

Economic Burden Reduces Professionalism of Elementary School Teachers in The Modinding Sub-District

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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 Modinding sub-district, South Minahasa district, North Sulawesi, Indonesia. This research uses a descriptive qualitative method. The number of teachers involved in the study amounted to 92 people, with the distribution of education 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 out of 92 teachers, 30 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 interview identification results also found that the age range of primary school teachers showed significant variation related to their economic burden. The research results found several types of financial burdens experienced by teachers, and the most wrapped around them are limited salaries, incentives, and debt. The level of education of primary school teachers in rural areas profoundly influences the professional development of teachers.

Keywords: Economic Burden, Professionalism of Teachers, Rural teachers, Quality of education

INTRODUCTION

Teachers play a central role in determining student learning outcomes, not only through the delivery of subject matter but also by acting as guides and mentors for their students (Mercer, 2023). The success of any teaching process is inseparable from the contribution of teachers, who hold an active role in improving the quality of education (Zhi & Wang, 2023). Historically, different countries have held diverse perspectives regarding the teaching profession. Nevertheless, the most common understanding across societies is that teaching is a respected and honorable occupation (Christensen et al., 2022). Beyond imparting knowledge, teachers carry the responsibility of helping students to fully develop their potential, thus shaping them into valuable members of society. In this regard, teachers are expected to encourage participation and create inclusive learning environments that allow students to engage meaningfully with their peers (Lakkala et al., 2021).

Despite these noble responsibilities, the teaching profession is also characterized by high levels of stress and fatigue (Toropova et al., 2021). However, passion and love for nurturing young people remain the primary motivations for many individuals to pursue this career (Appel, 2020). The role of teacher education is crucial in preparing educators who are capable of contributing to sustainable societal development (Nousheen et al., 2020). Equipping teachers with relevant teaching strategies not only fosters creativity but also enables effective collaboration and communication among students, which ultimately enhances their problem-solving abilities (Wu & Wu, 2020; Sun & Goodyear, 2020). Moreover, developing a shared national framework of teacher quality standards is essential to ensure consistency in policies that maintain and improve educational quality (Snoek, 2021).

Teachers also embody values of justice and equality in classrooms, responding to student needs, managing class progress, and adapting to dynamic teaching situations. A heightened sense of responsibility among teachers has been shown to improve classroom management and strengthen student engagement in learning activities (Berger & Girardet, 2021; Webb et al., 2021). In this sense, students are not only guided toward academic achievement but also socialized into becoming responsible citizens. Professionalism in teaching requires both competence and commitment, as professional teachers are experts in pedagogy and demonstrate a high level of accountability in fulfilling their duties (Siri et al., 2020; Ibda et al., 2023). To navigate the unpredictable challenges of teaching, experienced educators must possess extensive knowledge and the ability to critically analyze classroom events (Warshauer et al., 2021).

The economic dimension of teaching also plays a significant role in shaping teacher professionalism. Studies show that teachers generally have middle-level income with gradual improvements over time (Li et al., 2021; Ravago & Mapa, 2020). Adequate and competitive salaries have been found to enhance teacher motivation, retention, and educational quality (Popova et al., 2022; Shen et al., 2022). In fact, fair compensation not only contributes to better classroom outcomes but also supports broader goals of sustainable economic development (Kalsoom & Qureshi, 2021). Nevertheless, discussions on teacher professionalism remain ongoing, influenced by shifting policies and changing societal expectations (Woo et al., 2024).

While many teachers are strongly committed to their professional responsibilities, issues such as unethical behavior, lack of accountability, or focus on secondary jobs remain challenges within the profession (Eren & Rakıcıoğlu-Söylemez, 2021; Hogg et al., 2023). Economic burdens, particularly debt, often exacerbate these issues, leading to distraction and reduced focus on teaching (Räsänen et al., 2020; Chen & Dong, 2023). Debt has become a major concern for teachers with limited salaries, as it not only affects their financial well-being but also reduces job satisfaction and teaching performance (Rey et al., 2020; Jackson et al., 2014). Moreover, financial stress is linked to teacher burnout and declining classroom effectiveness (Marchand & Weber, 2020; Rodríguez et al., 2021).

Teachers may experience different forms of debt, including mortgages, consumer credit, payday loans, education loans, and even personal borrowing from family or friends (Xiao & Kim, 2022; Haurin et al., 2021; Chen et al., 2021; Liu et al., 2021; Liu et al., 2020). This economic burden often forces them to take on secondary jobs, further detracting from their professional responsibilities. In low- and middle-income countries, insufficient salaries and limited government budgets exacerbate the problem, leaving teachers less able to engage effectively in teaching and professional development (Suryani, 2020; Lazareva & Zakharov, 2020; Dolton, 2020). Many teachers acknowledge that higher wages are a critical factor for their well-being, professional focus, and retention (Zhao & Jeon, 2023).

In this context, the present study aims to provide a comprehensive analysis of teacher professionalism in rural elementary schools located in the Modoinding sub-district, South Minahasa, North Sulawesi, Indonesia. Rural teachers face distinct challenges compared to their urban counterparts, particularly in terms of limited resources, economic pressures, and professional support (Li et al., 2020; Evans & Mendez Acosta, 2023). This research specifically investigates the relationship between teachers' economic burdens and their levels of professionalism in rural settings. Additionally, it seeks to identify which types of financial constraints most severely affect teachers in Modoinding. By highlighting these issues, the study hopes to provide insights that can inform policies and interventions aimed at alleviating economic pressures on teachers.

Ultimately, enabling rural educators to focus more fully on their professional duties is expected to improve the quality of education and strengthen sustainable development in the region.

RESEARCH METHODOLOGY

This study employed a descriptive qualitative research design to explore in depth the relationship between economic burden and the professionalism of elementary school teachers in rural contexts, specifically in the Modoinding Sub-District. A qualitative descriptive approach was chosen because it allows the researcher to capture participants' experiences, perceptions, and daily realities without manipulating variables, while providing rich contextual insights (Creswell & Poth, 2018; Flick, 2023). Through this approach, the study sought to uncover how financial challenges directly and indirectly shape teachers' professional roles and responsibilities.

The research population consisted of all elementary school teachers working in the Modoinding Sub-District, with a total of 92 individuals. From this population, the sample was determined using purposive sampling techniques. Purposive sampling was applied because the study required participants who met specific criteria, namely teachers actively working in elementary schools in the sub-district and who were directly affected by economic burdens related to their profession. Purposive sampling is commonly used in qualitative research to ensure that participants are selected based on relevance to the research questions (Etikan & Bala, 2017; Palinkas et al., 2015).

The data collection techniques in this study consisted of three complementary methods:

1. In-depth interviews – Conducted to gather detailed insights into teachers' lived experiences, particularly concerning their economic challenges and how these challenges affect their professionalism. Semi-structured interviews provided flexibility for participants to express their perspectives openly (Kvale & Brinkmann, 2021).
2. Documentation – Official records such as teacher workload reports, attendance records, and local education policies were examined to contextualize and illustrate the current state of teacher professionalism in rural elementary schools. Documentation helps verify and enrich interview data by providing written evidence (Bowen, 2009).
3. Participatory observation – Researchers directly observed teachers' activities and interactions in the school environment, such as teaching practices, engagement with students, and collaboration with colleagues. This method was crucial to understanding the socio-cultural and economic dynamics that influence professionalism in practice (DeWalt & DeWalt, 2011).

To ensure the credibility of findings, the data analysis technique employed was triangulation, in which data from interviews, documentation, and observations were cross-verified. Triangulation is widely recognized as a strategy to enhance the trustworthiness and validity of qualitative research (Denzin, 2017; Noble & Heale, 2019). By integrating multiple data sources, the researcher was able to construct a comprehensive understanding of the phenomenon under study, namely how economic burdens reduce the professionalism of elementary school teachers in rural Modoinding.

In summary, this methodological framework—through purposive sampling, multi-method data collection, and triangulation analysis—enabled the study to systematically capture the complexities of rural teachers' professional struggles while maintaining academic rigor.

RESULTS AND DISCUSSION

RESULTS

1.1. Overview of the Professionalism of Rural Primary School Teachers in Modioinding Sub-District

Education in rural areas of the Modioinding 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 Modioinding 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 Modioinding 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 Modioinding sub-district was Diploma Dua (D-II), 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 Modioinding 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 Modioinding 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 Modioinding sub-district, this research also found the condition of elementary school teachers in Modioinding 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	-	-	-	-

Table 3 shows the number of elementary school teachers in the Modioinding 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						Honor
		Civil Servants		Non-Permanent Teachers		Foundation Permanent Teacher		
		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 Makaanroyen	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 Makaanroyen	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 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.

1.2. 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.

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		Numb er of Teach ers	Gend er		Age Range						
			L	P	≤ 30 Year s	31 - 35 Year s	36 - 40 Year s	41 - 45 Year s	46 - 50 Year s	51 - 55 Year s	≥ 55 Yea rs
SD Kakenturan	INPRES	7	2	5	-	1	1	2	2	1	-
SD Linelean	INPRES	7	3	4	4	-	-	1	-	2	-
SD Makaaroyen	INPRES	10	1	9	-	1	2	-	3	1	3
SD Palelon	INPRES	5	-	5	1	1	-	1	2	-	-
SD Pinasungkulan	INPRES	5	1	4	-	1	1	-	-	2	1
SD Sinisir	INPRES	7	1	6	2	1	-	2	2	-	-
SD Wulurmaatus	INPRES	6	1	5	-	1	-	-	-	3	2
SD Kakenturan	NEGERI	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	1 2	8 0	15	11	8	9	17	17	15

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 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 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 Modonding 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 Makaanoyen	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.

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

Identifying the results of interviews with several elementary school teachers in rural areas, it was found that the dominant economic burden was the low salary and benefits received. The salary they receive is often insufficient to meet their daily needs, especially if they have to support a family with several children who are in education. Many teachers are forced to find side jobs to supplement their income, reducing the time and energy they could devote to preparing course material and teaching effectively. Some teachers reveal they have to work part-time at home with minimal salaries, so they are often exhausted and need more focus when teaching in class.

High transportation costs are also a significant burden, as some teachers live far from schools and have to travel long distances with poor road conditions. This causes teachers to arrive at school tired, which, of course, affects the quality of their teaching. One headmaster stated that some teachers had to travel long distances with poor road conditions, so they often arrived at school tired, affecting teaching effectiveness and student interaction. Inadequate salaries and benefits have also resulted in teachers needing help meeting basic needs, such as food, clothing, and shelter, which continue to increase. This causes them to concentrate less on teaching because they are worried about the unfulfilled needs of life. In addition, the high cost of children's education, especially if they have to go to school outside the village, adds to the heavy economic burden. Teachers often feel pressured and cannot focus on teaching tasks because they think about the cost of children's education.

Limited funding for professional development also reduces teachers' ability to attend training or seminars that can improve their skills and knowledge. This hinders innovation in teaching and adaptation to more effective educational methods. Deficiencies in teaching facilities in schools, such as lack of books or teaching aids, often have to be addressed with private funds, which adds to the economic burden on teachers and reduces the effectiveness of their teaching. The debt burden is the most severe economic burden experienced by rural primary school teachers in the Modoinding sub-district. Almost all teachers have debt to meet the needs of life or the cost of children's education. They are often distracted by worries about debt repayment, which reduces their focus and productivity in teaching.

The results of the interview identification found that almost all teachers had a debt to make ends meet. They have taken a loan or credit at the bank. What collateral is the teacher appointment decree and their professional teacher certificate? Then, many of them have taken debt to loan sharks, friends, and even family with very burdensome high interest rates, and every day, they worry about how to pay it back, which certainly interferes with concentration in teaching. According to the study results, several types of economic burdens experienced by elementary school teachers in villages in the Modoinding Sub-district were found. 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

1.1. 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 findings reveal that primary school teachers in the rural Modoinding sub-district face significant and multidimensional economic burdens that directly affect both their professional and personal lives. These burdens are primarily rooted in limited salaries and benefits, which fail to adequately support their daily living needs, especially

as the cost of living continues to rise. Teachers in this area must also deal with high transportation costs due to the remote geographical conditions, alongside substantial expenses for their children's education. In addition, teachers are often required to invest in their own professional development to enhance the quality of teaching, despite the limited availability of work facilities that further hinder their effectiveness (Evans & Acosta, 2023). These intersecting challenges create a heavy economic strain, raising serious concerns about the overall quality of education in rural regions.

Among the various economic burdens, small salaries and benefits coupled with inadequate working conditions emerge as the most fundamental challenges faced by teachers in Modinding. Previous studies highlight that teacher salaries and benefits significantly influence both teacher quality and institutional development (Hanushek, 2016). However, the limited financial incentives for rural teachers often lead to dissatisfaction, higher turnover, and reduced motivation (Camelo & Ponczek, 2021). The scarcity of financial support not only impacts their professional performance but also forces many to resort to personal debt as a coping mechanism (Jiang & Yip, 2024).

Debt, in particular, stands out as the most pressing economic burden for rural teachers in Modinding. With inadequate salaries, teachers are compelled to borrow money to cover basic needs, which in turn generates further financial stress and exacerbates their vulnerability (Kandikuppa & Gray, 2022). Debt accumulation affects not only their economic stability but also their mental health and emotional well-being. Scholars argue that individuals in precarious financial conditions are more likely to experience stress, anxiety, and other psychological disorders, which ultimately undermine their teaching performance and well-being (Kyriacou, 2001). This aligns with evidence suggesting that worsening financial conditions increase the probability of teachers facing mental health challenges, thereby influencing their decision-making, debt management strategies, and overall professional commitment.

Taken together, these findings emphasize that the economic hardships of teachers in rural areas are not isolated issues but rather interconnected structural problems. Low wages, lack of institutional support, debt dependency, and limited working facilities combine to create a cycle of financial vulnerability that threatens both teacher welfare and the sustainability of quality education in rural contexts. Addressing these systemic challenges requires comprehensive policy interventions that enhance teacher salaries, provide targeted subsidies, and reduce the financial barriers to professional development. Without such reforms, rural education systems may continue to struggle with teacher retention, declining instructional quality, and broader educational inequities between rural and urban regions.

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

The findings reveal that the average number of family members among rural teachers in the Modinding sub-district is three, although some teachers reported having four to five dependents. Family size emerges as a crucial factor influencing the economic well-being of rural teachers (Mwangi, Gitonga, & Kariuki, 2022). A larger household significantly increases teachers' financial responsibilities, which in turn affects their professional performance and sense of stability. Prior research confirms that the number of family members has a direct impact on the economic burden experienced by rural teachers, leading to heightened financial stress (Tang, 2018). As teachers' household needs increase, so do their living costs, often resulting in considerable economic pressure. This strain may reduce teachers' ability to fully focus on pedagogy, thereby influencing their effectiveness in the classroom (King et al., 2016).

Economic challenges are strongly linked to teacher well-being (Mirra & Rogers, 2020). When teachers face persistent financial pressures, many are compelled to seek supplementary employment, which inevitably increases workload and stress levels (Lovison & Mo, 2023). The additional demands on their time reduce opportunities for lesson preparation and professional development, ultimately undermining educational quality. Interestingly, the study also found that most primary school teachers in Modoinding are women. This gender distribution has positive implications, such as improving student performance in certain subjects and shaping female students' perceptions of gender roles (Hwang & Fitzpatrick, 2021). However, female teachers often experience greater psychological and physical stress compared to their male counterparts (Tsubono et al., 2024).

In terms of financial incentives, government salary policies based on rank and years of service encourage teachers to pursue further qualifications and enhance their skills. Higher pay has been shown to increase teacher effectiveness and motivation, benefitting both educators and students (Hendricks, 2015). Moreover, seniority and length of service are important determinants of salary growth, which motivates teachers to remain in the profession and continue their professional development (Loyalka et al., 2019). Nonetheless, while salaries tend to increase with years of service, the study indicates that economic challenges also escalate in line with family responsibilities.

The economic situation varies across age groups. Younger teachers (≤ 30 years old) often struggle with financial instability, as starting salaries are typically low while they must also establish independent lives. This frequently forces them to seek additional employment, creating anxiety and reducing the quality of their work (Lynch & Casey, 2024; Dizon-Ross et al., 2019). Middle-aged teachers (31–50 years old) generally achieve greater financial stability, yet family obligations, particularly the cost of children's education, remain a source of strain (Zhang, 2014). At this stage, teachers balance professional experience with sufficient energy and often serve as mentors, highlighting the importance of continuous training and development opportunities (Hill, Lovison, & Kelley-Kemple, 2019). Senior teachers (≥ 51 years old) usually experience reduced financial burdens as many family obligations are completed. However, they often face health-related expenses, and although their teaching expertise remains high, declining physical capacity can limit performance (Vangelova, Dimitrova, & Tzenova, 2018).

The study also found high levels of absenteeism among rural teachers. On average, teachers were absent seven days in a 20-day period, with absence rates reaching up to 33%. Several factors contributed to absenteeism, including health issues (Finning et al., 2020) and transportation difficulties, as many schools are located in remote areas only accessible by road vehicles. During the rainy season, these conditions worsen, making it difficult for teachers to attend school regularly. Another factor is that some teachers prioritize working in their gardens to manage horticultural crops, which provide an additional source of income to cover family debts. While such farming activities are essential for financial survival, they create challenges in balancing professional and personal responsibilities (Latruffe & Mann, 2022).

1.3. Overview of The Professionalism of Elementary School Teachers in Villages in Modoinding Sub-District, South Minahasa Regency

The findings of the study revealed that the Modoinding sub-district accommodates 17 elementary schools, consisting of 9 public schools and 8 private schools. Public schools are established and managed by the government, while private schools are operated mainly by religious institutions, such as the Christian Evangelical Church in

Minahasa (GMIM), the Catholic Church, and the Pentecostal Church in Indonesia. Both public and private schools benefit from the School Operational Assistance Program, which provides essential financial support to maintain their educational activities (Nousheen et al., 2020).

However, the study also highlighted a concerning issue regarding teacher qualifications in the Modoinding sub-district. Many teachers still hold only a Diploma III (D-III) degree, despite the government requirement that teachers must have at least a bachelor's degree (S1) in education to be considered professionally qualified (Suryani, 2020). This educational gap poses a significant challenge to ensuring the quality and sustainability of the teaching and learning process. Teacher qualification levels are critical to shaping effective learning outcomes and long-term educational development (Snoek, 2021). In response, the Indonesian government has initiated various programs, including scholarships for teachers to pursue higher degrees, with the aim of raising teacher quality and aligning it with ongoing curriculum reforms (Popova et al., 2022).

In terms of teacher rank, the study found that out of 92 elementary teachers in the sub-district, only 49 were considered eligible to hold the title of professional teacher. In Indonesia, teacher rank is typically determined by their highest academic qualification. Teachers in ranks IIa to IIc are generally those who graduated from vocational education institutions, such as the former Teacher Training School (SPG), or who hold a Diploma III from universities (Toropova et al., 2021). According to national regulations, teachers are expected to hold at least an undergraduate (S1) or Diploma IV (D4) degree, along with mastery of essential teaching competencies (Siri et al., 2020).

The research also indicated that among the 92 teachers in Modoinding, 47 had received professional certification, while the remaining 45 had not yet achieved this status due to their lack of appropriate educational qualifications. Teacher certification is more than a formality; it is a continuous process of professional development that ensures teachers meet the evolving standards of the profession (Eren & Rakıcıoğlu-Söylemez, 2021). Teaching, as a profession, requires specialized education and training, and it encompasses a broader responsibility beyond knowledge transfer. Teachers are also tasked with transferring values, culture, and essential life skills, which underscores the importance of professional competency (Christensen et al., 2022).

Competence in teaching is not merely about what teachers know, but also about what they can do in practice. Competence encompasses a wide range of personal and professional qualities, including attitudes, motivation, creativity, social skills, maturity, and the ability to adapt to changing environments (Wu & Wu, 2020). It emphasizes the integration of knowledge, skills, and dispositions to perform teaching tasks effectively. Teacher competence, therefore, is typically classified into four domains: pedagogical competence, personality competence, professional competence, and social competence (Siri et al., 2020). Pedagogical competence refers to the ability to manage and facilitate the learning process (Warshauer et al., 2021); personality competence involves integrity, stability, wisdom, and moral example to inspire students (Appel, 2020); professional competence reflects mastery of subject matter and teaching strategies (Berger & Girardet, 2021); and social competence highlights the ability to interact productively with students, colleagues, parents, and the wider community (Lakkala et al., 2021).

These findings illustrate that improving teacher quality in regions such as Modoinding is not only about upgrading academic qualifications but also about fostering holistic competencies. As highlighted by Mercer (2023), teacher well-being and professional capacity are closely intertwined with the quality of education provided to students. Therefore, sustained investment in teacher education, certification, and ongoing

professional development is essential to ensure that the educational system can meet both current and future challenges effectively.

CONCLUSION

The study found that the professionalism of primary school teachers in the Modonding sub-district was of great concern. The rural primary school teacher education level in the Modonding sub-district greatly influences teacher professional development. This also affects rank and class, which is one of the measures of whether or not a teacher is eligible and one of the main requirements for obtaining a professional teacher certificate. Analyzing the relationship between economic burden and teacher professionalism yielded significant findings. First, the number of family members affects the economic burden and professionalism of teachers because the more family members, the higher the financial need, which causes economic pressure and eventually, teachers look for additional work to make ends meet, and this hurts the quality of teaching and decreases teacher professionalism. Secondly, young Teachers often need help finding further work. Middle-aged teachers are more economically stable but still burdened with children's education costs, while senior teachers face health challenges. The average absence of teachers in a month is 7 days; this is influenced by health, transportation, and side jobs as farmers, which ultimately reduce their level of professionalism.

The study also found the types of economic burdens experienced by teachers, such as low salaries and benefits, high transportation costs and living needs, and children's education costs. In addition, they also have to bear the cost of professional development and limited work facilities, as well as the debt burden that adds to financial pressure. This condition poses severe challenges that can affect the quality of education in rural areas. Low salaries, benefits, and debt are the economic burdens most wrapped around teachers, hurting their well-being and mental health.

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