



KUALITAS HIDUP GURU AGAMA SETELAH LEBIH DARI SATU DEKADE REFORMASI

RELIGIOUS TEACHERS' QUALITY OF LIFE AFTER MORE THAN A DECADE OF REFORM

Sulaiman Mappiasse¹, Nanang Bagus Subekti², Supriadi³

¹Institut Agama Islam Negeri (IAIN) Manado

²Universitas Sarjanawiyata Tamansiswa, Yogyakarta

³Sekolah Menengah Atas Negeri 1 Manado

email: sulaiman.mappiasse@iain-manado.ac.id

Naskah Diterima: 17 Desember 2020; Direvisi: 5 Maret 2021; Disetujui: 5 Agustus 2021

Abstract

This research examines religious teachers' quality of life after more than a decade of teacher reform in Indonesia. The research utilizes a survey that involves a total sample of 212 religion teachers. They represent more than one thousand religion teachers teaching at elementary and secondary schools in Manado City, North Sulawesi. While the data collection employs a simple random sampling, the analysis applies a non-parametric procedure so-called the independent Chi-square test. The results of the study show that teacher certification, the most outstanding feature of the education reform in Indonesia, has improved teachers' objective quality of life. Hence this certification, we assume, would have some association with their stress level, job satisfaction, and life satisfaction due to the increasing workloads and changing demands. Such association, however, does not exist. Instead, this study suggests that religious teachers responded to the reform in a neutralized manner, and at the same time, the government and schools failed to create a professional yet challenging environment for them during the reform processes.

Keywords: Certification; Job Satisfaction; Life Satisfaction; Religion Teachers; Salary

Abstrak

Penelitian ini bertujuan untuk mengkaji kualitas hidup guru agama setelah lebih dari satu dekade proses reformasi guru di Indonesia. Penelitian ini menggunakan metode survei yang melibatkan sampel sebanyak 212 orang guru agama. Jumlah ini merepresentasikan sekitar seribu lebih guru agama yang ada di sekolah dasar dan menengah di Kota Manado, Sulawesi Utara. Sementara pengumpulan data menggunakan metode sampling acak sederhana, analisa data menempuh prosedur non parametrik, yakni tes Chi kuadrat independen. Hasil studi ini menunjukkan bahwa sertifikasi guru, elemen reformasi guru yang paling menonjol, telah meningkatkan kualitas hidup obyektif mereka. Kami berasumsi bahwa sertifikasi ini akan memiliki hubungan dengan tingkat stres, kepuasan kerja dan kepuasan hidup mereka karena adanya peningkatan dan perubahan beban dan tuntutan kerja. Namun demikian, hubungan seperti itu sama sekali tidak muncul. Studi ini, dengan demikian, berpandangan bahwa guru-guru agama telah merespon reformasi tersebut secara netral tanpa beban. Pada saat yang bersamaan, pemerintah dan sekolah gagal menciptakan lingkungan yang profesional sekaligus menantang bagi mereka selama proses reformasi berlangsung.

Kata kunci: Gaji; Guru Agama; Kepuasan Kerja; Kepuasan Hidup; Sertifikasi

INTRODUCTION

This article examines religion teachers' quality of life after more than a decade of teacher reform. The focus of this article is not on the impact of the teacher reform on teacher academic and pedagogical quality and student performance. Rather, this article focuses on the association of reform (i.e. certification) with different components of objective and subjective quality of life. Some research (de Ree *et al.*, 2015) concluded that certification has improved Indonesia teachers' income, but has not improved them in competence tests nor have students improved in tests. Previous research, however, has studied income increase as the consequence of certification without giving enough attention to other components of objective and subjective quality of life. Examining the association of certification with the other components can help us to understand what this income increase means for teachers. Furthermore, understanding this association may help us to understand why teacher reform has not made a difference in teachers' quality and student performance.

Since 2005, the Indonesia government recognized teaching as a professional job, as mandated by the National Education Act No. 20/2003 and Teacher and Lecturer Act No. 14/2005. The underlying objectives behind the reform were the improvement of teachers' quality of life, motivation, and skills, and improvement in student achievement (Cheung and Lucas, 2014). Since 2006, teachers' salaries have increased, with a doubling of the base salary. In a ten -years plan teachers have been gradually recruited to pass teacher certification, at the beginning through portfolios, then competency tests, and now training at teacher training centers. These unconditional reforms, according to a report (de Ree *et al.*, 2015), provided teachers with higher income, lower financial stress, and less moonlighting, but have not improved teachers' performance in subject tests or students' performance. When we take the scale of teacher reform into consideration, this report is surprising and betrays our expectations. The government has implemented step-by-step large-scale policy measures with unprecedented financial support to improve teachers' professional quality and life,

expecting that such measures would lead to the improvement in classrooms and performance.

Quality of life may be identified with objective and subjective conditions. An objective condition is resources that someone has to enable a better quality of life. In this article, this condition is indicated with several objective socio-economic indicators, including employment status, monthly income, house ownership, mode of private transportation, education level, rank, amount of bank loan, and financial burden. On the other hand, the subjective condition is what someone feels that might determine their quality of life. The subjective condition in this article is expressed in three subjective well-being indicators, namely stress level, job, and life satisfaction. It is possible that some people have an objective quality of life, but not a subjective quality or vice versa or both (Michalos, 1991).

Increase in salary is mainly associated with non-academic improvement. A higher salary may retain and attract more qualified teachers (Figlio, 1997) to stay longer in the teaching profession and may reshape the distribution of teachers (Hendricks, 2015). These qualified teachers can improve student achievement, reduce the achievement gap by race and income, determine the future earnings of students, and diminish teachers' exit attrition (Imazeki, 2005).

Teacher certification has often been linked with the assurance of teachers' quality (Cavalluzzo, 2004). As certification and quality were believed to have significant impacts on student achievement, schools were competing to recruit certified teachers (Kaplan and Owings, 2002). Certification, nevertheless, did not directly boost student learning. It was teacher quality and continuous professional development that made a difference to students' achievement (Rowa, 2003). This did not apply for every subject. Such an effect was only evident in mathematics and languages. Uncertified teachers or certified teachers teaching subjects unrelated to their educational background had a negative effect on students' performance (Goe, 2007).

Certification, therefore, may not guarantee that best qualified persons will be recruited into teaching jobs. Moreover, there is

a possibility that work environment, leadership and collegiate relationships fail to create healthy support. Consequently, certification is constrained from achieving its objectives. Therefore, linking teachers' quality to improvement in student achievement, with compensation, professional collaboration, and career promotion may be the way to ensure certification has an academic impact on students (Hanushek and Rivkin, 2007). Teachers then can enjoy a better quality of life.

Teacher reform in Indonesia has created a new system of accountability by which teachers have to adapt, such as continuous teacher evaluation based on student performance and behaviors, meeting a minimal amount of teaching sessions a week, regular evaluation by district supervisors, and higher public expectation. Such accountability measures may create negative or positive changes in stress levels, job satisfaction, and life satisfaction; three indicators that reflect subjective quality of life.

Individuals may experience stress when they are facing difficult conditions outside of their control that threaten their needs and interests (Smylie, 1999). Such conditions will bring about negative and unpleasant emotions, such as anger and frustration. Unfortunately, teaching is one of the high stress professions (Chris, 2001), especially when a reform is being carried out. Such a reform will cause policy changes, including higher workloads and different expectations. Accountability policies may put teachers in a competitive situation (Berryhill, Linney and Fromewick, 2009). Test-based accountability can cause higher stress (Saeki *et al.*, 2018). Fortunately, values and attitudes in society may improve teacher stress (Chris, 2001). Family life, for instance, can be a panacea for teachers undergoing work stress (Kyriacou and Chien, 2004).

Job satisfaction is one of the many outcomes of a good quality of work life. Good quality of work life is employee satisfaction of the various needs derived from participation in the workplace (Martel and Dupuis, 2006). Moderate salary increase does not significantly increase teacher retention that is closely related to teacher job satisfaction. Likewise, participation in decision-making is not

significantly correlated to job satisfaction (Metheny *et al.*, 2015). Rather, good induction, good relations, mentoring programs, job environment, professional development, supportive leadership, self-esteem, administrators and personnel support are more likely to have good impacts on job satisfaction (Olsen and Huang, 2018; Ansley, Houchins and Varjas, 2019; García Torres, 2019). Job satisfaction is significantly correlated to teachers' engagement and productivity (Rahm and Heise, 2019; Senyamator *et al.*, 2019). Higher job satisfaction may make teachers stay longer in a school (Manthei and Gilmore, 1996). Conversely, job demand and time pressure may have a negative effect on teachers' job satisfaction (Skaalvik and Skaalvik, 2018). The nature of teacher job satisfaction, nevertheless, varies across countries (Zakariya, Bjørkestøl and Nilsen, 2020).

Finally, life satisfaction is a subjective component of quality of life that represents one's cognitive evaluation of their happiness (Diener *et al.*, 1985; Cheung and Lucas, 2014). It is predominantly about individual satisfaction or dissatisfaction with the experience of cultural and intellectual conditions. It is only the persons concerned that know exactly about their life condition. Culture and values influence their evaluation of their condition (Moons, Budts and Geest, 2006; Chadha and Pandey, 2015). Such life satisfaction is very important for students' well-being and success (Simmons *et al.*, 2019). Also, it may have an effect on teachers' job satisfaction (Soini, Pyhältö and Pietarinen, 2010). Such life satisfaction has a positive correlation with competence (Pillay, Goddard and Wilss, 2005). Therefore, certification as a significant indicator of teacher competence and quality may have a significant effect on teachers' life satisfaction. However, life satisfaction is difficult to maintain in the time of a performance-based environment and competition (Acton and Glasgow, 2015).

We can conclude that under certain conditions a teacher reform can influence both objective and subjective quality of religion teachers' lives in a manner that improves their material or objective needs as well as subjective needs.

CONCEPTUAL FRAMEWORK

We conceptualize, as shown in Figure 1, that through teacher reform, the government has introduced a certification system to become a policy measure to improve the professional status and economic condition of teachers. They believed that certification was going to solve the prolonged issue of low quality in education. This new policy has, as a result, caused increasing demands and changing expectations in teaching jobs. As compensation for this change, teachers received doubled income.

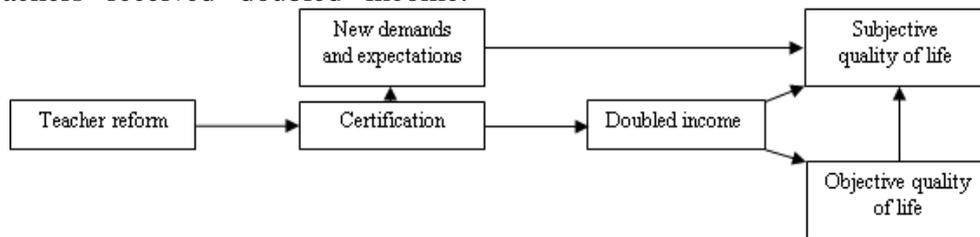


Figure 1. Conceptual Framework

METHODS

Participants

Data were collected from August to September 2018. One hundred and ten schools (23%) were selected using a simple random sample table from about 484 public and private at primary, middle, and high school level schools in Manado, excluding madrasah. From these schools, 212 religion teachers were available to answer the questionnaire. They were Muslims, and Christians, including Protestants, Catholics, and Adventists.

Participating teachers consisted of 133 females (64.88%) and 72 males (35.12%). Their mean age was 38.11 years. A hundred and twenty-four teachers (58.50%) were Muslims and 88 others (41.50%) were non-Muslims. One hundred and twelve teachers (57.50%) were uncertified, and the rest 90 teachers (42.50%) were certified. On average, their date of certification was 3.70 years. More than half (55.20%) were temporary teachers (non-civil servants) and the rest (42.5%) were permanent civil servant teachers.

Measures

Measures for quality of life were developed. Quality of life in this article was divided into two categories: objective and subjective. All items were delivered to

They argued that a salary increase would resolve the problem of the low economic status of the teachers. Therefore, this significant income increase is presumed to have improved teachers' objective quality of life as well as their subjective quality of life. Also, the new demands and expectations are assumed to have influenced their subjective quality of life. Finally, their doubled income is expected to have directly or/and indirectly influenced their subjective quality of life through the improvement of their objective quality of life.

respondents in Bahasa Indonesia. Nine objective indicators, as shown in Table 1, were developed to represent objective quality of life. They are certification status, employment status (civil servants or temporary teachers), monthly income, private house ownership, private transportation ownership, education level, employment rank, amount of bank loan, and financial burden. Financial burden was calculated by subtracting monthly income from existing financial obligations. For a subjective measure of quality of life, this article used three measures: stress, job satisfaction, and life satisfaction. Whereas a single item was developed to measure stress level, eight and twelve items were adapted to measure job satisfaction, and life satisfaction respectively. Each item was constructed in 6-point-Likert-style response format. The item measuring stress level is "How often do you feel stressed lately? All the time - Not at All." Measures of job satisfaction that were adapted from Aeka *et al.* (2015) comprise the following eight domains: (1) salary, (2) work environment, (3) capacity development, (5) promotion, (6) democratic sphere, (7) work-life balance, and (8) social advantages. Each domain was represented by a single question. A question asked to measure satisfaction in the work environment domain, for example, was "How far are you satisfied with your work environment? Very unsatisfied - Very

satisfied". Similarly, twelve domains of life satisfaction were adapted from Michalos (1991). They are (1) health, (2) finance, (3) familial relationship, (4) job, (5) friendship, (6) house, (7) partner, (8) recreation activities, (9) religion, (10) honor, (11) transportation, and (12) education. This is referred to as domain satisfaction (Veenhoven, 2012). Twelve questions for this concept were constructed, in which each individual domain was represented by a single question, such as the following item, "How far do you feel satisfied with your education now? Very unsatisfied - Very satisfied". This item is to measure life satisfaction in the education domain.

Analytical Procedure

An independent Chi-square test (Gravetter and Wallnau, 2016) was used to reveal the associations between certification, the most important components of teacher reform in Indonesia, and other variables. When we ran normality analysis using Histogram and normal Q-Q Plot, we found that several

variables did not meet the requirement of normality for a parametric analysis such as a Pearson product-moment correlation analysis. After we performed data transformation, we still experienced the same problem. Therefore, we decided to apply a nonparametric procedure, i.e. Chi-square test that does not require a more stringent assumption.

Prior to the Chi-square test, we transformed measures of stress, job satisfaction, and life satisfaction into categorical scale. Firstly, we ran a reliability test for job satisfaction and life satisfaction. Secondly, reliable items were included in a composite variable to make up job satisfaction and job satisfaction as an individual variable. Each item that has a correlation coefficient equal or greater than .30 was maintained. Thirdly, we transformed the stress variable and the composite of job satisfaction and life satisfaction to z-scores. Lastly, we transformed the z-scores to become categorical scales. Measures included in the analysis were described in Table 1.

Table 1. Descriptive statistics of measures

<i>Measures</i>	<i>N</i>	<i>Categories</i>	<i>n</i>	<i>%</i>
Certification	212	Uncertified	122	57.50
		Certified	90	42.50
Objective quality of life				
Employment status	212	Temporary	117	55.19
		Civil servant	95	44.81
Rank	181	Lower	91	50.30
		Higher	90	49.70
Monthly income	212	<= IDR 3,000,000	140	66.00
		Between IDR 4-11,000,000	72	34.00
Education level	206	Postsecondary	18	8.73
		Undergraduate	172	83.50
		Master	16	7.77
Private house ownership	211	No	87	41.20
		Yes	124	58.80
Private transportation ownership	211	None	48	22.70
		Motorbike	118	55.90
		Car	21	10.00
		Car & Motorbike	24	11.40
Bank loans	191	None	121	63.40
		Between IDR 1-100,000,000	47	24.60
		> IDR 100,000,000	23	12.00
Financial burden	157	Lower	101	64.30
		Higher	56	35.70
Subjective quality of life				

<i>Measures</i>	<i>N</i>	<i>Categories</i>	<i>n</i>	<i>%</i>
Stress	206	Lower	89	43.20
		Higher	117	56.80
Job satisfaction	200	Lower	85	42.50
		Higher	115	57.50
Life satisfaction	152	Lower	68	44.70
		Higher	84	55.30

RESULT AND DISCUSSION

Result

A Chi-square test was performed, as seen in Table 2, to examine association between certification status and eight measures of objective quality of life, and between certification status and three measures of subjective quality of life, as shown in Table 3. High to low association was found between certification and objective quality of life. High association was found between certification and employment status, $X^2(1, N = 212) = 99.33, p = .00, \phi = .69$; certification and rank, $X^2(1, N = 181) = 86.47, p = .00, \phi = .69$; and certification and monthly income, $X^2(1, N = 212) = 85.06, p = .00, \phi = .63$. Medium

association was found between certification and house ownership, $X^2(1, N = 211) = 42.70, p = .00, \phi = .45$; certification and bank loan, $X^2(2, N = 191) = 31.00, p = .00, \phi = .41$; and certification and financial burden, $X^2(1, N = 157) = 25.74, p = .00, \phi = .41$; certification and transport ownership, $X^2(3, N = 211) = 22.34, p = .00, \phi = .33$. Low association was found between certification and education level, $X^2(2, N = 206) = 12.66, p = .00, \phi = .29$. In contrast, no significant association was found between certification status and subjective quality of life: certification and stress, $X^2(1, N = 206) = .06, p > .05, \phi = .02$; certification and job satisfaction, $X^2(1, N = 200) = 1.88, p > .05, \phi = -.10$; and certification and life satisfaction, $X^2(1, N = 152) = 0.89, p > 0.05, \phi = .077$.

Table 2. Frequencies and Chi-square results for certification status in eight measures of objective quality of life

Measures	Uncertified		Certified			X²	
	n	%	n	%			
Employment status	122	57.50	90	42.50	212	1	99.33**
Employment rank	95	52.49	86	47.51	181	1	86.47**
Monthly income	122	57.55	90	42.45	212	1	85.06**
Education level	116	56.31	90	43.69	206	2	23.20**
House ownership	121	57.35	90	42.65	211	1	42.70**
Transport ownership	122	57.82	89	42.18	211	3	22.34**
Bank loans	108	56.54	83	43.46	191	2	31.00**
Financial burden	95	60.51	62	39.49	157	1	25.74**

Note: ** $p > 0.05$

Table 3. Frequencies and Chi-square results for certification status in three measures of subjective quality of life

Measures	Uncertified		Certified			X²	
	n	%	n	%			
Stress (single item)	120	58.25	86	41.75	206	1	0.06
Job satisfaction (composite)	117	58.50	83	41.50	200	1	1.88
Life satisfaction (composite)	74	48.68	78	51.32	152	1	0.89

Table 4. Frequencies of 12 measures of quality of life by certification status

	<i>Measures</i>	<i>Uncertified</i>		<i>Certified</i>	
		<i>n</i>	<i>%</i>	<i>n</i>	<i>%</i>
Employment status	Temporary	103	88.00	14	12.00
	Civil Servant	19	20.00	76	80.00
Rank	Lower	79	86.80	12	13.20
	Higher	16	17.80	74	82.20
Monthly income	<= IDR 3,000,000	112	80.00	28	20.00
	Between IDR 4-11,000,000	10	13.90	62	86.10
Education level	Postsecondary	18	100	0	0.00
	Undergraduate	99	57.60	73	42.40
	Master	3	18.80	13	81.30
House ownership	No	73	83.90	14	16.10
	Yes	48	38.70	76	61.30
Transport ownership	None	38	79.20	10	20.80
	Motorbike	70	59.30	48	40.70
	Car	6	28.60	15	71.40
	Car & Motorbike	8	33.30	16	66.70
Bank loans	None	87	71.90	34	28.10
	Between IDR 1-100,000,000	13	27.70	34	72.30
	> 100,000,000	8	34.80	15	65.20
Financial burden	Lower	76	75.20	25	24.80
	Higher	19	33.90	37	66.10
Stress	Lower	51	57.30	38	42.70
	Higher	69	59.00	48	41.00
Job satisfaction	Lower	45	52.90	40	47.10
	Higher	72	62.60	43	37.40
Life Satisfaction	Lower	36	52.90	32	47.10
	Higher	38	45.20	46	54.80

Table 4 shows that civil servant teachers were more likely than temporary or contract teachers to receive certification. Of 117 (55.2%) temporary teachers, only 14 teachers (12%) were certified. One hundred and three teachers (88%) were not certified. In contrast, of 95 civil servant teachers, 76 teachers (80%) were certified. Only 19 of them were uncertified. In addition, certified teachers were more likely than uncertified teachers to receive higher income. Of 72 teachers (34%) that had monthly income between 4 million rupiahs to 11 million rupiahs, 62 teachers (86.1%) were certified and only 10 teachers (13.9%) were uncertified. In contrast, 140 teachers (66.0%) who had income less or equal to three million rupiahs per month, 112 teachers (80%) were uncertified and only 28 teachers (20%) were certified. Likewise, teacher rank had strong association with certification. Teachers with higher rank were more likely than those with lower rank to get

certified. Of 91 teachers (50.3%) who had lower rank, only 12 teachers (13.2%) were certified in comparison to 79 teachers (86.8%) who were uncertified. By contrast, of 90 teachers (49.7%) who had higher rank, 74 teachers (82.2%) were certified and only 16 teachers (17.8%) were uncertified.

Certified teachers were also more likely than uncertified teachers to own private houses. Of 124 teachers who had private houses, seventy-six (61.3%) were certified, compared to only 48 teachers (38.7%) who were uncertified. Moreover, certified teachers were more likely than uncertified teachers to own cars or both a car and motorbike as a private mode of transportation. Forty-eight teachers did not have private transportation. Thirty-eight of them (79.2%) were uncertified. Twenty-four teachers had both a car and motorbike. Sixteen of them (66.7%) were certified and the rest eight

(33.3%) were uncertified. Similarly, twenty-one (11%) teachers had private cars. Fifteen of them (71.4%) were certified and the rest six (28.6%) were uncertified. Motorbike ownership, which is much cheaper than car ownership, was dominated by uncertified teachers. Of 118 teachers (55.9%) who owned motorbikes, 70 teachers (59.3%) were uncertified and the rest 48 (40.7%) were certified.

Education level, banking loan, and financial burden had a slightly moderate association with certification. Of sixteen (7.8%) teachers who held graduate degrees, 13 teachers (81.3%) were certified. By contrast, of 172 teachers (83.5%) who held undergraduate degrees, more than half (57.6%) were uncertified compared to 73 teachers (42.4%) who were certified. Furthermore, certified teachers were more likely than uncertified teachers to have a higher loan from the bank. Of 23 teachers (12%) who had bank loans of more than 100 million rupiahs, fifteen (65.2%) were certified teachers. On the other hand, of 121 teachers (63.4%) who had reported no bank loan, 87 teachers (71.9%) were uncertified as opposed to 34 teachers (28.1%) who were certified. Finally, the financial burden had a slightly strong association with certification. Certified teachers were more likely than uncertified teachers to have a higher financial burden. Of 56 teachers (35.7%) who reported higher financial burdens, 37 (66.1%) were certified in comparison to 19 teachers (33.9%) who were uncertified.

Certification did not show any association with stress level, job satisfaction and life satisfaction. This indicates that certification has not brought about significant change to teachers' subjective quality of life.

Discussion

We have seen from the results that teacher certification does not only have an association with increasing income of the religious education teachers (de Ree *et al.*, 2015), but also with other objective components of quality of life including employment status (civil vs. non-civil servants), employment rank (higher vs. lower), private house ownership, private transportation ownership, education level, amount of loan from the bank, and financial

burden. Such association, however, does not exist in terms of the three subjective components of religion teachers' quality of life consisting of stress, job satisfaction, and life satisfaction. These three components together can shape general well-being or subjective quality of life (Collie *et al.*, 2015).

Below we discuss the meaning of the association of certification with each domain of objective quality of life. Later, we deal with the question of the absence of association between certification and subjective quality of life, i.e., stress, job satisfaction, and life satisfaction among religion teachers.

Certification and Objective Quality of Life: A Burdensome Convenience

Teacher certification has strong association with several objective indicators of the religion teachers' quality of life. The meaning of this association can be classified in two ways.

Firstly, the results, for example, show that teachers with civil servant status are more likely to be certified compared to those with non-civil servant status. Similarly, teachers with higher rank are more likely than teachers with lower rank to become certified teachers. These conditions make it more likely for some teachers to become certified than other teachers - not the other way around. Here, certification is the function of certain objective conditions.

The significant association between certification and employment status, and between certification and employment rank indicates the existing structure of career promotion in Indonesia. Civil servant status plays an important role in accelerating one's career in Indonesia's employment system. This status is identified with permanent appointment and stable career advancement. It does not necessarily mean that civil servant teachers are more capable and productive than those who are not. In fact, in certain cases temporal teachers are more capable and have higher commitment to their teaching job than civil servant teachers. Not only career stability, civil servant teachers also enjoy advantages over non-civil servant teachers in career promotion. They are more likely to be promoted to higher rank and position compared to those who are not civil

servants. The fact that a teacher's rank has significant association with certification implies that seniority plays a very important role in helping teachers to obtain certification. This goes along with the government policy that gives priority to older teachers to be certified, regardless of their academic and pedagogical competence (Bjork, 2004). As a result, certification is distributed more to the senior teachers (Lankford and Wyckoff, 1997).

Secondly, certification makes teachers more likely to enjoy a better situation in terms of their objective quality of life. Certified religion teachers are more likely than uncertified teachers to have higher monthly income. Higher income is the product of teacher certification. The best aspect of the teacher reform in 2005 was the increase of salary, with a doubling of the base salary. Masruroh (2010) questioned the significance of this increase, arguing that it is unlikely that certification would improve teachers' welfare because, before the increase, teachers' lives were just on the poverty line. Therefore, this deflates the value of the increase. The results of this study nevertheless show partly the opposite. The increase of religion teachers' salary actually has contributed significantly to improvement in a wide range of religion teachers' objective quality of life.

Certified teachers have a better chance to pursue a higher degree. Most religion teachers hold undergraduate degrees. Certification has allowed them to participate in graduate programs. Having opportunities to join such programs would improve and upgrade their knowledge and competence. More importantly, a higher degree may help them to step up in the career hierarchy. Unfortunately, their participation is often characterized by formality rather than knowledge seeking. Such a formalistic approach, of course, shapes how their formal academic development will contribute to student learning. It is unlikely that such an approach will have a significant impact on student performance, and salary and graduate degrees, accordingly, will be less likely to contribute significantly to student achievement or teacher performance in classrooms (Borman and Kimball, 2005; Hanushek, 2016).

Most teachers who possess private houses and cars are certified religion teachers. Having a private house and cars are the dream of many Indonesians, including religion teachers. Individuals with a private house and car are more likely to enjoy social honor compared to those who live in rented houses or co-live with their parents or close families. It is not surprising that following the policy of certification, new houses and cars are among the top priority of teachers. In the past, it was not easy to find religion teachers driving a car and living in a decent house. Nowadays, the doubled salary that they receive has opened the door for them to access bank loans to buy a car or house and repay in monthly installments. Therefore, most of the religion teachers that have bank loans are certified teachers. They have a high opportunity to access bank loans. Banks consider them, on one hand, secure debtors due to their stable monthly income because most of them are civil servant teachers. On the other hand, certified religion teachers are more aggressive in seeking a bank loan to fulfill their consumption desires. Some of these teacher debtors take a loan from a bank to establish their own private businesses to gain extra income. They call such a loan activity an investment. Certified teachers think that they have open opportunities to take some financial risk because they believe that their additional salary can cover their basic needs and banking financial obligations. As a result, certified teachers who are more likely than uncertified teachers to have bank loans also have higher financial burdens. Financial burden is estimated by levels of income subtracted from bank loans and housing payments.

This finding confirms some initial reports. Purwanto, Sugito, and Suud (2012) found that certification had changed teachers' lifestyles, but not their work behavior and performance. They became much more consumptive to leisure facilities and luxurious lifestyles by utilizing bank loans (Jaenal and Ishak, no date).

In conclusion, certification has a wide implication on religion teachers' objective quality of life. It does not only increase their monthly income but also improves other dimensions of their objective well-being, such as housing, transportation, and education.

Certified teachers, however, have a greater tendency to have higher bank loans and financial burdens. This, of course, makes them more vulnerable to financial stress that may have a negative impact on their teaching performance. This finding is contradictory to the expectation and finding in the literature that doubling the base salary lessened teachers' financial stress (Chang *et al.*, 2014; de Ree *et al.*, 2015).

Certification and Subjective Quality of Life: A Missing Link

We examined the means of religion teachers' subjective quality of life in three dimensions: stress, job satisfaction, and life satisfaction. Religion teachers have high means on all dimensions. However, all dimensions of the subjective quality of life have no significant association with certification. If teacher reform really creates a new environment and changing requirements for teachers, certification should have a direct significant association with stress level. Similar assumptions apply for job satisfaction and life satisfaction. This association can be either negative or positive. The absence of such an association is puzzling. Previous reviews on teacher stress, job satisfaction, and life satisfaction indicate that when a reform occurs, the changes it brings may increase teacher stress, and reshape job satisfaction and life satisfaction.

The disassociation between doubled income and religion teacher subjective well-being, we argue, is more likely related to, firstly, the way religion teachers responded to the reform, and, secondly, the way the education system as a whole responded to the reform. For the teachers, the changes demanded by the reform have not penetrated into the cognitive and psychological world of the teachers. It is true that reform has brought more teaching and administrative loads for them. Nevertheless, the teachers have not taken this increasing load seriously into account. A report (Khodijah, 2013) concluded that certification had not made any differences among religious education teachers in terms of work performance. In other words, they did not have enough attention to improve quality. Rather, they paid more attention to the increase of income as well as material convenience that came with it, such as

new cars and houses. In theory, religious education has a big mission to transform the cultural, national and religious values of the students. The reform should have become the invaluable moment to realize such transformations through teachers' activities and creativities. Be that as it may, religion teachers have responded to the reform in a way that neutralized this moment. Consequently, an association that should have been created by teacher reform between certification – representing new and increasing demands – and their subjective quality of life does not occur.

To put this in perspective, the teacher reform that has been occurring over the last decades in England had been reported to have significant effects on teachers' well-being. The reform has caused increasing symptoms of depression and anxiety (Brady and Wilson, 2021). In addition, workload has been identified to become one of the causes that prevented teachers from having better well-being (Bower and Carroll, 2017). Such a phenomenon does not exist among Indonesian teachers, particularly religion teachers in Manado.

We argue that the failure of the government, school, and administration to create a healthy, demanding work environment characterized by professional collaboration and supportive leadership has disconnected the association between the socio-economic improvement of religion teachers' life and their stress level, job satisfaction, and life satisfaction. We presuppose that only if there is a certain level of stress deriving from work demands as a process of reform, job and life satisfaction will increase or decrease as a result of feeling of achievement or failure. This may or may not lead to better performance, both of teachers and students, in the classroom. Therefore, in a country, such as Australia, when a teacher reform is being carried out, an initiative to support teacher well-being is often taken (Acton and Glasgow, 2015) in order to mitigate possible disadvantages that may occur. In comparison to Indonesia, when the large-scale teacher reform was performed, there had not been a more serious and systematic effort to change teachers' work environment to become more professional. The focus was more on technical and financial aspects. As a result,

when the reform has been carried out, the previous work environment and culture that is expected to change remains in place.

CONCLUSION

The teacher reform has improved religion teachers' socio-economic or objective quality of life, especially income and life convenience. Unfortunately, this improvement is followed by an increasing desire to consume conveniences of life, which creates new financial burdens. Furthermore, it does not show any association with their subjective quality of life. In other words, religion teachers do not seem to have experienced a difficult and challenging moment in their responses to the reform. Such a large-scale reform for them is just a neutral sphere. It is, of course, very important for such a large-scale reform to have a direct association with the dynamics of teachers' subjective quality of life because such a dynamic reform represents a transformational change. The results of this study are limited by nature of our small data and plain statistical analysis. There is a need to do a more grounded study to understand better religion teachers' quality of life inside and outside the school over a decade of reform. There is an urgent need to design religious teaching and learning in a more challenging mode with clear and measurable objectives. It may, therefore, drive religion teachers to develop a deep concern about their responsibility to produce good citizens for Indonesia and the global world.

ACKNOWLEDGEMENTS

We would like to thank IAIN Manado for the financial support it provided during the data collection of this research.

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