Sosioedukasi
JURNAL ILMIAH ILMU PENDIDIKAN DAN SOSIAL
ISSN: 2086-6135 E-ISSN: 2541-612x
Volume 14 No. 1. Mei 2025 https://ejournal.unibabwi.ac.id/index.php/sosioedukasi/index

FINANCIAL HARDSHIP AND ITS CORRELATION WITH TEACHER PROFESSIONALISM IN RURAL PRIMARY SCHOOLS OF MODOINDING

Welky Karauwan[1], James Ed. Lalira[2], Rose Marie Lolowang[3], Rieneke Ryke Kalalo[4], Sjerly Maria Lumi[5], Theo Chanra Merentek[6]

[12456]Department of Economic Education, Faculty of Teachers Training and Education, Indonesian Christian University Tomohon, Tomohon, Indonesia
[3]Faculty of Psychology, Indonesian Christian University Tomohon, Tomohon, Indonesia

welkykarauwan@fkipukit.ac.id

(*) Corresponding Author
welkykarauwan@fkipukit.ac.id

ARTICLE HISTORY
Received : 09-06-2025
Revised : 10-06-2025
Accepted : **12-06-2025**

KEYWORDS
Economic Burden, Professionalism of Teachers
Rural teachers, Quality of education

ABSTRACT
This study aims to provide an overview of the professionalism of elementary school teachers, the relationship between economic burdens and the level of teacher professionalism, and what economic burdens are wrapped around and most wrapped around teachers in rural areas located in the Modoinding sub-district, South Minahasa district, North Sulawesi, Indonesia. This research uses a descriptive qualitative method. A total of 92 teachers were selected as the sample of this study varying between levels D-II, D-III, and D-IV/S1. In-depth interviews were conducted in this study, and the identification results found that 30 teachers belonged to class IIIa with working periods varying between 10 to 16 years and a salary range between IDR.3,252,900 to IDR.3,570,100. The research results found several types of financial burdens experienced by teachers, and the most wrapped around them are limited salaries, incentives, and debt. It showed that instructors deal with a variety of financial difficulties, the most common being inadequate pay, little incentives, and excessive debt. Their inability to pay for necessities is hampered by these financial difficulties, which also have a negative effect on their concentration and commitment to their work-related obligations. Particularly when it comes to debt, teachers are frequently compelled to look for other means of money, which takes them away from their core responsibility as educators. As a result, these financial constraints may have a negative impact on the standard of instruction underscoring the need for more focused interventions to address these problems.

Sosioedukasi
JURNAL ILMIAH ILMU PENDIDIKAN DAN SOSIAL
ISSN: 2086-6135 E-ISSN: 2541-612x
Volume 14 No. 1. Mei 2025 https://ejournal.unibabwi.ac.id/index.php/sosioedukasi/index

INTRODUCTIONS

Teachers play a crucial role in determining student learning outcomes (Mercer, 2023). Teachers not only teach subject matter but also serve as guides to their students. Success in the teaching process is closely tied to the active contribution of teachers in enhancing educational quality (Zhi & Wang, 2023). Historically, countries have held varying views on the teaching profession; however, most commonly perceive it as honorable and highly valued (Christensen et al., 2022). Teachers are also responsible for helping students develop their potential to become valuable members of society. They must encourage and provide opportunities for students to be involved in their learning communities (Lakkala et al., 2021). Teaching is recognized as a profession with high levels of stress and fatigue (Toropova et al., 2021). Despite this, passion and affection for children remain key motivations for entering the profession (Appel, 2020). A teacher's education plays a vital role in shaping a better society and promoting future sustainability (Nousheen et al., 2020). Providing relevant teaching strategies that promote creativity is among the essential interventions (Wu & Wu, 2020). Well-educated teachers who employ effective strategies help students develop collaboration and communication skills, enabling them to work collectively toward problem-solving (Sun & Goodyear, 2020). Establishing a shared understanding of teacher quality nationally supports the development of coherent policies aimed at maintaining and improving teaching standards (Snoek, 2021).

Teachers are primarily responsible for upholding principles of justice and equity among all students. Their duty to respond to student behaviors, manage classroom dynamics, and deliver instruction enables them to engage in responsive teaching practices both inside and beyond the classroom (Berger & Girardet, 2021). A stronger sense of professional responsibility enhances a teacher's ability to effectively manage their classroom (Berger & Girardet, 2021). This approach helps students recognize factors that support their learning and encourages them to develop into socially responsible citizens (Webb et al., 2021). Professional teachers must have great ability and commitment to carry out every task and responsibility as educators (Siri et al., 2020). A professional teacher is one who is an expert in learning activities and carries out every responsibility in their profession (Ibda et al., 2023). Experienced teachers need extensive knowledge applicable in complex and unpredictable situations (Warshauer et al., 2021). Some experts agree that the main factors teachers focus on are interconnected: (1) listening to each event in each lesson and (2) analyzing and understanding every incident in the learning process (Warshauer et al., 2021).

Teachers generally operate at a middle-level economic status (Li et al., 2021), with income increasing yearly (Ravago & Mapa, 2020). Competitive and adequate salaries can increase teacher motivation, quality, and school retention (Popova et al., 2022). Increasing teacher salaries will improve education quality and sustainable economic development (Shen et al., 2022). Teachers are one of the core factors in achieving the success of Education for Sustainable Development (ESD) (Kalsoom & Qureshi, 2021). Most countries aim to improve teacher quality through a shared vision of education. However, governments must still implement interrelated policies covering all stages of teacher professionalism (Woo et al., 2024). Although teaching ability is present in every teacher, only some meet the criteria of being a truly professional educator (Ibda et al., 2023). Professionalism includes two aspects: (1) experience from recognition by others or institutions and (2) adherence to professional behavior standards (Ibda et al., 2023). Professional teachers are often committed to their duties, though some exhibit discriminatory, offensive, irresponsible, or dishonest behaviors toward their responsibilities (Eren & Rakıcıoğlu-Söylemez, 2021). One such behavior involves shifting primary focus to other jobs due to family needs (Hogg et al., 2023). This is caused by debt, which is an economic burden on teachers. Financial constraints (Räsänen et al., 2020) are among the reasons teachers no longer focus on their primary work. Therefore, their economic burden should not be ignored (Chen & Dong, 2023).

Debt is a significant issue for teachers with small salaries because it affects every aspect of their professional lives (Rey et al., 2020). Debt impacts professionalism, job satisfaction, and performance (Jackson et al., 2014). Schools also contribute to this burden by diverting extra income to development projects rather than paying teachers (Marchand & Weber, 2020). Financial stress from debt reduces effectiveness, prompting teachers to seek additional employment to meet financial needs (Jackson et al., 2014). Debt negatively affects rural teachers due to resource limitations (Rodríguez et al., 2021) and increases stress and financial strain (Fu & Zhu, 2020). Debt

Sosioedukasi
JURNAL ILMIAH ILMU PENDIDIKAN DAN SOSIAL
ISSN: 2086-6135 E-ISSN: 2541-612x
Volume 14 No. 1. Mei 2025 https://ejournal.unibabwi.ac.id/index.php/sosioedukasi/index

comes in many forms, including mortgages, credit cards (Xiao & Kim, 2022), payday loans, bank loans (Haurin et al., 2021), car loans, and informal loans from friends and family (Chen et al., 2021; Liu et al., 2021). With such a wide variety of debts, teachers may take on multiple types to cope with economic burdens. Low salaries compared to other professions (Suryani, 2020) significantly influence educational outcomes (Lazareva & Zakharov, 2020). Contributing factors include limited government budgets and demographic changes. Teachers in low- and middle-income countries must be more skilled in practical teaching activities (Popova et al., 2022). However, the most influential factor remains low wages (Dolton, 2020). Teachers recognize that higher wages are critical to improving well-being (Zhao & Jeon, 2023), encouraging them to seek alternative jobs with better pay and security (Suryani, 2020). Even though this subject has been extensively explored, there is still a dearth of research that specifically focusses on the influence that economic pressures have on the level of professionalism displayed by primary school teachers working in rural areas. There is a tendency for the majority of research to concentrate on generic concerns regarding teacher pay, without taking into consideration specific considerations such as the strain of debt and the rising cost of living in rural areas. In addition, there is a dearth of research that investigates how the additional jobs that teachers take on as a result of economic pressures could potentially impact the quality of their instruction. In order to gain a better understanding of the connection between the economic pressures that teachers face and the amount of professionalism that they exhibit in a rural setting, particularly in the Modoinding region, additional in-depth studies pertaining to this topic are required. With the purpose of bridging that gap, this research will investigate the many sorts of economic obligations and the influence those loads have on the performance of teachers and their dedication to their responsibilities as educators.

This study aims to provide a more comprehensive picture of the professionalism of elementary school teachers in rural areas located in the Modoinding sub-district, South Minahasa district, North Sulawesi, Indonesia. In particular, this research will focus on aspects of teacher professionalism in rural environments, which have different challenges and dynamics from urban environments. This research will also explore the relationship between the economic burden and teachers' professionalism level in the rural Modoinding sub-district. Through this approach, it is hoped that the extent to which the financial burden experienced by teachers can affect the quality of teaching they do in schools. In addition, this study also aims to identify what types of economic burdens are most significant and severe for teachers in the rural Modoinding sub-district. By knowing the financial burdens that affect them most, further efforts can be made to provide specific support and assistance to reduce them. Thus, it is hoped that teachers in the rural Modoinding sub-district can focus more on their professional duties without being overburdened by the economic problems they may face.

RESEARCH METHODS

Research Design

This study was conducted to determine the economic burden of teachers and the professionalism of elementary school teachers in rural areas. First, it sought to determine teachers' professionalism in rural areas. Second, it sought to determine the relationship between economic burden and the professionalism of rural teachers. Third, it sought to identify the economic burdens around elementary school teachers in modeling the intensity of their professional duties. The research method used in this study is descriptive qualitative [40]. The population studied was all teachers working in the Modoinding sub-district, which has 92 people. The samples in this study were taken using purposive sampling techniques, where samples were selected based on specific characteristics relevant to the purpose of this study. A total of 50 teachers were selected as samples for this study.

Sosioedukasi
JURNAL ILMIAH ILMU PENDIDIKAN DAN SOSIAL
ISSN: 2086-6135 E-ISSN: 2541-612x
Volume 14 No. 1. Mei 2025 https://ejournal.unibabwi.ac.id/index.php/sosioedukasi/index

The data collection instruments were in-depth interviews, documentation, and participatory observation. In-depth interviews were conducted to determine the relationship between economic burdens and teacher professionalism and determine what economic burdens are wrapped around and most around them. Documentation was used to illustrate the professionalism of rural primary school teachers in the Modoinding sub-district. Participatory observation is used to directly observe teachers' interactions and activities in the school environment to understand their work context better. The data analysis technique used is triangulation, where data from various sources and data collection methods are combined and analyzed. Using triangulation, researchers can strengthen the suitability and reliability of research findings and produce a more comprehensive understanding of the phenomenon under study.

RESULTS AND DATA ANALYSIS

Overview of the Professionalism of Rural Primary School Teachers in Modoinding Sub-District

Education in rural areas of the Modoinding sub-district, South Minahasa district, North Sulawesi province, has experienced a very alarming decline. This decline occurs when the portion of the education sector in Anggaran Pendapatan dan Belanja Negara (APBN) reaches 20%. In the Modoinding sub-district, there are seventeen primary schools, consisting of two public elementary schools and seven elementary schools INPRES established by the government, six primary schools GMIM founded by the Christian Evangelical Church in Minahasa, one elementary school established by the Catholic church, and one Pentecostal Church Primary School founded by Gereja Pantekosta di Indonesia. Table 1 provides more details.

Table 1 List of Primary Schools in The Modoinding Sub-district

Name Of School	Status
SD INPRES Kakenturan	Public
SD INPRES Linelean	Public
SD INPRES Makaaroyen	Public
SD INPRES Palelon	Public
SD INPRES Pinasungkulan	Public
SD INPRES Sinisir	Public
SD INPRES Wulurmaatus	Public
SD NEGERI Kakenturan	Public
SD NEGERI Mokobang	Public
SD GMIM Linelean	Private
SD GMIM Makaaroyen	Private
SD GMIM Palelon	Private
SD GMIM Pinasungkulan	Private
SD GMIM Sinisir	Private
SD GMIM Wulurmaatus	Private
SD KATOLIK SANTA MARIA Sinisir	Private
SDGP Mokobang	Private

Based on the results of the study, it was found that the distribution of the number of teachers based on the level of education in seventeen elementary schools in the Modoinding sub-district was Diploma Dua (D-II),

Sosioedukasi
JURNAL ILMIAH ILMU PENDIDIKAN DAN SOSIAL
ISSN: 2086-6135 E-ISSN: 2541-612x
Volume 14 No. 1. Mei 2025 https://ejournal.unibabwi.ac.id/index.php/sosioedukasi/index

Diploma Tiga (D-III), Diploma Empat (D-IV) atau Strata Satu (S1). It can be seen that the teachers in these schools have an Education level D-II with a total of 2 teachers. Meanwhile, the number of teachers with education ranks D-III and D-IV/S1 41 teachers each for D-III education level and 49 teachers for D-IV/S1 education level. The study results also show 2 teachers with D-II education levels each at SD INPRES Wulurmaatus and SD GMIM Sinisir. Overall, the total number of teachers involved in the study was 92, with the distribution of their education varying among D-II, D-III, and D-IV/S1 levels. The full details can be seen in table 2 below:

Table 2 Teacher Education Level in The Modoinding Sub-district

School	Number of Teachers	D-II	D-III	D-IV/S1
SD INPRES Kakenturan	7	-	4	3
SD INPRES Linelean	7	-	1	6
SD INPRES Makaaroyen	10	-	5	5
SD INPRES Palelon	5	-	4	1
SD INPRES Pinasungkulan	5	-	2	3
SD INPRES Sinisir	7	-	1	6
SD INPRES Wulurmaatus	6	1	2	3
SD NEGERI Kakenturan	6	-	2	4
SD NEGERI Mokobang	7	-	2	5
SD GMIM Linelean	4	-	4	-
SD GMIM Makaaroyen	7	-	2	5
SD GMIM Palelon	5	-	4	1
SD GMIM Pinasungkulan	3	-	2	1
SD GMIM Sinisir	1	1	-	-
SD GMIM wulurmaatus	3	-	-	3
SD KATOLIK Santa Maria Sinisir	3	-	2	1
SDGP Mokobang	6	-	4	2
Total	**92**	**2**	**41**	**49**

According to the provisions, teacher education standards are D-IV or S1 education level graduates. Ideally, a primary school has nine full-time teachers, including one principal, six classroom teachers, one PE teacher, and one religious education teacher. From Table 2, it can be seen that the distribution of teachers in 17 schools in the Modoinding sub-district is not ideal because most schools need to meet the adequacy of teachers, which has an impact on decreasing the quality of education. After all, the subjects given are only certain subjects that are by the expertise of teachers in the school. The interview results identified several obstacles, but the biggest obstacle is that every student enters the class, and the lessons learned always focus on one particular lesson. In addition to research on the level of teacher education in Modoinding sub-district, this research also found the condition of elementary school teachers in Modoinding sub-district based on rank groups that have been regulated by Government Regulation Number 7 of 1977 and listed in the following table:

Table 3. The Condition of Teachers from the Side of the Rank Group by PP. No. 7 of 1977

Rank Group	IIa	IIb	IIc	IId	IIIa	IIIb	IIIc	IIId	IVa	IVb	IVc	IVd	IVe
Number of Teachers	12	20	5	6	30	9	2	2	6	-	-	-	-

Sosioedukasi
JURNAL ILMIAH ILMU PENDIDIKAN DAN SOSIAL
ISSN: 2086-6135 E-ISSN: 2541-612x
Volume 14 No. 1. Mei 2025 https://ejournal.unibabwi.ac.id/index.php/sosioedukasi/index

Table 3 shows the number of elementary school teachers in the Modoinding sub-district, which has various ranks and groups. The highest is group IIIa, with 30 teachers, followed by group IIb, with 20 people. The third position is group IIa, with 12 teachers, followed by groups with fewer teachers. Some groups did not even have teachers when this research data was taken. Table 3 shows that only 49 people are eligible to become teachers, namely those with ranks and groups IIIa to IVa. The interview identified that the school was forced to accept teachers of rank and class below IIIa who were unfit to become teachers because it was to meet the adequacy of teachers in the school.

Table 4 The state of teachers is seen from the status of professionalism

School	Number of Teachers	Teacher Status						
		Civil Servants		Non-Permanent Teachers		Foundation Permanent Teacher		Honor
		Certification	Not yet certified	Certification	Not yet certified	Certification	Not yet certified	
SD INPRES Kakenturan	7	3	-	1	-	-	-	3
SD INPRES Linelean	7	2	-	1	1	-	-	3
SD INPRES Makaaroyen	10	4	-	3	-	-	-	3
SD INPRES Palelon	5	1	-	-	-	-	-	4
SD INPRES Pinasungkulan	5	3	-	-	-	-	-	2
SD INPRES Sinisir	7	3	-	-	3	-	-	1
SD INPRES Wulurmaatus	6	4	-	-	-	-	-	2
SD NEGERI Kakenturan	6	1	-	3	-	-	-	2
SD NEGERI Mokobang	7	1	-	2	-	-	-	4
SD GMIM Linelean	4	1	-	-	-	-	-	3
SD GMIM Makaaroyen	7	3	-	-	-	1	1	2
SD GMIM Palelon	5	2	-	-	-	1	1	1
SD GMIM Pinasungkulan	3	2	-	-	-	-	1	-
SD GMIM Sinisir	1	-	-	-	-	-	-	1
SD GMIM wulurmaatus	3	1	-	-	-	1	-	1
SD KATOLIK Santa Maria Sinisir	3	1	-	-	-	1	-	1
SDGP Mokobang	6	-	-	-	-	1	3	2
Total	**92**	**32**	**0**	**10**	**4**	**5**	**6**	**35**

Table 4 shows that out of 92 teachers spread across 17 primary schools in the Modoinding sub-district, 32 civil servant teachers have professional teacher certificates. Non-permanent teachers who have been certified are

Sosioedukasi
JURNAL ILMIAH ILMU PENDIDIKAN DAN SOSIAL
ISSN: 2086-6135 E-ISSN: 2541-612x
Volume 14 No. 1. Mei 2025 https://ejournal.unibabwi.ac.id/index.php/sosioedukasi/index

10 people, and permanent teachers of the Foundation who have been approved are 5. So, the total number of teachers have held professional teacher certificates in 17 elementary schools in the Modoinding sub-district is 47 people. At the same time, those who have yet to be certified are 45 people. The results of interviews with teachers who did not have professional certificates identified that they did not meet the requirements set by the government because their educational qualifications needed to meet the standards that had been set.

The Relationship of Economic Burden to the Professionalism of Elementary School Teachers in Rural Areas

One indicator of the economic burden is the number of family members teachers have to support. Therefore, researchers made observations and presented data on the number of family members of elementary school teachers in 17 elementary schools in the Modoinding sub-district. Table 5 provides an overview of the number of teachers, the range of family members, and the average number of family members in each primary school in the Modoinding sub-district.

Table 5. Table of Number of Family Members of Rural Teachers in Modoinding Sub-district

School	Number of Teachers	Range of Number of Family Members of the Teacher	Average Number of Family Members of Teachers
SD INPRES Kakenturan	7	1-5	3.14
SD INPRES Linelean	7	2-4	3.00
SD INPRES Makaaroyen	10	2-5	3.30
SD INPRES Palelon	5	2-4	2.80
SD INPRES Pinasungkulan	5	2-4	2.80
SD INPRES Sinisir	7	2-5	3.14
SD INPRES Wulurmaatus	6	1-4	2.67
SD NEGERI Kakenturan	6	2-5	3.00
SD NEGERI Mokobang	7	2-4	3.14
SD GMIM Linelean	4	3	3.00
SD GMIM Makaaroyen	7	2-4	3.14
SD GMIM Palelon	5	2-4	3.20
SD GMIM Pinasungkulan	3	3-5	4.00
SD GMIM Sinisir	1	4	4.00
SD GMIM Wulurmaatus	3	3-4	3.33
SD KATOLIK Santa Maria Sinisir	3	2-4	3.00
SDGP Mokobang	6	2-4	3.00

Table 5, which contains the results of observations on the number of family members of elementary school teachers in the Modoinding sub-district, shows that the range of family members of elementary school teachers varies from 1 to 5 family members. SD INPRES Kakenturan and SD INPRES Makaaroyen have the broadest range of 1-5 family members. The highest average number of family members in SD GMIM Pinasungkulan and SD GMIM Sinisir each have 4 family members. In contrast, the lowest average family members are found in SD INPRES Wulurmaatus, with an average score of 2.67. Of the 17 schools in the Modoinding sub-district, SD INPRES Makaaroyen has the highest number of teachers, while SD GMIM Sinisir has the lowest number of teachers, namely 1 person. Different school denominations show variations in the average number of family members, even if the difference found is not too significant because most schools have an average of about 3 family members.

Sosioedukasi
JURNAL ILMIAH ILMU PENDIDIKAN DAN SOSIAL
ISSN: 2086-6135 E-ISSN: 2541-612x
Volume 14 No. 1. Mei 2025 https://ejournal.unibabwi.ac.id/index.php/sosioedukasi/index

Identification of interviews with several teachers revealed that the economic burden borne by the number of family members can affect their performance in school. Some female teachers with three children admit that the family's financial needs sometimes affect their focus on teaching. They also expressed the importance of school and government support in providing facilities and assistance programs for teachers with heavy economic burdens. This is also in line with what was conveyed by some male teachers who said that sometimes they do not show up to fulfill their duties at school because they are looking for other income to provide for their families. Some school principals revealed that awareness of teachers' economic burden is one of the considerations in planning professional development programs and incentives for teachers in the schools they lead. Sometimes, school principals allow teachers to refrain from performing their duties in school because they understand the economic condition of every teacher in their school. According to some school principals, this is a form of support and assistance to teachers who need it regarding the welfare of teachers' families.

Table 6. Teacher Gender and Age Range of Teachers Per School

School	Number of Teachers	Gender		Age Range						
		L	P	≤ 30 Years	31 - 35 Years	36 - 40 Years	41 - 45 Years	46 - 50 Years	51 - 55 Years	≥ 55 Years
SD INPRES Kakenturan	7	2	5	-	1	1	2	2	1	-
SD INPRES Linelean	7	3	4	4	-	-	1	-	2	-
SD INPRES Makaaroyen	10	1	9	-	1	2	-	3	1	3
SD INPRES Palelon	5	-	5	1	1	-	1	2	-	-
SD INPRES Pinasungkulan	5	1	4	-	1	1	-	-	2	1
SD INPRES Sinisir	7	1	6	2	1	-	2	2	-	-
SD INPRES Wulurmaatus	6	1	5	-	1	-	-	-	3	2
SD NEGERI Kakenturan	6	1	5	1	2	-	-	3	-	-
SD NEGERI Mokobang	7	-	7	-	1	1	2	1	2	-
SD GMIM Linelean	4	-	4	-	-	-	-	2	-	2
SD GMIM Makaaroyen	7	-	7	1	-	-	1	1	3	1
SD GMIM Palelon	5	-	5	1	-	-	-	-	2	2
SD GMIM Pinasungkulan	3	-	3	-	-	-	-	-	1	2
SD GMIM Sinisir	1	-	1	-	-	-	-	-	-	1
SD GMIM Wulurmaatus	3	-	3	1	1	1	-	-	-	-
SD KATOLIK Santa Maria Sinisir	3	1	2	1	-	-	-	1	-	1
SDGP Mokobang	6	1	5	3	1	2	-	-	-	-
Total	**92**	**12**	**80**	**15**	**11**	**8**	**9**	**17**	**17**	**15**

Sosioedukasi
JURNAL ILMIAH ILMU PENDIDIKAN DAN SOSIAL
ISSN: 2086-6135 E-ISSN: 2541-612x
Volume 14 No. 1. Mei 2025 https://ejournal.unibabwi.ac.id/index.php/sosioedukasi/index

Table 6 illustrates the results of a study on the number of teachers present in 17 schools by gender and age range. The data shows significant variation between schools regarding gender composition and teacher age. The majority of schools have a higher number of female teachers than male teachers. In addition, the age distribution of teachers also varies among these schools. Some schools have the most young teachers, while others have older teachers. Interviews with several teachers showed a relationship between the economic burden and teacher professionalism. Some female teachers with significant family dependents acknowledge that financial pressures can affect the quality of teaching and their involvement in school activities. They stated that it is sometimes difficult to focus on work when considering the family's financial needs. They often help their husbands farm in the garden because they do not have enough money to hire people to cultivate their farms. Table 7 contains teacher salary ranges by Government Regulation No. 5 of 2024 concerning the Nineteenth Amendment to Government Regulation No. 7 of 1977 concerning Civil Servant Salary Regulations.

Table 7. Teacher Salary Range according to Government Regulation Number 5 of 2024

Group Rank	Period of Service	Minimum Salary(in IDR)	Maximum Salary (in IDR)
Ia	0-26 Years	1.685.700	2.522.600
Ib	3-27 Years	1.840.800	2.670.700
Ic	3-27 Years	1.918.700	2.783.700
Id	3-27 Years	1.999.900	2.901.400
IIa	0-33 Years	2.184.000	3.643.400
IIb	3-33 Years	2.385.000	3.797.500
IIc	3-33 Years	2.485.900	3.958.200
IId	3-33 Years	2.591.100	4.125.600
IIIa	0-32 Years	2.785.700	4.575.200
IIIb	0-32 Years	2.903.600	4.768.800
IIIc	0-32 Years	3.026.400	4.970.500
IIId	0-32 Years	3.154.400	5.180.700
IVa	0-32 Years	3.287.800	5.399.900
IVb	0-32 Years	3.426.900	5.628.300
IVc	0-32 Years	3.571.900	5.866.400
IVd	0-32 Years	3.723.000	6.114.500
IVe	0-32 Years	3.880.400	6.373.200

Table 7 shows that the higher the class and length of service of a teacher, the higher the salary will be received. For example, for group Ia with a working period of 0-26 years, the minimum salary is IDR 1,685,700, and the maximum salary is IDR 2,522,600, while for group IVe with a working period of 0-32 years, the minimum salary is IDR 3,880,400 and the maximum salary is IDR 6,373,200. What makes the difference in salaries of these groups is the level of experience and qualifications of teachers and the rewards that have been received for longer tenure and advancement in a teacher's career. This makes teachers continue to improve their educational skills and experience and impacts salary increases. The identification results found that, of the 92 teachers, 30 were in group IIIa, with varying working periods ranging from 10 to 16 years of work and a salary range between IDR. 3,252,900 to IDR. 3,570,100.

In interviews with several teachers, it was revealed that salary is an essential factor affecting motivation and well-being in their work. A teacher with 15 years of experience said that although salaries increase with experience and promotion, economic challenges remain, especially with growing family responsibilities. Some principals stated that schools were trying to provide additional financial support to needy teachers, especially those

Sosioedukasi
JURNAL ILMIAH ILMU PENDIDIKAN DAN SOSIAL
ISSN: 2086-6135 E-ISSN: 2541-612x
Volume 14 No. 1. Mei 2025 https://ejournal.unibabwi.ac.id/index.php/sosioedukasi/index

in lower-income groups with heavy family economic burdens. Assistance, such as recommending bank loans to teachers and other welfare facilities, was provided to help teachers meet their needs. The interview also highlighted the importance of rewarding teachers for their dedication and ever-improving performance. Some teachers reveal that, aside from raises, rewards such as monthly employee awards or special incentives can be an added motivation to improve the quality of their education and service to students. Table 8 shows the teachers' age ranges and the teaching length corresponding to each age range. This table provides an overview of rural primary school teachers' age distribution and teaching experience in the Modoinding sub-district.

Table 8. Teacher Age Range and Length of Teaching

Age Range	Number of Teachers According to Age	Range of Teaching Length (Years)
≤ 30 Years	15	0-1
31 - 35 Years	11	1-5
36 - 40 Years	8	6-10
41 - 45 Years	9	11-15
46 - 50 Years	17	16-20
51 - 55 Years	17	21-25
≥ 55 Years	15	25-30

This table illustrates a group of teachers' age distribution and teaching experience. It can be seen that there is significant variation in age span and length of teaching among these teachers. Most are aged 46 to 55, the most considerable being 46-50. Meanwhile, the number of teachers under 30 or over 55 is relatively less. In terms of teaching experience, most teachers have between 16 to 25 years of teaching experience. The number of teachers with less than 5 years of teaching experience is also significant, indicating a rejuvenation in this profession. However, several teachers have taught for over 25 years, signifying their sustainability and dedication to education. The results of interviews with teachers with an age range of 51 to 55 years stated that long teaching experience provides confidence and a deep understanding of student needs. However, they also recognize the importance of integrating a new generation of teachers who bring fresh ideas and creativity into the school environment.

In contrast, some teachers between 28 and 30 highlighted the challenges young people face in the profession, including the hope to contribute significantly to student learning despite limited experience. The identification of interview results also shows that most of the teachers identified in this table consider teaching experience as a valuable asset in improving the quality of teaching. However, they also recognize intergenerational collaboration's importance in creating a dynamic and competitive learning environment. The interview identification results also found that the age range of primary school teachers in rural areas showed significant variation in their economic burden and professionalism. Young teachers (≤ 30 years old) often face more significant economic challenges because they may not have financial stability. Low starting salaries and the need to start an independent life can be a considerable burden, so some have to find additional work to make ends meet. Despite their enthusiasm and enthusiasm, their lack of experience often leaves them feeling less confident and requiring more training and guidance to develop practical teaching skills. On the other hand, middle-aged teachers (31-50 years old) usually achieve better economic stability, although family demands and children's education costs can still be an additional burden.

Regarding professionalism, teachers in this age range tend to have a good balance of experience and energy and often serve as mentors to younger teachers. Meanwhile, senior teachers (≥ 51 years old) generally have a lighter economic burden, especially if they are nearing retirement and have already completed many financial obligations. However, health challenges can be an additional expense. Their long experience provides an in-depth understanding of students' needs and effective teaching strategies. However, they may lack familiarity with the

Sosioedukasi
JURNAL ILMIAH ILMU PENDIDIKAN DAN SOSIAL
ISSN: 2086-6135 E-ISSN: 2541-612x
Volume 14 No. 1. Mei 2025 https://ejournal.unibabwi.ac.id/index.php/sosioedukasi/index

latest technology and modern teaching methods, so they must continue to learn and adapt. Table 9 shows the number of teachers and the average percentage of teachers absent within 20 working days in 17 primary schools in the Modoinding sub-district. This data is essential to understand teacher absenteeism rates and their impact on teacher professionalism in each school. By understanding this pattern of absenteeism, steps can be taken to improve teacher attendance and the quality of education provided.

Table 9. Average Teacher Absence in 20 Working Days

School	Number of Teachers	The average teacher is absent within 20 working days	
		Day	Percentage
SD INPRES Kakenturan	7	6	28%
SD INPRES Linelean	7	7	35%
SD INPRES Makaaroyen	10	6	29%
SD INPRES Palelon	5	5	26%
SD INPRES Pinasungkulan	5	6	30%
SD INPRES Sinisir	7	5	26%
SD INPRES Wulurmaatus	6	6	30%
SD NEGERI Kakenturan	6	5	23%
SD NEGERI Mokobang	7	5	26%
SD GMIM Linelean	4	7	35%
SD GMIM Makaaroyen	7	6	31%
SD GMIM Palelon	5	6	30%
SD GMIM Pinasungkulan	3	4	22%
SD GMIM Sinisir	1	4	20%
SD GMIM Wulurmaatus	3	5	25%
SD KATOLIK Santa Maria Sinisir	3	7	33%
SDGP Mokobang	6	6	28%
Total	**92**	6	28%

Table 9 presents data on the number of teachers and the average percentage of teachers absent within 20 working days in different schools. This 20-day working period is equivalent to one month, given that schools have no learning activities on Saturdays and Sundays. The data presented shows a significant variation in teacher absenteeism rates in different schools. For example, some schools, such as SD Negeri Kakenturan, have a teacher absenteeism rate of 23%, while SD Catholic Santa Maria Sinisir has a higher absenteeism rate of 33%. The interview results found that teachers' school absence rates were influenced by various factors, including health conditions, transportation, and involvement in activities outside of school, including farming to supplement the family income and cover family debts.

What Types of Economic Burdens Are Wrapped Around And Are Most Wrapped Around Elementary School Teachers In Carrying Out Professional Duties?

A substantial number of economic issues are faced by teachers working in primary schools in the Modoinding Sub-district of the South Minahasa Regency. It is common for families to encounter delays in receiving their benefits, and they usually find that their earnings are not sufficient to satisfy their requirements. High transportation expenses are exacerbated by the fact that this situation is characterised by long distances and inadequate infrastructure. In addition, the rising costs of essential items like as food and clothing put further strain on their financial ability, which is not in line with the rise in wages. The financial burden is increased by the fact

Sosioedukasi
JURNAL ILMIAH ILMU PENDIDIKAN DAN SOSIAL
ISSN: 2086-6135 E-ISSN: 2541-612x
Volume 14 No. 1. Mei 2025 https://ejournal.unibabwi.ac.id/index.php/sosioedukasi/index

that they are responsible for their children's education, particularly for those children who are required to attend schools located outside of the village. An extra financial strain is imposed by the requirement to take part in professional development training, which necessitates the expenditure of additional funds. Because schools do not have sufficient resources for teaching, teachers are forced to utilise their own money to purchase learning aids for their students. The financial troubles they are experiencing are made worse by the fact that they have debt from a variety of sources, including relatives, loan sharks, and banks. The instructors' economic stability is further undermined by the high interest rates that are attached to these loans. Taking everything into consideration, these intricate economic issues have the potential to have a detrimental impact on both the quality of instruction and the professionalism of educators working in rural areas. The data from this study can be seen in the summary of the following table:

Table 10. Types of Economic Burden of Rural Primary School Teachers in The Modoinding Sub-district

Types of Economic Burdens	Identification Results
Salaries and Benefits	The salary should be increased to meet the family's daily needs. Benefits often need to be on time.
Transportation Costs	The cost of transportation to reach schools in rural areas is relatively high due to long distances and poor road access.
Cost of Living Needs	Necessities such as food, clothing, and shelter that continue to increase are not worth the salary increase.
Children's Education Fees	The burden of their children's education costs is high, especially if they have to go to school outside the village.
Professional Development Fees	The obligation to attend training or seminars for self-development often requires additional costs.
Limited Work Facilities	Lack of school teaching facilities must be overcome with personal funds, such as buying books or teaching aids.
Debt Burden	To meet urgent needs, bank debts, loan sharks, and friends and family loans must be paid with high interest.

DISCUSSION AND IMPLICATIONS

What Types of Economic Burdens Are Wrapped Around, And What Economic Burdens Are Most Wrapped Around Elementary School Teachers in Carrying Out Professional Duties?

The results showed that the Modoinding sub-district has 17 elementary schools, 9 of which are public and 8 private. Public schools are educational institutions established by the government, and local governments currently manage them. In contrast, private schools are established by religious institutions, namely The Christian Evangelical Church in Minahasa (GMIM), the Catholic Church, and the Pentecostal Church in Indonesia. Government assistance to public and private elementary schools through the School Operational Assistance program (Ministry of Education and Culture of Indonesia [MoEC], 2021) contributed to the 17 schools. The study results found that the teacher education level in the Modoinding sub-district was very concerning. Teachers with D-III education levels are still found in almost all existing schools. To become a teacher in Indonesia, a person must meet several requirements to carry out teaching activities, including having a minimum academic qualification of Strata One (S1) in education (Suryani, 2020). The teacher education level is very influential for the continuity of the educational process in schools (Harjanto & Lie et al., 2018). The Indonesian government has made various efforts to advance the quality of teachers in Indonesia, such as preparing scholarships to continue their education to a higher level (Widyastuti, 2019). Thus, it is expected that the quality of education in Indonesia can increase through improving the quality of educators. The effort to advance teacher education is a response to the need to adapt to the curriculum and education reforms currently being carried out (Kemendikbud, 2013).

Sosioedukasi
JURNAL ILMIAH ILMU PENDIDIKAN DAN SOSIAL
ISSN: 2086-6135 E-ISSN: 2541-612x
Volume 14 No. 1. Mei 2025 https://ejournal.unibabwi.ac.id/index.php/sosioedukasi/index

When viewed from the rank group, only 49 out of 92 elementary school teachers in the Modoinding sub-district meet the eligibility criteria to be considered professional educators. In Indonesia, a teacher's rank is typically determined by their highest level of education. Teachers categorized under Groups IIa to IId have educational backgrounds ranging from Vocational High School (SMK), previously known as Teacher Training Schools (SPG), up to the Diploma III (DIII) level at certain universities (Kemendikbud, 2013). However, according to national regulations, teachers in Indonesia are expected to be professional educators with academic qualifications equivalent to university graduates—specifically, those who have completed undergraduate (S1) or Diploma IV (D4) programs—and must demonstrate mastery of pedagogical competencies (Widyastuti, 2019).

The study results found that out of 92 teachers across 17 elementary schools in the Modoinding sub-district, 47 already hold professional teacher certificates, while 45 have yet to obtain certification. The primary reason for this gap is that many teachers still need to fulfill the educational requirements set by the government. Becoming a qualified teacher requires continuous effort and commitment to professional development (Widyastuti, 2019). Teaching is a profession that demands growth across multiple dimensions. A profession refers to work that is based on specialized knowledge, skills, and training (Darling-Hammond et al., 2020). It involves not only intellectual ability but also technical expertise and procedural understanding (Shulman, 2004). Considering the broader responsibilities of teachers—including knowledge transfer, value transmission, cultural preservation, and skill development—it is essential that they perform their duties professionally (Darling-Hammond et al., 2020).

When viewed from the rank group, only 49 out of 92 elementary school teachers in the Modoinding sub-district meet the eligibility criteria to be considered professional educators. In Indonesia, a teacher's rank is typically determined by their highest level of education. Teachers categorized under Groups IIa to IId have educational backgrounds ranging from Vocational High School (SMK), previously known as Teacher Training Schools (SPG), up to the Diploma III (DIII) level at certain universities (Novita, 2022). However, according to national regulations, teachers in Indonesia are expected to be professional educators with academic qualifications equivalent to university graduates—specifically, those who have completed undergraduate (S1) or Diploma IV (D4) programs—and must demonstrate mastery of pedagogical competencies (Harjanto & Lie et al., 2018).

The study results found that out of 92 teachers across 17 elementary schools in the Modoinding sub-district, 47 already hold professional teacher certificates, while 45 have yet to obtain certification. The primary reason for this gap is that many teachers still need to fulfill the educational requirements set by the government. Becoming a qualified teacher requires continuous effort and commitment to professional development (Pinnell et al., 2021). Teaching is a profession that demands growth across multiple dimensions. A profession refers to work that is based on specialized knowledge, skills, and training (Darling-Hammond et al., 2020). It involves not only intellectual ability but also technical expertise and procedural understanding (Shulman, 2004). Considering the broader responsibilities of teachers—including knowledge transfer, value transmission, cultural preservation, and skill development—it is essential that they perform their duties professionally (Darling-Hammond et al., 2020).

Competence involves what individuals can do rather than what they merely know (Perrenoud, 2000). In the workplace, competence encompasses a wide range of attributes, including attitude, motivation, interest, personal adjustment, responsiveness, acceptance, openness, creativity, social skills, interpersonal maturity, personal identity, knowledge, understanding, action, and practical skills (Foss & Kristensen, 2006). Competence is a concept that goes beyond theoretical knowledge and focuses on what an individual is capable of doing effectively. It includes the idea of "doing better" and expanding one's boundaries to acquire new skills and abilities, as well as increasing effectiveness in interactions with the environment (Eraut, 2004). From these perspectives, competence can be defined as the integration of various abilities that enable effective performance. Therefore, teacher competence integrates multiple capabilities required for carrying out duties, functions, and responsibilities as educators. According to Indonesian Law No. 14 of 2005, teacher competence consists of four key domains: pedagogical competence, personality competence, professional competence, and social competence (Republik Indonesia, 2005), which are described as follows: Pedagogical competence refers to the ability to manage and facilitate the learning process effectively (Gazieva & Burashnikova, 2023). Personality competence relates to

Sosioedukasi
JURNAL ILMIAH ILMU PENDIDIKAN DAN SOSIAL
ISSN: 2086-6135 E-ISSN: 2541-612x
Volume 14 No. 1. Mei 2025 https://ejournal.unibabwi.ac.id/index.php/sosioedukasi/index

emotional stability, maturity, wisdom, authority, moral integrity, and being a role model. This aspect is crucial for creating a professional teaching environment that upholds ethical values and promotes a strong professional identity (Mumpuniarti et al., 2020). Professional competence involves a deep and broad mastery of subject matter and the ability to apply it in diverse educational contexts (Aretio, 2020). Social competence pertains to the ability of teachers to communicate and interact effectively with students, fellow educators, parents, and the broader community (Aretio, 2020). These competencies collectively define the professional standards expected of teachers and serve as a foundation for delivering high-quality education.

The quality of education provided is considerably impacted by the economic conditions that burden teachers in rural regions, which in turn undermine their professionalism. Numerous educators are compelled to pursue secondary employment as a result of significant debt and limited funding, which impedes their concentration and dedication to effective instruction. Instructors' enthusiasm and commitment to improving their abilities are diminished by this persistent financial duress, which also compromises the pedagogical integrity they are expected to uphold. As a consequence, it is unsurprising that the quality of instruction in rural areas is inconsistent, resulting in the newer generation's reduced access to exceptional education.

The persistent cycle of inequity within the school system is perpetuated by the repercussions of these economic issues. Teachers are unable to create innovative learning environments that meet the diverse needs of their students due to their financial instability. Inefficient pedagogical methods and diminished creativity are the consequences of the failure to satisfy fundamental requirements, which deteriorates the quality of classroom interactions. The educational challenge in rural regions is further exacerbated by the high prevalence of teacher absenteeism. In this context, it is imperative to emphasise that the economic crisis that educators are currently facing not only affects individual welfare but also jeopardises the future of education. This research emphasises the importance of the government and stakeholders taking immediate action to address the issue of teachers' welfare. The establishment of psychological support, the provision of adequate professional resources, and the augmentation of salaries are all essential policies that are designed to improve the economic welfare of teachers. The quality of education in rural areas will continue to deteriorate in the absence of these measures, thereby perpetuating educational inequities for future generations.

CONCLUSIONS

The study showed strong economic viability-a positive NPV of 45.2 to 85.4 billion with a BCR ranging from 1.1 to 1.8 and an IRR of 9.5% at a 30-year horizon-suggesting that the long-term financing scheme is very promising. On the social side, the public perception index tends to be neutral to positive (3.03 ± 1.21), although demands for fair benefit distribution mechanisms and public participation are increasingly prominent. Through AHP, the weighting of criteria places the social dimension (0.441) above the environment (0.301) and economy (0.258), underscoring the importance of social safety nets in the context of developing countries. The LCA analysis highlighted the trade-off between emissions - steel was highest at 744.95 kg CO_2e per unit - and material energy, recommending the use of recycled steel, local composites and certified wood. Finally, the content analysis confirmed the primary focus on community well-being and the effectiveness of the community-driven development approach.

Based on these findings, the proposed strategic policies include the development of a public-private hybrid funding scheme with a minimum tenor of 20 years, the implementation of a public participation mechanism along with transparent benefit distribution since the planning stage, the provision of incentives for the use of low carbon footprint materials, as well as the implementation of training programs and tariff subsidies for low-income groups.

REFERENCES

Sosioedukasi
JURNAL ILMIAH ILMU PENDIDIKAN DAN SOSIAL
ISSN: 2086-6135 E-ISSN: 2541-612x
Volume 14 No. 1. Mei 2025 https://ejournal.unibabwi.ac.id/index.php/sosioedukasi/index

A. Toropova, E. Myrberg, and S. Johansson, "Teacher job satisfaction: the importance of school working conditions and teacher characteristics," Educ Rev (Birm), vol. 73, no. 1, pp. 71–97, 2021, doi: 10.1080/00131911.2019.1705247.

A. Siri, I. W. G. Supartha, I. P. G. Sukaatmadja, and A. G. Rahyuda, "Does teacher competence and commitment improve teacher's professionalism," Cogent Business and Management, vol. 7, no. 1, 2020, doi: 10.1080/23311975.2020.1781993.

A. Nousheen, S. A. Yousuf Zai, M. Waseem, and S. A. Khan, "Education for sustainable development (ESD): Effects of sustainability education on pre-service teachers' attitude towards sustainable development (SD)," J Clean Prod, vol. 250, p. 119537, 2020, doi: 10.1016/j.jclepro.2019.119537.

A. Popova, D. K. Evans, M. E. Breeding, and V. Arancibia, "Teacher Professional Development around the World: The Gap between Evidence and Practice," World Bank Research Observer, vol. 37, no. 1, pp. 107–136, 2022, doi: 10.1093/wbro/lkab006.

A. Eren and A. Rakıcıoğlu-Söylemez, "Pre-service teachers' professional commitment, sense of efficacy, and perceptions of unethical teacher behaviours," Aust Educ Res, vol. 48, no. 2, pp. 337–357, 2021, doi: 10.1007/s13384-020-00396-7.

B. C. P. Rodríguez, A. Armellini, and J. Traxler, "The forgotten ones: How rural teachers in mexico are facing the covid-19 pandemic," Online Learning Journal, vol. 25, no. 1, pp. 253–268, 2021, doi: 10.24059/olj.v25i1.2453.

C. K. Jackson, J. E. Rockoff, and D. O. Staiger, "Teacher effects and teacher-related policies," Annu Rev Econom, vol. 6, pp. 801–825, 2014, doi: 10.1146/annurev-economics-080213-040845.

C. Shen, T. Sheng, X. Shi, B. Fang, X. Lu, and X. Zhou, "The Relationship between Housing Price, Teacher Salary Improvement, and Sustainable Regional Economic Development," Land (Basel), vol. 11, no. 12, pp. 1–21, 2022, doi: 10.3390/land11122190.

H. Ibda, I. Syamsi, and R. Rukiyati, "Professional elementary teachers in the digital era: A systematic literature review," International Journal of Evaluation and Research in Education, vol. 12, no. 1, pp. 459–467, 2023, doi: 10.11591/ijere.v12i1.23565.

H. K. Warshauer, C. Starkey, C. A. Herrera, and S. Smith, "Developing prospective teachers' noticing and notions of productive struggle with video analysis in a mathematics content course," Journal of Mathematics Teacher Education, vol. 24, no. 1, pp. 89–121, 2021, doi: 10.1007/s10857-019-09451-2.

H. Woo, G. K. LeTendre, K. Brezicha, U. Bergmark, and S. Ikoma, "Coherence and fragmentation: Global influences on Nordic and East Asian teacher policies," Teach Teach Educ, vol. 139, 2024, doi: 10.1016/j.tate.2023.104352.

J. Rey, M. Bolay, and Y. N. Gez, "Precarious privilege: personal debt, lifestyle aspirations and mobility among international school teachers," Globalisation, Societies and Education, vol. 18, no. 4, pp. 361–373, 2020, doi: 10.1080/14767724.2020.1732193.

J. Marchand and J. G. Weber, "How Local Economic Conditions Affect School Finances, Teacher Quality, and Student Achievement: Evidence from the Texas Shale Boom," Journal of Policy Analysis and Management, vol. 39, no. 1, pp. 36–63, 2020, doi: 10.1002/pam.22171.

J. J. Xiao and K. T. Kim, "The Able Worry More? Debt Delinquency, Financial Capability, and Financial Stress," J Fam Econ Issues, vol. 43, no. 1, pp. 138–152, 2022, doi: 10.1007/s10834-021-09767-3.

J. L. Berger and C. Girardet, "Vocational teachers' classroom management style: the role of motivation to teach and sense of responsibility," European Journal of Teacher Education, vol. 44, no. 2, pp. 200–216, 2021, doi: 10.1080/02619768.2020.1764930M. Appel, "Performativity and the demise of the teaching

profession: the need for rebalancing in Australia," Asia-Pacific Journal of Teacher Education, vol. 48, no. 3, pp. 301–315, 2020, doi: 10.1080/1359866X.2019.1644611.

K. Räsänen, J. Pietarinen, K. Pyhältö, T. Soini, and P. Väisänen, "Why leave the teaching profession? A longitudinal approach to the prevalence and persistence of teacher turnover intentions," Social Psychology of Education, vol. 23, no. 4, pp. 837–859, 2020, doi: 10.1007/s11218-020-09567-x.

L. Fu and Y. Zhu, "Are rural children of work-away parents really left behind? Voices from rural teachers," Child Youth Serv Rev, vol. 117, no. March, p. 105269, 2020, doi: 10.1016/j.childyouth.2020.105269.

L. Hogg, Q. Elvira, and A. Yates, "What can teacher educators learn from career-change teachers' perceptions and experiences: A systematic literature review.," Teach Teach Educ, vol. 132, p. 104208, 2023, doi: 10.1016/j.tate.2023.104208.

M. E. Webb et al., "Machine learning for human learners: opportunities, issues, tensions and threats," Educational Technology Research and Development, vol. 69, no. 4, pp. 2109–2130, 2021, doi: 10.1007/s11423-020-09858-2.

M. L. V. Ravago and C. D. S. Mapa, "Awards and recognition: Do they matter in teachers' income trajectory?," Studies in Educational Evaluation, vol. 66, no. October 2019, p. 100901, 2020, doi: 10.1016/j.stueduc.2020.100901.

M. Snoek, "Educating quality teachers: how teacher quality is understood in the Netherlands and its implications for teacher education," European Journal of Teacher Education, vol. 44, no. 3, pp. 309–327, 2021, doi: 10.1080/02619768.2021.1931111.

Q. Kalsoom and N. Qureshi, "Impact of sustainability-focused learning intervention on teachers' agency to teach for sustainable development," International Journal of Sustainable Development and World Ecology, vol. 28, no. 6, pp. 540–552, 2021, doi: 10.1080/13504509.2021.1880983.

R. Zhi and Y. Wang, "English as a foreign language teachers' professional success, loving pedagogy and creativity: A structural equation modeling approach," Think Skills Creat, vol. 49, p. 101370, 2023, doi: https://doi.org/10.1016/j.tsc.2023.101370.

S. Christensen, R. S. Davies, R. A. A. Larsen, S. Harris, J. Hanks, and B. Bowles, "Parental Perceptions of the Teaching Profession: Factors That Predict Parental Encouragement of Students to Enter the Teaching Profession," Educ Sci (Basel), vol. 12, no. 11, 2022, doi: 10.3390/educsci12110734.

S. Chen and D. Dong, "Improving Insurance Protection for Rare Diseases: Economic Burden and Policy Effects — Simulation of People With Pompe Disease in China," Int J Health Policy Manag, vol. 12, no. 1, 2023, doi: 10.34172/ijhpm.2022.6282.

S. Mercer, "The wellbeing of language teachers in the private sector: An ecological perspective," Language Teaching Research, vol. 27, no. 5, pp. 1054–1077, 2023, doi: 10.1177/1362168820973510.

S. Lakkala, A. Galkienė, J. Navaitienė, T. Cierpiałowska, S. Tomecek, and S. Uusiautti, "Teachers supporting students in collaborative ways—an analysis of collaborative work creating supportive learning environments for every student in a school: Cases from Austria, Finland, Lithuania, and Poland," Sustainability (Switzerland), vol. 13, no. 5, pp. 1–20, 2021, doi: 10.3390/su13052804.

S. Y. H. Sun and P. Goodyear, "Social co-configuration in online language learning," Australasian Journal of Educational Technology, vol. 36, no. 2, pp. 13–26, 2020, doi: 10.14742/ajet.5102.

T. T. Wu and Y. T. Wu, "Applying project-based learning and SCAMPER teaching strategies in engineering education to explore the influence of creativity on cognition, personal motivation, and personality traits," Think Skills Creat, vol. 35, p. 100631, 2020, doi: 10.1016/j.tsc.2020.100631.

Sosioedukasi
JURNAL ILMIAH ILMU PENDIDIKAN DAN SOSIAL
ISSN: 2086-6135 E-ISSN: 2541-612x
Volume 14 No. 1. Mei 2025 https://ejournal.unibabwi.ac.id/index.php/sosioedukasi/index

X. Li, Y. Guo, and S. Zhou, "Chinese preschool teachers' income, work-family conflict, organizational commitment, and turnover intention: A serial mediation model," Child Youth Serv Rev, vol. 128, no. February, p. 106005, 2021, doi: 10.1016/j.childyouth.2021.106005.

D. R. Haurin, S. Moulton, C. Loibl, and J. K. Brown, "Debt Stress and Debt Illusion: The Role of Consumer Credit, Reverse and Standard Mortgages," Journals of Gerontology - Series B Psychological Sciences and Social Sciences, vol. 76, no. 5, pp. 986–995, 2021, doi: 10.1093/geronb/gbaa167.

G. Chen, Q. Jia, P. K. Maskara, and A. Williams, "Impact of financial debt on borrower's health based on gender," Int J Consum Stud, vol. 45, no. 3, pp. 423–440, 2021, doi: 10.1111/ijcs.12632.

P. Liu, L. Zhou, Y. Tian, and W. Nie, "Association between household debt and depressive mood among Chinese residents," Public Health, vol. 194, pp. 202–207, 2021, doi: 10.1016/j.puhe.2021.03.015.

Z. Liu, X. Zhong, T. Zhang, and W. Li, "Household debt and happiness: evidence from the China Household Finance Survey," Appl Econ Lett, vol. 27, no. 3, pp. 199–205, 2020, doi: 10.1080/13504851.2019.1610706.

A. Suryani, "'I chose teacher education because…': a look into Indonesian future teachers," Asia Pacific Journal of Education, vol. 14, no. 1, pp. 70–88, 2020, doi: 10.1080/02188791.2020.1783202.

O. Lazareva and A. Zakharov, "Teacher wages and educational outcomes: evidence from the Russian school system," Educ Econ, vol. 28, no. 4, pp. 418–436, 2020, doi: 10.1080/09645292.2020.1775181.

P. Dolton, "Teacher supply," The Economics of Education: A Comprehensive Overview, pp. 391–402, 2020, doi: 10.1016/B978-0-12-815391-8.00028-8.

X. Zhao and L. Jeon, "Examining the Associations between Teacher Job Satisfaction, Workplace Climate, and Well-Being Resources within Head Start Programs," Early Educ Dev, 2023, doi: 10.1080/10409289.2023.2221765.

M. Sandelowski, "Focus on research methods: Whatever happened to qualitative description?," Res Nurs Health, vol. 23, no. 4, pp. 334–340, 2000, doi: 10.1002/1098-240x(200008)23:4<334::aid-nur9>3.0.co;2-g.

D. K. Evans and A. Mendez Acosta, "How to recruit teachers for hard-to-staff schools: A systematic review of evidence from low- and middle-income countries," Econ Educ Rev, vol. 95, no. June 2022, p. 102430, 2023, doi: 10.1016/j.econedurev.2023.102430.

J. Li, Z. Shi, and E. Xue, "The problems, needs and strategies of rural teacher development at deep poverty areas in China: Rural schooling stakeholder perspectives," Int J Educ Res, vol. 99, no. March 2019, p. 101496, 2020, doi: 10.1016/j.ijer.2019.101496.

E. A. Hanushek, "School human capital and teacher salary policies," Journal of Professional Capital and Community, vol. 1, no. 1, pp. 23–40, 2016, doi: 10.1108/JPCC-07-2015-0002.

R. Camelo and V. Ponczek, "Teacher Turnover and Financial Incentives in Underprivileged Schools: Evidence from a Compensation Policy in a Developing Country," Econ Educ Rev, vol. 80, no. September 2019, p. 102067, 2021, doi: 10.1016/j.econedurev.2020.102067.

J. Jiang and S. Y. Yip, "Teacher shortage: an analysis of the rural teachers living subsidy policy on teacher attraction and retention in rural Western China," Asia-Pacific Journal of Teacher Education, vol. 52, no. 3, pp. 316–331, 2024, doi: 10.1080/1359866X.2024.2328682.

S. Kandikuppa and C. Gray, "Climate change and household debt in rural India," Clim Change, vol. 173, no. 3, p. 20, 2022, doi: 10.1007/s10584-022-03407-x.

C. Kyriacou, "Teacher Stress: Directions for future research," Educ Rev (Birm), vol. 53, no. 1, pp. 27–35, 2001, doi: 10.1080/00131910120033628.

Sosioedukasi
JURNAL ILMIAH ILMU PENDIDIKAN DAN SOSIAL
ISSN: 2086-6135 E-ISSN: 2541-612x
Volume 14 No. 1. Mei 2025 https://ejournal.unibabwi.ac.id/index.php/sosioedukasi/index

P. N. Mwangi, C. M. Gitonga, and S. Kariuki, "Social economic predictors of parental involvement in rural schools in Kenya: implications on teaching and learning," Educ 3 13, Nov. 2022, doi: 10.1080/03004279.2022.2145850.

Y. Tang, "What makes rural teachers happy? An investigation on the subjective well-being (SWB) of Chinese rural teachers," Int J Educ Dev, vol. 62, no. May, pp. 192–200, 2018, doi: 10.1016/j.ijedudev.2018.05.001.

E. K. King, A. V. Johnson, D. J. Cassidy, Y. C. Wang, J. K. Lower, and V. L. Kintner-Duffy, "Preschool Teachers' Financial Well-Being and Work Time Supports: Associations with Children's Emotional Expressions and Behaviors in Classrooms," Early Child Educ J, vol. 44, no. 6, pp. 545–553, 2016, doi: 10.1007/s10643-015-0744-z.

N. Mirra and J. Rogers, "The Overwhelming Need: How the Unequal Political Economy Shapes Urban Teachers' Working Conditions," Urban Educ (Beverly Hills Calif), vol. 55, no. 7, pp. 1045–1075, 2020, doi: 10.1177/0042085916668952.

V. S. Lovison and C. Hyunjung Mo, "Investing in the Teacher Workforce: Experimental Evidence on Teachers' Preferences," https://doi.org/10.3102/00028312231208956, vol. 61, no. 1, pp. 108–144, Nov. 2023, doi: 10.3102/00028312231208956.

N. Y. Hwang and B. Fitzpatrick, "Student–Teacher Gender Matching and Academic Achievement," AERA Open, vol. 7, Jan. 2021, doi: 10.1177/23328584211040058.

K. Tsubono, K. Oba, Y. Fudetani, C. Ikeda, and J. Sakamoto, "Multidimensional analysis of schoolteachers' occupational stress by the New Brief Job Stress Questionnaire: focusing on gender differences," Ind Health, vol. 62, no. 1, pp. 39–55, 2024, doi: 10.2486/indhealth.2023-0018.

M. D. Hendricks, "Towards an optimal teacher salary schedule: Designing base salary to attract and retain effective teachers," Econ Educ Rev, vol. 47, pp. 143–167, 2015, doi: 10.1016/j.econedurev.2015.05.008.

P. Loyalka, S. Sylvia, C. Liu, J. Chu, and Y. Shi, "Pay by design: Teacher performance pay design and the distribution of student achievement," J Labor Econ, vol. 37, no. 3, pp. 621–662, 2019, doi: 10.1086/702625.

S. Lynch and A. J. B. Casey, "'I am struggling to survive': financial inequity in postgraduate teacher education in England," European Journal of Teacher Education, 2024, doi: 10.1080/02619768.2024.2330543.

E. Dizon-Ross, S. Loeb, E. Penner, and J. Rochmes, "Stress in Boom Times: Understanding Teachers' Economic Anxiety in a High-Cost Urban District," AERA Open, vol. 5, no. 4, Dec. 2019, doi: 10.1177/2332858419879439.

Y. Zhang, "The status and future of information technology teachers at middle and high schools in China," World Transactions on Engineering and Technology Education, vol. 12, no. 3, pp. 484–489, Jan. 2014.

H. C. Hill, V. Lovison, and T. Kelley-Kemple, "Mathematics Teacher and Curriculum Quality, 2005 and 2016," AERA Open, vol. 5, no. 4, Dec. 2019, doi: 10.1177/2332858419880521.

K. Vangelova, I. Dimitrova, and B. Tzenova, "Work ability of aging teachers in Bulgaria," Int J Occup Med Environ Health, vol. 31, no. 5, pp. 593–602, Jan. 2018, doi: 10.13075/ijomeh.1896.01132.

K. Finning, T. Ford, D. A. Moore, and O. C. Ukoumunne, "Emotional disorder and absence from school: findings from the 2004 British Child and Adolescent Mental Health Survey," Eur Child Adolesc Psychiatry, vol. 29, no. 2, pp. 187–198, Feb. 2020, doi: 10.1007/s00787-019-01342-4.

L. Latruffe and S. Mann, "Labour constraints on choosing profitable products for part-time farmers in Swiss agriculture," Bio-based and Applied Economics, vol. 4, no. 2, pp. 149–163, Jun. 2015, doi: 10.13128/BAE-16219.

Sosioedukasi
JURNAL ILMIAH ILMU PENDIDIKAN DAN SOSIAL
ISSN: 2086-6135 E-ISSN: 2541-612x
Volume 14 No. 1. Mei 2025 https://ejournal.unibabwi.ac.id/index.php/sosioedukasi/index

Hadiyanto, S. Famella, and B. B. Wiyono, "The challenge of school operational assistance management in elementary schools," International Journal of Innovation, Creativity and Change, vol. 5, no. 5, pp. 421–432, Jan. 2019.

S. W. Lee and G. Mamerow, "Understanding the role cumulative exposure to highly qualified science teachers plays in students' educational pathways," J Res Sci Teach, vol. 56, no. 10, pp. 1362–1383, 2019, doi: 10.1002/tea.21558.

I. Harjanto, A. Lie, D. Wihardini, L. Pryor, and M. Wilson, "Community-based teacher professional development in remote areas in Indonesia," Journal of Education for Teaching, vol. 44, no. 2, pp. 212–231, 2018, doi: 10.1080/02607476.2017.1415515.

M. McMahon, C. Forde, and B. Dickson, "Reshaping teacher education through the professional continuum," Educ Rev (Birm), vol. 67, no. 2, pp. 158–178, 2015, doi: 10.1080/00131911.2013.846298.

P. Novita, "The Quest for Teacher Education Quality in Indonesia: The Long and Winding Road BT - Handbook of Research on Teacher Education: Innovations and Practices in Asia," M. S. Khine and Y. Liu, Eds., Singapore: Springer Nature Singapore, 2022, pp. 651–673. doi: 10.1007/978-981-16-9785-2_32.

G. S. Pinnell, I. C. F. Editors, I. C. Fountas, and G. S. Pinnell, "Facilitative Talk: Shaping a Culture of Professional Learning Over Time," Reading Teacher, vol. 74, no. 5, pp. 641–648, 2021, doi: 10.1002/trtr.1995.

D. Jackson, J. Fleming, and A. Rowe, "Enabling the Transfer of Skills and Knowledge across Classroom and Work Contexts," Vocations and Learning, vol. 12, no. 3, pp. 459–478, 2019, doi: 10.1007/s12186-019-09224-1

L. la Velle, "The teacher educator: pedagogue, researcher, role model, administrator, traveller, counsellor, collaborator, technologist, academic, thinker ……. compliance or autonomy?," Journal of Education for Teaching, vol. 49, no. 1, pp. 1–4, 2023, doi: 10.1080/02607476.2023.2172664.

S. White, "Teacher educators for new times? Redefining an important occupational group," Journal of Education for Teaching, vol. 45, no. 2, pp. 200–213, 2019, doi: 10.1080/02607476.2018.1548174.

H. Desmond, "Professionalism in Science: Competence, Autonomy, and Service," Sci Eng Ethics, vol. 26, no. 3, pp. 1287–1313, 2020, doi: 10.1007/s11948-019-00143-x.

B. Škrinjarić, "Competence-based approaches in organizational and individual context," Humanit Soc Sci Commun, vol. 9, no. 1, pp. 1–12, 2022, doi: 10.1057/s41599-022-01047-1.

S. Yu, F. Zhang, L. D. Nunes, and C. Levesque-Bristol, "Doing Well vs. Doing Better: Preliminary Evidence for the Differentiation of the 'Static' and 'Incremental' Aspects of the Need for Competence," J Happiness Stud, vol. 23, no. 3, pp. 1121–1141, 2022, doi: 10.1007/s10902-021-00442-w.

Republik Indonesia, "Undang-Undang Republik Indonesia Nomor 14 Tahun 2005 Tentang Guru dan Dosen Pasal 10 Ayat 1." Jakarta, Indonesia, 2005.

I. A. Gazieva and A. A. Burashnikova, "Competency Functional Profile of the University Teacher: Value Approach," Vysshee Obrazovanie v Rossii, vol. 32, no. 3, pp. 26–47, 2023, doi: 10.31992/0869-3617-2023-32-3-26-47.

M. Mumpuniarti, R. R. Handoyo, D. T. Pinrupitanza, and D. Barotuttaqiyah, "Teacher's pedagogy competence and challenges in implementing inclusive learning in slow learner," Cakrawala Pendidikan, vol. 39, no. 1, pp. 217–229, 2020, doi: 10.21831/cp.v39i1.28807

L. G. Aretio, "Teacher knowledge and skills in digital and distance education. A reflection for training," RIED-Revista Iberoamericana de Educacion a Distancia, vol. 23, no. 2, pp. 9–30, 2020, doi: 10.5944/ried.23.2.26540.