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Family Resource Management Problems in Elementary School Education: A Case Study of Precarious Work Parents

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Abstract: This study aims to look at how families manage their resources for their children's education in primary schools who do not have permanent jobs and are classified as low-income. The sample of 300 people was obtained through a random technique with data collection using a questionnaire and interviews. Research analysis using Structural Equation Modeling (SEM) with the help of the Lisrel 8.70 program. The results showed that the management of family resources is one of the variables that have a significant positive effect on the education of elementary school students. The findings recommended that the government aggressively campaign for the importance of children's education throughout the country, as well as continuously implement various policies issued, improve the leadership abilities of school principals, provide learning facilities, assist with school funding needs, provide textbooks, and others.

Keywords: Family culture, Management, Elementary School, Education, Achievement, Work Parents.

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1. Introduction

Internal and external factors influence children's formal education. Internal factors come from the child himself, such as motivation, intelligence, and others. External factors come from outside oneself but often determine the smooth and successful achievement of learning outcomes, such as family environment, school, community, friendship with peers, and others. Especially the external factors of the family, which will be discussed in this paper, relate to the resources owned by the family, both material and non-material.

The resources owned by the family are intended for various purposes, so they must be managed in a directed manner in order to achieve the expected goals, one of which is to support children's education. Family resource management for children's education can also be interpreted as a series of family decisions in the use of resources to achieve goals and expectations for children (Deacon & Firebaugh, 1988; More & Asay, 2017; Sulistyowati & Krisnatuti, 2018; Clara & Wardani, 2020; Clara, 2021). Management is defined as the ability of families to manage their resources from planning, organizing, implementing, and supervising will affect the achievement of goals and results (Luthans, 2014; Usman, 2018). If the management is good, the results will be good, and vice versa.

One aspect that affects the management of family resources is the economic background, especially the level of family income. Children of parents with relatively high-income levels may not face problems in supporting their education, in contrast to children from low-income families. Children from well-off families tend to be better able to meet their educational needs, such as: equipping learning facilities, attending tutoring, etc., but on the other hand, children from poor families are often faced with these learning barriers. The government has tried to help reduce the education costs of children from underprivileged families (especially elementary and junior high school levels) through various policies, such as preschools, providing school operational assistance, and others.

However, children's education is not only influenced by the family's economic capacity. Children's education also requires the ability to manage non-economic resources, such as:

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Educational aspirations, children's hopes in the future, attention to the child's learning process at home, learning facilities, and tutoring. The ability to manage these non-economic resources will also affect their ability to manage their economic resources, completing the required books and teaching aids, transportation to school, snacks for children, costs for extracurricular activities, tutoring, and others.

The ability or inability to manage economic and non-economic resources by the family tends to lead to the achievement of children's learning outcomes. The ability to manage family resources tends to result in the achievement of good-quality learning; on the other hand, the inability to manage resources tends to result in the inadequate achievement of children's learning outcomes, even reflecting the average achievement of lower-quality education nationally. Just look at the low quality of primary school student learning outcomes, one of which is thought to be due to the inability of many families to manage their resources. For example, OECD studies in 2016 and 2018 showed that Indonesian students' reading, math and science skills were at the lowest of the 70 countries studied (PISA, 2016; PISA, 2018). Many families send their children to school, are not accompanied by high attention, only pay the necessary education costs, and tend to hand over the responsibility for education entirely to the school.

On this basis, this paper will look into the management of family resources. This study aims to find out how family resource management affects the delivery of children's education in particular. The contribution of each of the variables studied is examined, and conclusions are drawn based on the research findings. The study's findings will be used to make recommendations for family resource management.

2. Literature review

2.1. Family Resource management

The attention of experts on family resources began several years ago. Each family faces different ownership of resources but requires well-directed management in order to achieve the expected goals. In simple terms, family resource management can be interpreted as the ability of the family to achieve predetermined results and goals (Deacon & Firebaugh, 1981; More & Asay, 2017; Gupta, Garg, & Aggarwal, 2018; Clara & Wardani, 2020; Clara, 2021). Through the management of owned resources, everything is under the control of the family, so it is hoped that it can meet the demands of the family or lead the family to achieve its goals (Deacon & Firebaugh, 1988; Dollahite, 1991; Sulistyowati & Krisnatuti, 2018; Clara & Wardani, 2020; Clara, 2021). Family resource management includes all forms of awareness, attitudes, and behaviours to plan, organize, implement, and monitor the achievement of predetermined goals (Deacon & Firebaugh, 1988; Abdulai & Roosalu, 2022).

Management of family resources is related to the potential in the family and the surrounding environment, both material and non-material, social and physical. In the context of children's education, these resources include not only the ability to manage family resources, such as income level, educational aspirations, attention to children's education, provision of required learning facilities, and provision of tutoring, but also the ability to take advantage of the potential of the surrounding environment, such as the use of regional or community libraries, geographical environment, sources of funds, and so on. The family's ability or inability to manage these resources will have an impact on the child's educational attainment.

2.2. Governance Policy

The central government is also involved in the education of primary to secondary school children. Various policies were issued, including the implementation of compulsory primary school education for children aged 7-12 years around the 1990s. This programme was nearly completed in 1994 and expanded to 9 years of compulsory education for children aged 7 to 15, including 6 years of elementary school and 3 years of junior high school. Parents are required to send their children to school, and the government is responsible for ensuring that this is done at no cost (Law of the Republic of Indonesia No. 20/2003).

In addition, the government also provides financial assistance every year to students so that they can be used to purchase and meet their educational and operational expenditure needs. The government also provides assistance to poor students to continue their education, especially in the face of high dropout rates (Suprastowo, 2021). Another policy is the effort to provide textbooks through an e-book system so that students can upload, own, and stimulate students to think creatively (Sari, 2019; Rajan, Alam, Kia, & Subramaniam, 2021). Recently, the government has also made efforts to provide information and communication technology as a responsive and adaptive attitude to be developed and utilized in learning (Lazear, 2002; Pearlman, 2006; NIE'S, 2015; Agung, 2017; Ministry of Education and Culture, 2021). Community involvement continues to be mobilized to support and take responsibility for children's education (Hunneryager & Heckman Eds., 2009; Davis, 2008).

2.3. Learning Support

Suppose the management of family resources is one of the factors suspected of influencing children's education. In that case, the school environment is an external factor that is thought to be quite important in children's education.

The achievement of children's education outcomes is thought to be influenced by various aspects of the school, such as principal leadership, teacher pedagogy, learning facilities, education funds, extracurricular activities, and stakeholder participation. Principal leadership is related to the ability to move school members to achieve common goals, based on visionary leadership, achievement-oriented, daring to take risks, using new methods/techniques, democratic, transparent, patient, and able to build relationships with others (Nanus, 2004; Luthans, 2004; Goleman, Boyatzis, & McKee, 2007). Furthermore, teacher pedagogical competence is suspected of influencing the success or failure of children's education, particularly in terms of planning and preparing teaching materials, utilising learning methods, appropriate time management, space management, use of learning media, creativity and innovation, and so on.(Agung, 2017).

Another support is the provision and completeness of infrastructure, ranging from adequate school buildings, classrooms, office spaces, laboratories, libraries, and others for the smooth teaching and learning process (Indrawan, 2015; Mattin & Fuad, 2016). One of these infrastructures is the provision of digital technology and the internet in schools to be used in learning by teachers and students (Lazear, 2002; Pearlman, 2006; NIE'S, 2015; Agung, 2017; Kemdikbukristek, 2021). Finally, the support discussed in this paper is community participation in the form of mental and emotional involvement and responsibility to support the success of children's education in their area (Brown, 2000; Hicks, 2000). Community involvement can be realized in various aspects, ranging from participation in funding, material participation, academic participation, and cultural participation. Evaluative participation and protection participation for school residents, especially teachers (Widianto, 2015; Heryani, 2018).

2.4. Student Learning

Student learning is an activity to socialize and instil the values of science and technology as well as cultural values and character. Through learning, a learning process is carried out that is deliberately designed and built by the teacher to develop creative and critical thinking and improve students' ability to construct new knowledge (Correy, 2007; Wellman, 2009; Osman, Hiong, & Vebrianto, 2013; Lazear, 2002; Pearlman, 2006; NIE'S, 2005; Griffin & Cares, 2015; Agung, 2017). Learning in schools is carried out as an interaction between teachers and students in a particular environment. In learning, teaching materials and skills are delivered to be mastered by students so that later they are expected to become provisions for their lives.

Creativity is the ability to think creatively in order to solve a problem (Ayan, 2003). Critical thinking is an intellectual or rational disciplined process of actively and skillfully conceptualizing, applying, synthesizing, and/or evaluating information gathered from, or generated by, observation, experience, reflection, reasoning, or communication as a guide for beliefs and actions (Jenicek, 2006; Filsaime, 2008). Collaboration is the skill to work together effectively in a team, exercising fluency and willingness to make decisions needed to achieve common goals (Camarihna-Matos & Afsarmanesh, 2008; Lai, 2011; Greenstein, 2012). Communication is a skill to convey thoughts, ideas, knowledge, or new information in writing and orally to solve problems (Osman, Hiong, & Vebrianto, 2013; Griffin & Care, 2015). Character is the ability to understand and control the behavior of students so that they are in accordance with the morals, norms, and rules that apply in society, as well as benefit oneself, the environment, society, and association with other nations in the world through the principles of trustworthiness (integrity, honesty and loyalty), fair, care for others, respect, and responsible, disciplined, and always do the best (Santrock, 2009; Lickona, 2016; Counts, 2021).

2.5. Learning Outcomes

The implementation of learning by teachers to students seeks to achieve academic and non-academic results. Learning is not only aimed at developing student competencies but also character building, independence, integrity, nationalism, and social adjustment. Competency development refers to the mastery of teaching materials, increased creativity, critical thinking skills, collaboration, and the ability to convey thoughts and ideas in solving problems (Lazear, 2002; Pearlman, 2006; Camarihna-Matos & Afsarmanesh, 2008; ISTE, 2008; NIE'S, 2015; Osman, Hiong, & Vebrianto, 2013; Lai, 2011; Greenstein, 2012; Griffin & Care, 2015; Agung, 2017).

Character formation is related to awareness, attitudes, and behavior in accordance with applicable morals, norms, and rules (Santrock, 2009; Lickona, 2016; Counts, 2021). Independence is related to readiness and ability to stand alone, take the initiative, and try to solve problems without the help of others (Chaplin, 2006). Self-integrity relates to awareness, attitudes, and behaviors that reflect honesty, commitment, and doing something consistently (Harefa, 2007). Nationalism is related to the nation and state's awareness, attitudes, and behavior to achieve the goal of living together and understanding it as part of global life (Kohn, 1984; Hobsbawm, 1992; Effendi, 1995). Social adjustment is related to the ability to behave in order to be able to adapt to the group and its environment with a pleasant, harmonious and able to participate physically and socially (Hurlock, 2004; Schneider, 2008; Baron & Byrne, 2003).

Based on the description above, the theoretical framework of the study was built as follows.
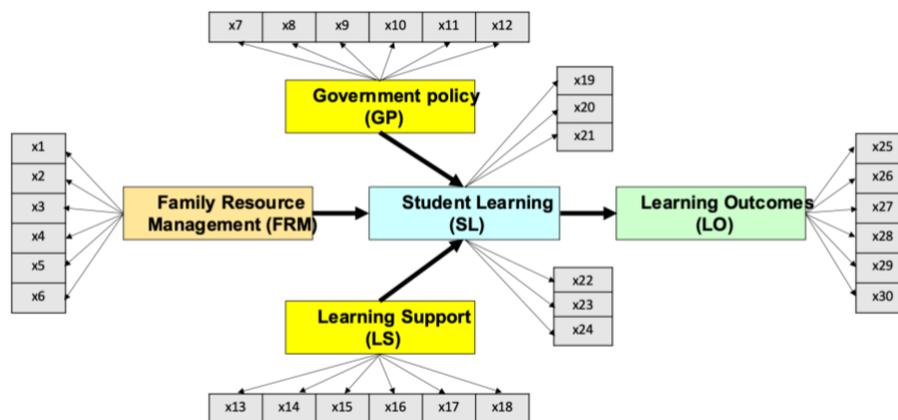
Figure 1: Theoretical Framework

The proposed research hypothesis: **H1**: *Family Resource Management (FRM), Governance Policy (GP), and Learning Support (LS) have an influence on Student Learning (SL).* **H2***: Student Learning (SL) has an influence on Learning Outcomes (LO).*

3. Methodology

This paper is the result of research conducted in early 2022 in suburban areas of three cities (Jakarta, South Tangerang, and Bogor) in Indonesia. From each city, 4 (four) elementary schools were selected in the "medium" category, consisting of 2 (two) public schools and 2 (two) private schools, bringing a total of 12 elementary schools. From each school, 25 parents of grade IV, V, and VI students were selected using a purposive random technique. The criteria for selecting parents are those who have jobs in the non-formal sector with irregular income levels every day, and then they are taken randomly as the research sample. In total, the research sample was 300 parents.

Data was collected through questionnaires, supported by interviews with a number of parties, field observations, and the collection of relevant documentation. Especially the use of previous questionnaires has been tested to determine the level of validity and reliability of the questions posed by using the Pearson and Alpha Cronbach correlation coefficient criteria (Sugiyono, 2018). Only items that meet the valid and reliable criteria are used in the field research, while items that do not have valid and reliable results are discarded.

The analysis was carried out using the Structural Equation Modeling (SEM) technique of the Lisrel 8.70 program. Previously, research data was processed to determine the fulfilment of the requirements for the normality test, multicollinearity test, and linearity test. Lisrel's output is in the form of a GOF model, a diagram of the effect of exogenous variables on endogenous variables, and the contribution of indicators for each variable (Joreskog & Sorborn, 1993; Hair et al., 2010, Yamin & Kurniawan, 2014; Haryono and Wardoyo, 2017).

4. Results

4.1. Characteristics of Respondents

The distribution of the questionnaire obtained answers from 300 parents of the research sample students (hereinafter referred to as respondents), consisting of 71.7% male and 28.3% female. A total of 31.0% of respondents are between 35-40 years old, 40.7% are 41-45 years old, and 28.3% are over 45 years old. All respondents stated that they were married, that they had at least 2 children, and that the majority had 6 children. Currently, a small proportion of respondents identify as single parents. The occupations of the respondents are spread from 22 people (7.3%) trading in traditional markets, 68 people (22.7%) opening stalls, 34 people (11.3%) travelling traders, 24 people (8.0%) street vendors, 66 people (22.0%) online drivers (car/motorcycle), 15 people (5.0%) farm laborers, 18 people (6.0%) market workers, 25 people (8.3%) construction workers, 28 people (9.3%) as parking attendants, masseurs, laundry services for clothes, security, and others.

The form of work of respondents in the non-formal sector makes it difficult to know how much income they earn on a daily basis. One of the construction workers will only get a job if someone builds a new house, renovates, or otherwise, at an unknown time. Respondents who work daily as traders in the market, travelling traders, street vendors, or opening stalls are very dependent on the goods that are successfully sold. The online driver also depends on the number of passengers who are successfully picked up and dropped off. On that basis, the level of income obtained in this study is according to the respondents' own estimates, with the calculation of amputations every month. From the questionnaire, it was recorded that 32.7% of respondents said they had an income level of <1 million rupiah/month, (18.3%) >1 - 3 million rupiah/month, 18.7% >3 - 6 million, 11.7% >6 - 9 million rupiah/month, 8.0%

>9 - 12 million rupiah/month, 6.7% >12-15 million rupiah/month, and (4.0%) >15 million rupiah/month (the current rate is 1$ USD approx. 14,500 rupiah). Furthermore, respondents' answers to questions asked related to children's education are presented (table 1).

Table 1: Percentage of Respondents' Answers to Children's Education in Elementary School (N=300)

Question			Answer			Total
	Sd	Da	Do	Ag	Sa	
Family Resource Management (FRM)						
1. Children also work to help support the family's income.	8.3	21.7	14.0	37.3	18.7	100.0
2. Education will bring a better life for children.	10.7	18.3	28.7	26.0	16.3	100.0
3. Families have no time to pay attention to their children's education.	12.0	14.7	12.7	48.3	12.3	100.0
4. Need to provide learning facilities for children at home.	4.0	15.3	17.3	51.3	12.0	100.0
5. Families provide learning guidance to children.	22.7	29.3	18.3	21.0	8.7	100.0
6. Families take advantage of learning resources from the community.	14.0	28.3	13.3	24.0	20.3	100.0
Average	11.9	21.3	17.4	34.7	14.7	100.0
Governance Policy (GP)						100.0
7. Free education policy for SD & SMP.	5.0	7.3	6.7	53.3	27.7	100.0
8. School Operational Assistance supports children's education.	6.7	11.7	8.0	41.7	32.0	100.0
9. Help poor students prevent children from dropping out of school.	10.0	18.7	16.0	37.3	18.0	100.0
10. Procurement of books through e-books is useful for students.	12.7	18.3	22.0	30.0	17.0	100.0
11. Policies for providing ICT in schools are beneficial to students.	6.0	11.7	28.6	36.7	17.0	100.0
12. Community involvement policies support education.	12.7	22.7	20.0	29.0	15.6	100.0
Average	8.7	14.3	16.9	38.0	21.1	100.0
Learning Support (LS)						100.0
13. Principals implement government policies.	14.0	21.0	18.7	29.3	17.0	100.0
14. This school teacher carries out teaching well.	10.7	11.3	16.0	33.3	28.7	100.0
15. The school's infrastructure is complete and adequate.	12.0	17.3	28.0	26.7	16.0	100.0
16. Educational funds in schools are sufficient.	11.7	22.7	20.0	29.0	15.6	100.0
17. There are a variety of extracurricular activities at school.	12.0	20.0	30.0	26.7	11.3	100.0
18. Community participation in school is quite high.	16.0	21.7	18.6	25.0	18.7	100.0
Average	12.8	19.0	21.9	28.4	17.9	100.0
Student Learning (SL)						100.0
19. Children's education must master teaching materials.	8.7	17.3	24.7	30.0	19.3	100.0
20. Through education, children are more creative.	6.0	11.7	29.0	36.7	16.6	100.0
21. With education, children think more critically.	6.7	20.0	38.3	25.0	10.0	100.0
22. Students are taught to overcome learning together.	12.0	17.3	26.0	29.0	15.6	100.0
23. The students' work is plastered on the walls of the school.	15.0	16.7	25.0	26.0	17.3	100.0
24. There is a special attention to character building students.	11.9	28.3	30.0	22.7	7.3	100.0
Learning Outcome (LO)						100.0
25. Children's learning outcomes are still low/unsatisfactory	8.7	9.3	22.7	35.6	23.7	100.0
26. Through education, children have more character.	6.7	11.3	16.0	45.3	20.7	100.0
27. Education makes children more independent.	16.0	21.7	18.6	25.0	18.7	100.0
28. Discipline for the better.	21.7	25.0	18.6	15.0	19.7	100.0
29. Children enjoy participating in national holidays.	12.0	17.4	26.0	28.3	16.3	100.0
30. Now, children easily adapt to the environment.	11.8	12.3	23.3	39.3	28.3	100.0
Average	11.9	16.2	20.9	31.4	19.6	100.0

Source: Calculated by the author

SD = Strongly disagree ⎤
Da = Don't agree ⎬ Passive/Negative
Do = Doubtful ⎦

Ag = Agree ⎤
⎬ Active/Positive
Sa = Strongly agree ⎦

In the Family Resource Management (FRM) variable, it can be seen that the average number of passive respondents is slightly higher (50.6%) compared to active respondents (49.4%). Quite a number of respondents gave up, accepted, and even only sent their children to school without any effort to support their children's learning achievements. The most striking answer is that as many as 57.7% of respondents tend not to have a goal for children's education and doubt it will bring a better life for children. In fact, as many as 60.6% of respondents stated that they did not have time to pay attention to the children's learning process at home, and more than half of the respondents tended to involve children in helping the family income. This answer shows that respondents with a work background in the non-formal sector and an unstable and relatively lower income level tend to be passive and do not manage their resources to support their children's education. Schools for children are just to receive an education without being accompanied by aspirations and serious attention to changing children's lives in the future.

In the Governance Policy (GP) variable, on average, most (53.0%) respondents gave a positive attitude towards the policies provided by the government. However, from the respondents' answers, it can be seen that 56.3% still think that the policy of teaching textbooks through the e-book system cannot be utilized optimally by children, let alone obtaining them by uploading, which is actually relatively expensive. It is also seen that 55.7% of respondents stated that they did not know the benefits of ICT provided by the government, and 55.4% of respondents stated that government policies had not been able to sufficiently involve community participation in supporting the implementation of education in schools, both in terms of material and non-material aspects.

Similar indications are shown from the variable of learning support (LS); an average of 53.7% of respondents did not give a positive response to learning support in children's education. More respondents' answers indicate that the principal's management in their children's schools is still unsatisfactory, educational facilities in schools are still incomplete and adequate, educational funds for improving the quality of education are far from satisfactory, and extracurricular activities are less varied. However, as many as 62.0% of the respondents gave a positive attitude towards the teachers in their children's schools who had carried out their duties well.

4.2. Analysis Requirements

Normality, multicollinearity, and linearity tests are requirements that must be met in the use of SEM (Hair et al., 2010; Ghozali, 2014). A normality test is an assumption to find out whether the distribution of data is normal or not in one metric variable, with the criteria being said to be normally distributed if p-value >0.05 at level = 0.05 and abnormal if p-value <0.05. Multicollinearity test to determine the correlation between variables by looking at the tolerance value and variance inflation factor (VIF) with a cut-off tolerance value of 0.10 or a VIF value above 10. The linearity test was carried out to find the line regression equation for the independent variable x to the dependent variable y at the significance level of 0.05 (Hair et al., 2010; Ghozali, 2014). On that basis, in data processing, this study found that the normality test conditions could be met with a P-value x1-x30 >0.05, and the relationship between variables did not experience multicollinearity with a tolerance value >0.10 and a VIF value <10. Requirements The linearity test also shows that the variables x and y have a linear relationship with a value > 0.05 (table 2).

Table 2. Linearity Test Table

Linear Relationship	F	Sig.	Conclusion
Family Resource Management (FRM)*Student Learning (SL)	1.7360	0.0931	Linear
Government policy (GP)*Student Learning (SL)	1.1075	0.1783	Linear
Learning Support (LS)*Student Learning (SL)	1.4956	0.1180	Linear
Student Learning (SL)*Learning Outcomes (LO)	1.8275	0.0987	Linear

* Source: Family Resource Management Problems in Elementary School Education: A Case Study of Precarious Work Parents, 2022.

4.3. Validity-Reliability & GOF Model

In addition, validity and reliability tests were also carried out on research indicators using the Confirmatory Factor Analysis (CFA) technique. CFA intends to measure that the indicators and variables actually form the latent variable by comparing the loading factor of at least 0.5. If it is greater than 0.5, then the indicator is valid. Reliability test to find out how well the measuring instrument can get relatively the same results if repeated measurements are made on the same object. The reliability value was measured by Construct Reliability (CR) and Variance Extract (VE). It is said to be reliable if CR >0.70 and VE >0.50 (Joreskog and Sorborn, 1993; Hair et al., 2010; Haryono & Wardoyo, 2017; Sarjono & Yulainita, 2019). Below are the results of the validity and reliability of the indicators (table 3).

Table 3: Test the Validity and Reliability of Research Indicators

Variables	Indicators	SLF	T-Count	CR	VE	Conclusion
	x1 = Income level	0.93	50.82			
Family	x2 = Educational aspirations	0.97	59.07			Valid
Resource	x3 = Concern for children's education	0.94	49.13	0.9756	0.8662	&
Management	x4 = Learning facilities	0.91	51.02			Reliable
(FRM)	x5 = Parental tutoring	0.88	47.56			
	x6 = Utilizing the potential of the community	0.87	53.76			
	x7 = Free Education	0.98	48.45			
Governance	x8 = School operational assistance	0.96	61.31			Valid
Policy	x9 = Aid for poor students	0.95	50.07	0.9685	0.8423	&
(GP)	x10 = Procurement of textbooks (e-books)	0.91	51.75			Reliable
	x11 = Procurement of ICT in schools	0.93	49.94			
	x12 = Increased community participation	0.87	47.81			
	x13 = Principal's leadership	0.94	52.36			
Learning	x14 = Teacher's teaching ability	0.96	54.08			Valid
Support	x15 = Learning facilities	0.91	48.23	0.9662	0.8301	&
(LS)	x16 = Quality improvement education fund	0.93	50.35			Reliable
	x17 = Variation of extracurricular activities	0.90	50.98			
	x18 = Community participation	0.88	53.63			
	x19 = Mastery of teaching materials	0.91	25.71			
Student	x20 = Creativity	0.87	38.96			Valid
Learning	X21 = Critical thinking	0.83	39.63	0.9252	0.6887	&
(SL)	x22 = Collaboration	0.80	39.04			Reliable
	x23 = Communication	0.78	38.80			
	x24 = Character building	0.89	41.34			
	x25 = Academic learning outcomes	0.93	44.72			
Learning	x26 = Character development	0.90	43.87			Valid
Outcomes	x27 = Independence	0.89	42.29	0.9574	0.7957	&
(LA)	x28 = Integrity	0.81	44.66			Reliable
	x29 = Nationalism	0.84	44.33			
	x30 = Social adjustment	0.83	39.40			

* Source: Calculated by the author

The validity and reliability tests above are the basis for conducting the Goodness of Fit Model Test (GOF Model) to see the suitability between the expected frequency and the observations. The test results determine whether the indicator in whole or in part shows that the model is fit or good and is able to answer the theory that was built. The suitability test model is very important because the analysis of structural relationships in SEM is based on the Goodness-of-Fit (GFI) statistical indicator (Joreskog and Sorborn, 1993; Hair et al., 2010; Haryono & Wardoyo, 2017; Sarjono & Yulainita, 2019).

In testing the Goodness of Fit Model here, the limit values required are RMR, RMSEA, GFI, AGFI, CFI, NFI, NNFI, IFI, and RFI. If it fulfils the boundary value requirements, then the model building can be said to be a good or fit (Sariwulan et al., 2021; Yohana et al., 2021; Zakso et al., 2021; Thamrinet al., 2022). Data processing using the LISREL 8.70 program technique in this study resulted in an RMR (Root Mean Square Residual) value of 0.030 ≤0.05, RMSEA 0.0321 0.08, GFI, AGFI, CFI, NFI, NNFI, IFI, and RFI ≥0. 90. The test model concludes that the research data is able to answer the theory built.

Structural Relationship Analysis

Furthermore, the relationship between variables was tested to determine the effect of the latent exogenous variables FRM, GP, and LS on the endogenous variables SL. Then SL will also be an exogenous variable that has an

impact on the LO variable. Data processing produces the value of the relationship between variables and indicators of each variable as follows (Figure 2).

Figure 2 also shows the magnitude of the coefficient of the influence of exogenous variables on endogenous variables. The results of the hypothesis test indicate that the exogenous variables of Family Resource Management (FRM), Governance Policy (GP), and Learning Support (LS) have a significant positive effect on the endogenous variable Student Learning (SL), although they do not have much differences. The effect of FRM on SL is 0.73, GP for SL is 0.74, and LS is 0.78, but it is clear that the influence of LS on SL is relatively larger than the other two variables. Furthermore, SL positively influences the variable Learning Outcomes (LO) with a fairly large coefficient value of 0.96.
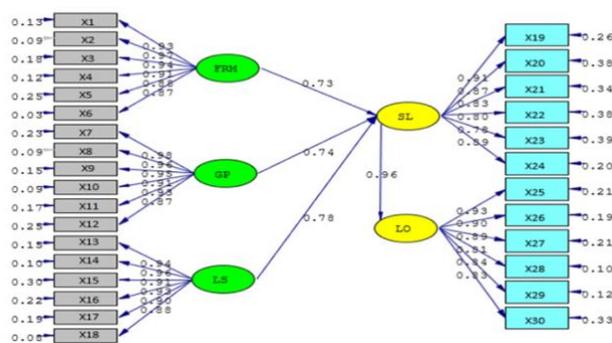
Chi-Square=145.30, df=103, P-value=0.06592, RMSEA=0. 0321

Figure 2: Standardized Loading Factor

5. Discussion

Although it is realized that it does not cover all aspects, the six indicators in the FRM are expected to reflect the management of family resources towards children's education. The indications of these six indicators simultaneously show parents' awareness, attitudes, and behavior towards their children's education and how to manage resources related to their children's education. From the six indicators, it can also be seen which tend to make the strongest contribution and which are weak. Table 1 shows that the education aspiration indicator (x2) contributes the most value to awareness, attitudes, and behavior in managing family resources, followed by concern for children's education (x3), income level (x1), procurement of learning facilities (x4), providing tutoring (0.88), and the weakest is the utilization of community potential (x6).

Educational aspirations are the basis and energy of parents to support children's education. It can be said as a guide to the expectations and goals of parents for children's education so that the level of aspirations will determine the smoothness of children's education. A number of studies show that the high aspirations of parents contain the hope of equipping children with education in order to have a better life in the future. This type of parent will not only motivate children's learning but also support the provision of education funds, provide learning facilities needed by children, provide learning guidance, and try to take advantage of the potential of the environment. On the other hand, parents who support low educational aspirations tend to be less motivated to learn, only send their children to school, do not support the need for learning facilities, are ignorant, do not provide tutoring, tend to involve children in helping to earn a living for the family, and so on (Stanisavljević- Petrovi, 2008; Lee, Hill, & Hawkins, 2012; Setyawati, 2015; Lestari, 2016; Saputra & Suasti, 2019).

Not a few people think that the smoothness and success of children's education are strongly influenced by the level of family income. This assumption is not wrong, but also not entirely true. Various policies have been issued by the government to help finance children's education in the form of free education, school operational assistance, assistance for poor students, and so on. From the data processing, the free education policy (x7) was most appreciated by most parents, followed by school operational assistance (x8), assistance to poor students, and others (table 1). However, this assistance is often not sufficient to support the successful implementation of children's education, indicated by the low quality of education, high-class stay rates, high dropout rates, and others. Ironically, often school children are considered only to fulfil compulsory education policies, tend to involve children working, and only know how to read and write; on the contrary, it is not a foundation and hope for children to have a better life in the future (Dewi, Zukri, & Dunia, 2014; Lestari, Kurniawan, & Asri, 2020; Central Bureau of Statistics, 2021; Himawati, 2021). In fact, the case in the field is often found that the financial assistance provided by the government to students is not used to meet the educational needs of children but is used by parents for other purposes.

The problem of children's education is not only influenced by the management of family resources but also the support of other aspects at school. Table 1 shows although most respondents stated that their children's education was supported by teachers who were considered good, other aspects of the school were still considered unsatisfactory, particularly the principal's leadership, education funds, learning facilities, various extracurricular activities, and community participation. One of them is the leadership of the school principal; according to most of the respondents, there are still those who have not demonstrated the ability to manage their institution, even though the regulations require them to be competent and professional. Principal leadership has not been able to optimally mobilize school members to achieve good quality education and motivate parents to support their children's education, even to a higher level (Kadarsih et al., 2020; Yahdiani, 2020).

The same thing is seen in the aspect of the availability of education funds and learning facilities in schools which are also still considered inadequate. In terms of funding, the government provides free education for elementary and junior high schools, pays school staff salaries (particularly for state schools), and provides financial assistance for schools. Regulations prohibit schools from collecting fees from parents, except on a voluntary basis (Permendikbud No. 75/2016; Kompas.com, 2020). Field observations not infrequently found as a result of the prohibition actually hampered schools in managing their education, carrying out activities outside school hours, and even in efforts to improve the quality of learning. In terms of learning facilities in schools where respondents' children study, they are often faced with the problem of school buildings (office rooms, teachers' rooms, classrooms, etc.) being lightly or heavily damaged, the absence of textbooks and supporting books, and others.

Another aspect is the student's extracurricular activities which are considered to be less varied. The extracurriculars provided are still limited and tend to be applied to all students, for example, Scouts, Red Cross, marching exercises, and others. As a result, many parents say that their children are not able to channel their talents, such as: in the fields of music, dancing, painting, martial arts, robotics, and so on. Limitations cause children to be less able to channel activities in a positive direction, take advantage of free time, and stimulate students creativity to work. Because community-organized activities are still deemed insufficient, children spend the majority of their time at home playing with their peers. Members/community groups are still uncommon in holding reading parks for children, providing tutoring, providing digital technology and internet access, and so on. Most respondents believe that efforts to involve community participation to support the implementation of education in schools are still falling short of expectations.

Data processing shows that the three exogenous variables (FRM, GP, and LS) have an influence on student learning (SL). Although the LS variable gives the largest coefficient value to SL, the role of the other two variables cannot be ignored. These three variables at least play a role in student learning which includes 6 (six) aspects/indicators, namely: teaching materials, creativity, critical thinking, collaboration, communication, and character. The indicator of mastery of teaching materials ($x19$) occupies the strongest contribution in student learning, followed by character building ($x24$), increased creativity ($x20$), critical thinking skills ($x21$), and collaboration skills ($x22$), and the weakest is communication skills. ($x23$) (see: table 1 and figure 2). These results indicate that most respondents perceive teaching materials as the most important indicators for students to master, followed by character education, creativity, critical thinking, and the ability to cooperate among students. The ability to communicate, as in conveying thoughts and ideas, is becoming less important. Children's education is viewed solely as an introduction to and comprehension of scientific material, with the option of continuing education to the next level later.

Implicitly the condition of the three variables must be strong and conducive to provide good student learning, so that good results can be achieved as well. The weak condition of one of the variables will reduce the smoothness of student learning and will bring unsatisfactory results as well. Data processing shows that the effect of student learning (SL) is positive on Learning Outcomes (LO), which is 0.96. Achievement of learning outcomes at least includes indicators of mastery in the field of science/academics, character development, independence, integrity, nationalism, and social adjustment. The indicator of scientific/academic mastery is the strongest indicator in achieving learning outcomes, followed by character development, independence, and so on (table 1).

6. Conclusion

The results of the study indicate that the management of family resources is one of the variables that have a significant positive influence on the education of elementary school students. The implication is that the ability to manage family resources will determine the success of children's education, both in mastering science, character building, independence, integrity, emotional control, and social adjustment. On the other hand, the inability to manage resources tends to also affect children's education, even though student education is supported by government assistance, the availability of adequate learning facilities, and support from other parties. Educational aspirations, parental concerns, and income levels are important aspects of managing family resources.

It is recommended that the government aggressively campaign for parents' awareness and attitudes towards children's education through various electronic and non-electronic media, humane and non-humane, to achieve a better life in the future. This awareness and attitude will lead to the behavior of realizing the ability to manage family resources for the benefit of children's education. In addition, it is also recommended that the government consistently and continuously implement various policies that have been issued so far with strict supervision so that the assistance provided is actually used to support children's educational needs. In line with this, it is also necessary to pay attention to supporting aspects in other schools, especially improving the leadership abilities of school principals, providing learning facilities, helping with school funding needs, providing textbooks, and others.

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