achievement, Character Building, and Young Marriage: Case Study, 2023.

Another requirement is the suitability of the model (Goodness of Fit). In the use of Structural Equation Modeling (SEM), suitability testing is carried out by looking at several fit indices, namely Absolute Fit Measures and Relative Fit Index/RFI (Joreskorg, 1993, 1995; Byrne, 1998; Kusenendi, 2008; Hair et 2010; Ghozali, 2014; Haryono & Wardoyo, 2018; Sarjono & Yulainita, 2019) Data processing through the help of the LISREL 8.70 program shows that most of the required index criteria are in the good or fit category.

**Structural Relationship Analysis**

After the requirements are met, it becomes the basis for analyzing structural relationships using the LISREL technique. The analysis is an attempt to determine the effect of exogenous variables on endogenous variables, namely: Occupation (OC), Family Environment (FE), and Surrounding Environment (SE), on the Management of Family Resources (MFR) for the Child Education Resilience (CEP), then the impact. Four aspects of impact are seen: Continuity of Education, Learning Achievement, Character Building, and Young Marriage. Structural relationship analysis is shown in Figure 2 below.

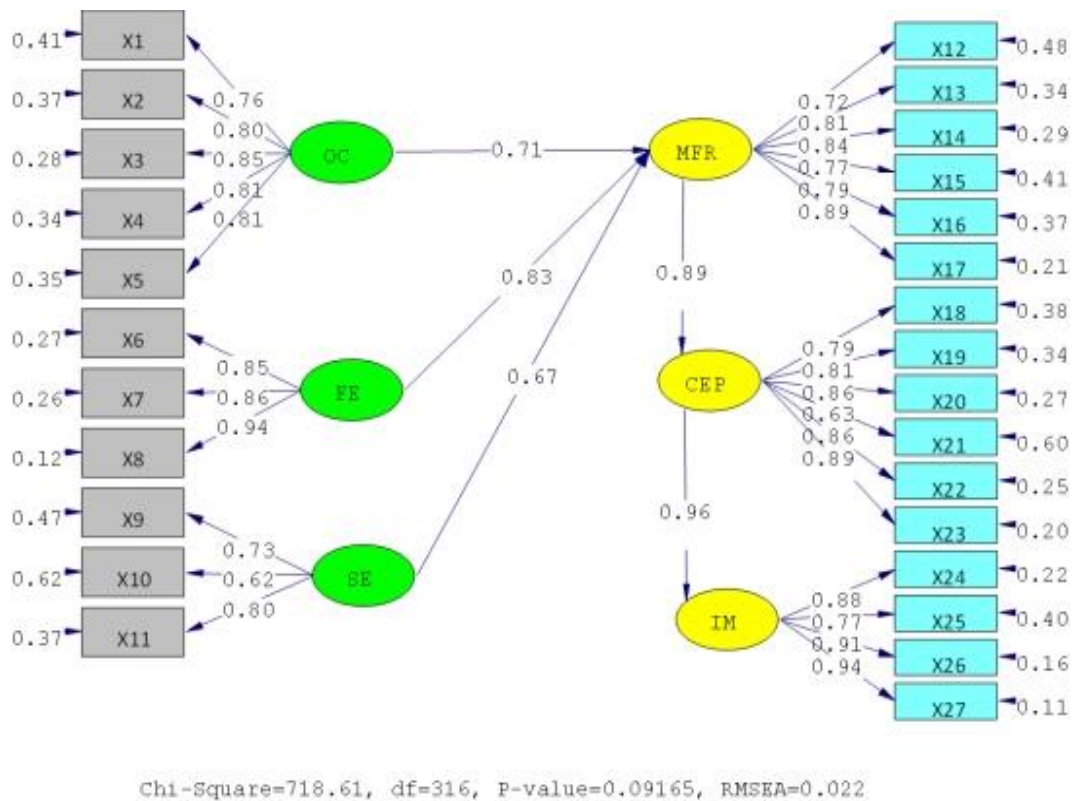


Figure 2, Standardized Loading Factor

\* Source: Factors of Influence Resource Management of Low-Income Families on Child Education Resilience and Its Impact on Continuing Education, Learning Achievement, Character Building, and Young Marriage: Case Study, 2023.

Figure 2 shows that the exogenous variables in this study have a significant positive effect on the endogenous variables. The exogenous variables Occupation (OC), Family Environment (FE), and Surrounding Environment (SE) have a positive effect on Family Resource Management (MFR) with coefficient values of 0.71, 0.83, and 0.67 respectively. In addition, Family Resource Management for Education (MFR) has an impact on Child Education Resilience (CEP).

Of the three exogenous variables, the influence of the family environment in the form of aspirations, family encouragement, and children's interest in education is relatively greater on the management of family resources for children's education (CEP). Furthermore, child education resilience (CEP) has a significant positive impact of 0.96 on continuing education, academic achievement, character building, and young marriage.

Table 4. Hypothesis Test Results

	Hypothesis	SLF	Conclusion
H1	OC → MFR	0.71	Significant Positive
H2	FE → MFR	0.83	Significant Positive
H3	SE → MFR	0.67	Significant Positive
H4	MFR → CEP	0.89	Significant Positive
H5	CEP → IM	0.96	Significant Positive

\* Source: Factors of Influence Resource Management of Low-Income Families on Child Education Resilience and Its Impact on Continuing Education, Learning Achievement, Character Building, and Young Marriage: Case Study, 2023.

## Discussion

Data processing shows that the Occupation variable (OC) positively affects Family Resource Management (MFR). There are 5 (five) indicators used in this OC variable, namely: educational background (x1), type of work (x2), number of working family members (x3), level of income (x4), and spending pattern (x5). From the processing of the data, it can be seen that the indicator of the number of working family members (x3) makes the strongest contribution to the OC variable of 0.85, followed by the income level indicator (x4) and spending pattern (x5) of 0.81. The indicators of the type of work (x2) and educational background (x1) are in the weakest position in contributing to the variable OC of 0.80 and 0.76, respectively.

The results above support the notion that low-income rural communities often emphasize the importance of family members as an economic unit. Family members are also involved in working to help parents earn a living to meet the needs of everyday life. In the research location villages, many children work as farm laborers, garden laborers, shopkeepers, market workers, parking attendants and others. Income earned by family members partially or wholly contributes to the management of economic resources to meet daily needs (Brooks-Gunn & Duncan, 1997; Banovcinova & Levicka, & Veres, 2014; Rizky, Suryadarma, & Suryahadi, 2019; Kharisma, Remi, & Hadiyanto, 2020). For the children, work involvement will also take time for other activities, such as playing with friends in a circle, including learning needs. The logical consequence is that educational participation often only goes to school with low learning achievement unless the child has high educational appreciation and motivation (Cheang & Goh, 2019).

Management of family resources is related to economic factors, especially employment and income levels, as well as non-economic factors. The management of resources for children's education is also influenced by non-economic family environment (FE) variables, including educational aspirations (x6), family encouragement (x7), and children's interest in education (x8). The results of data processing showed that the child's interest indicator (x8) made the strongest contribution to the FE variable of 0.94, followed by family encouragement (x7) of 0.86 and family aspirations (x6) of 0.85. This finding is in line with the findings of Cheang & Goh (2019) that the children from low-income families studied showed good academic achievement because of their interest, motivation and hard work in their education.

The problem is how to improve the condition of this family environment to be conducive to children's education. The child's education process depends not only on the child's internal interests and motivation but also on external encouragement in the form of educational aspirations, motivation, and the role of the family. The study results show that children's high learning achievement is strongly influenced by parents' high aspirations, attention, and motivation toward children's education (Petrovic, 2008; Cheng & Goh, 2019). Educational aspirations, attention, and motivation are important aspects of managing family resources to generate interest, resilience, and the success of the child's educational process.

Another variable that positively affects family resource management is the surrounding environment (SE), which is related to children's educational resilience. There are three environments included in this research: government environment (x9), community environment (x10), and educational environment (x11). Data processing shows that the educational environment is an indicator that makes the strongest contribution to family resource management at 0.80, followed by the government environment at 0.73 and the community environment at 0.62.

This result refers to the school's ability to involve children in attending school. This capability includes the location of the school close to the village, the implementation of the 9-year compulsory education policy for children aged 7-15 years (Inpres RI No. 1/1994), the proactive attitude of the school staff (principals, teachers and staff), and sub-

district officials and The village attracts parents to send their children to school. Moreover, the government issued several policies to help children's education, such as providing education funding assistance, procuring textbooks, stationery, and others. This policy is also expected to reduce the dropout rate, especially for children from low-income families.

The three variables above affect the management of family resources for education. Data processing showed that the study group needs fulfillment indicator (x17) contributed the most to the Family Resources Management variable of 0.89, followed by transportation costs (x14) of 0.84, and learning media (x13) of 0.81. The weakest contribution is seen in the tutoring need indicator (x16) of 0.79, extracurricular (x15) of 0.77, and textbooks (x12) of 0.72. In particular, textbooks were considered the weakest because children obtained them from government assistance, borrowed from the school library, school reading garden, or borrowed from the regional library.

However, in the resource management variable for children's education, the allocation of costs for children's education tends not to be the concern of low-income families. The government is trying to help pay for children's education, it turns out that the mechanism has not yet increased the resilience of children's education. In fact, from the author's observations, it is not uncommon to find that children's education funding assistance from the government is not used to buy stationery, textbooks, school uniforms, shoes, etc., but is used to meet the family's daily consumption needs, such as buying rice, cooking oil, vegetables, and more.

The implication is that family resource management that is not directed at children's education has an impact on children's education resilience (CEP). The resilience of children's education tends to be weak; less motivated and interested in their education. Data processing shows that indicators that reflect weak child resilience can be seen in the low activity of reading books (x19), procurement of textbooks (x18), and attendance at school (x21).

Strong or weak resilience in children's education has an impact on several aspects of children's self-development, including continuing education, academic achievement, character building, and marrying young (below the age specified by regulations). The strongest impact of the resilience of the child's education process is young marriage (x27) of 0.94. Indeed, various factors encourage young marriage, both economically, socio-culturally, and psychologically (Burchinal, 1960; Marchetta & Sahn, 2015; BER Staff, 2018; Bukido, 2018; Dalimonthe et al, 2023). Religiously (Islam0) it is also permissible in Islam to marry young as long as the child reaches the age of puberty. However, the tougher the child's education process is, the greater the tendency to avoid the act of young marriage. The educational process will become an obstacle, and vice versa. Many studies show the important role education in preventing young marriage, especially for girls, to reach their maximum potential (Unicef, 2022; Marphatial et al, 2023). School education can play a role in preventing early marriage due to increased knowledge, coaching by teachers, and cross-sector collaboration (Masruroh et al, 2020).

Another impact of the child's education process is the development of children's character. Strong or weak resilience in children's education has an impact on the development of children's character, especially related to religious values, nationalism, self-integrity (honesty, emotional control, empathy, etc.), responsibility, discipline, and others. The role of schools in building children's character is very important, especially for children who are faced with busy parents, both rich and low-income families. Parents often run out of time to work for a living, are tired from going home, and pay little attention to their children at home. Various behavioral deviations committed by adolescents are mostly carried out by those who receive less attention from their parents, lack commitment in carrying out their education, fall into negative association patterns,

and so on. Schools act as a second home for children so that character building is provided by school principals, teachers and other teaching staff to be responsible and able to organize teaching, training and extracurricular activities (Agung, Nadiroh, & Rumlina, 2011; Huat See & Arthur, 2011; Agboola & Chen Ts, 2012; Ajmain & Marjuki, 2019; Intania & Utama, 2020).

Strong or weak resilience of children's education will also have an impact on the continuity of education. Family aspirations, family encouragement, coupled with the high interest in children's education, tend to support the continuity of education. Not just completing elementary and junior high school education, but continuing to high school level, and (perhaps) higher education. As stated above, many cases show that children from poor families have succeeded in obtaining a bachelor's degree from a university, becoming doctors, engineers, and even obtaining a doctorate.

On the other hand, weak resilience in children's education tends to result in unsustainability of children. The number of children dropping out of school from low-income families in the villages studied is still relatively high. This is not caused by a lack of funds for children's education, but also by low aspirations, attention and encouragement from the family, and children's interest in education. Dropping out of school does not only occur when carrying out the educational process, but also stops after completing elementary and junior high school education. Cases in a number of areas show that hundreds of dropout students have asked for dispensation from the Religious Courts to enter into young marriages. Even the reason for being pregnant is used to request dispensation from marrying young (Roirike, Harun, & Handayani, 2016; SRBNEWS.ID, 2020; Rosa, 2023; Huda, 2023).

Strong or weak resilience of children's education also has an impact on their learning achievement. Weak resilience in children's education tends to result in unsatisfactory or low learning outcomes, and vice versa. The findings of this study are family environmental factors (FE) influencing children's educational resilience. This factor is important to note in order to improve the resilience of children's education. As stated above, even children from low-income families can excel if they are supported by high educational aspirations, family encouragement, and children's high interest and motivation towards education (Petrovic, 2008; Cheng & Goh, 2019).

## **Conclusion**

Economic and non-economic factors affect the management of low-income family resources for children's education. Economic factors include parents' educational background, occupation, and income level, while non-economic factors include educational aspirations, family encouragement, and children's interest in education, as well as the surrounding environment. Furthermore, the management of family resources for children's education affects the strong or weak resilience of children's education.

Strong or weak resilience in children's education has an impact on the habit of marrying young, character building, continuing education, and academic achievement. If the resilience of education is strong, it tends to have a positive impact on avoiding the act of marrying young, building character, continuing education, and academic achievement. Research results from various parties show that many children from underprivileged families, but families who have strong educational aspirations, care and provide encouragement, as well as high interest in children's education, manage to maintain and achieve satisfactory educational outcomes. On the other hand, if the resilience of education is weak, children tend to drop out of school, either while carrying out the educational process or not continuing after completing their education at primary school and junior high school.

## **Recommendation**

Low-income families, supported by children's aspirations, encouragement, and low interest in education, tend to result in low children's educational resilience. Logical consequences have an unsatisfactory impact on a number of aspects, especially the continuity of education and academic achievement. An important element in increasing the resilience of children's education is growing the aspirations, attention and encouragement of the family, as well as arousing children's interest and motivation towards education. The latter will build awareness and behavior of hard work, responsibility, discipline and others to achieve a better life in the future.

On this basis, efforts are needed to increase educational aspirations, attention and encouragement from families, and to arouse interest in children's education. The government (central to village) needs to involve various social potentials (formal and non-formal figures/leaders, school principals, teachers, youth organizations, recitation mothers' associations, and others) to intensively socialize the importance of education for children. In line with that, providing support for various facilities and activities needed, such as procuring textbooks, establishing reading gardens in villages or places of worship, digital technology devices at mosques/churches/other learning media, as well as carrying out strict supervision of the use of financial aid to support children's education .

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