

SUMARNI'S PERSEVERANCE IN PURSUING FINANCIAL INDEPENDENCE

IN THE NOVEL *ENTROK* BY OKKY MADASARI

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Abstract

Sumarni, the protagonist in the novel *Entrok* by Okky Madasari is portrayed as an independent and an ambitious woman. Throughout the novel, Sumarni faces various challenges in her efforts to gain financial independence, however, her perseverance asserts her individuality and challenge the limitations imposed by her community. The objective of this study is to find out the factors, challenges, and ways to cope with the challenges in pursuing financial independence. The study uses library research to collect the data and applies descriptive analysis method and Structural approach in analyzing the data. The result of the study shows that personal ambition is the factor that drives Sumarni to pursue financial independence. In pursuing financial independence, Sumarni encounters challenges from the society, her daughter, and corrupted army. The challenges from the society and her daughter are manifested in the gender wage disparity and social stigma to money lender. The challenges from the corrupted army are manifested in political oppression. The way how Sumarni copes with the challenges from the society and her daughter is by rejecting destiny, confronting the oppositions directly, and giving no response and doing self-talk. The way how Sumarni copes with the corrupted army is by paying the protection money.

Keywords: *Entrok*, ambition, perseverance, challenges

INTRODUCTION

Ambition can be an important factor in achieving goals and success. It is a motivating force that encourages people to pursue their dreams and achieve their goals through struggle. Ambition can induce positive traits like hard work, resilience, and perseverance. Nevertheless, ambition also can become a toxic if it is done excessively or left unchecked. This state of mind can cause people to burn out or experience symptoms of anxiety and depression. An overactive sense of ambition may also cause relationships to break down from ignoring those close to you, viewing others as stepping stones on your way to success, or refusing help when needed (Henry, 2024).

Perseverance can be served by ambition to achieve a goal, and without a strong drive to reach a goal, the ability to persist in the face of challenges may not be as strong. Perseverance is important to be comprehended or valued in almost any aspect of humans' life so that people will be better equipped to handle adversity and endurance with determination and resilience wherein people know how to persevere through tough times. Perseverance in the face of challenges, setbacks, and failures is more than just an admirable character trait; it defines human resilience and determination. It is fundamental to achieving long-term goals and can be actively developed and nurtured. This perseverance shapes people's brains, influences people's behavior, and

contributes to people's long-term success (Duckworth, 2023). But not all instances of perseverance qualify as a virtue. People need rest to evaluate, contemplate, or reconsider their motivations and commitments to anticipate to become toxic or wrong destination.

Studying perseverance through any media can move the people to reflect on their own capacity for resilience and perseverance in navigating life's challenges. Studying perseverance in a novel does not only to enrich literary analysis, but there is so much beyond the narrative itself. It deepens understanding of human experiences, provides insights and inspirations, fosters empathy, and enhances cultural and social awareness. Novel, one of the kinds of literary work, is an imaginative work that tells the whole side of the problematic in the life of a person or several figures (Kosasih, 2012). It can be said that a novel is worthy to be used as an object of the study about life problems that covers the causes and solutions, such as the problems in relating to relationship, economic and health crises, unfair treat, failure, struggle, resistance, perseverance, etc.

The focus of this study is an Indonesian novel entitled *Entrok* written by Okky Madasari. The study elaborates the protagonist's perseverance in pursuing the financial independence using the Objective approach, an *ergocentric* analysis which focuses on the intrinsic elements of the novel (Ratna, 2004). It is performed by doing a close-reading of the novel, identifying the intrinsic elements, and examining the characters and the themes. The study elaborates the challenges faced by the protagonist, Sumarni, in pursuing financial independence and how she copes with all the challenges. The result of study is presented firstly by portraying the social background of the protagonist and then followed by the explanation of the source of the challenges, the manifestations, and the way how to cope with the challenges. Some previous researches make contribution to the process of writing this article. The research entitled "Excessive Ambition in John Boyle's novel *The Boy in the Stripped Pajamas*" by Nelda Hayati and Muhd. Al- Hafizh gives contributions to the writer's knowledge about what an ambitious man tends to do in gaining his dreams. Research on moral values entitled "Moralitas dalam Novel *Entrok* Karya Okky Madasari" by Eko Cahyo Prawoto has deepened the writer's knowledge and insights about the military immoral deeds which becomes part of Sumarni's main cause.

Okky Madasari is an Indonesian novelist and sociologist and most of her writings expose the social and political conditions in Indonesia and the resistance against injustice and inhumanity. Some of her famous works are *Maryam (The Outcast)* published in 2012, *Pasung Jiwa (Bound)* in 2013, *Kerumunan Terakhir* in 2016. *Entrok (The Years of the Voiceless)* is her first novel which was written in 2010 as an anxiety over the decline of tolerance and the rise of arbitrariness. In *Entrok*, Sumarni, the protagonist, demonstrates her persistence in fighting for poverty amidst societal and personal challenges. Set in turbulent times in Indonesia, around 1950s to 1990s, this

novel depicts Sumarni's life delineated by corruption, poverty, and unequal treatment and opportunities for women. Sumarni is the only woman in her village who refuses destiny and has ambition to have an independent in financial. Her struggle is presented with relentless challenges, dangers, and efforts. Her steadfastness in pursuing her goals and aspirations is rooted in a strong sense of purpose that shapes her to be a determined and resilient woman despite the hurdles that come her way.

Sumarni was born into a dissolute Javanese family in Singget village in Central Java. She lives only with her mother in a poor cabin and peeling cassava at the market is the only work her mother can do to support the family. The people in the village live under army dominance, men power, and also a social construction of gender that considers women are weaker than men. Sumarni's family has been living in a prolonged destitute and when she becomes a teenager, she wants to have an *entrok* (bra) her mother can't afford. Nothing is in her mind but the *entrok* ever since. When she is finally able to buy her dream bra, by working as a porter, she does not feel satisfied yet, instead she becomes insatiable hunger for money. Her ambition for money craves her for other things and at the same time leads her to a relentless struggle against the authorities, society, and her own daughter. Sumarni's confronts all those who try to obstruct her path, without realizing that every action has a consequence.

METHOD

Data Collection

This study applies library research in which the data are collected through a critical reading which covers highlighting the important sections and identifying the important data found in an Indonesian novel entitled *Entrok* written by Okky Madasari published by PT Gramedia Pustaka Utama Jakarta in 2010. The primary data are the words, sentences, and paragraphs of the narrators' narratives and the characters' dialogues. The secondary data are taken from library research by reading textbooks, critical writings, journals, and articles that identified with the novel, perseverance, ambition, and challenges. The selected data are described in the results and discussion sections of this article.

Data Analysis

The method of data analysis applied is descriptive analysis in which the process of organizing and analyzing the data is performed by portraying the background of social condition of Sumarni then followed by obtaining the conversations (between and within the characters – Sumarni, Simbok, Teja, Rahayu, the army, the villagers), thoughts and deeds of the characters, and the narration of

the settings or atmosphere in the story. By using those data the writer then extracts the perseverance and ambitions using objective approach and then conclude the analysis.

DISCUSSION

The Social Background of People in Singget Village

Social background of people in Singget village provides an overview of the environment where Sumarni lives. Factors in her environment like societal norms, economic condition, social belief, and political dynamics influence her beliefs, motivations, goals, aspirations, behaviors, and relationships.

The life of people in Singget village, Central Java is deeply influenced by the complexities of life in rural Indonesia during a transformation period in 1950s to 1990s where traditional customs and agrarian lifestyles dominate. People embrace Javanese traditional customs, beliefs, ritual, communal values, and social hierarchies. Life is shaped by traditional Javanese gender roles that men are the breadwinners and women are expected to manage household affairs, care for the family, and uphold cultural practices. This traditional gender roles limits women's freedom and dictates their duties within the family and society. It is common to find a man with more than one wife or concubine and not a single wife even dares to claim for a divorce (Madasari, 2010). A girl is asked to accept a man's proposal for a marriage even though she does want to because being a maid is a family disgrace. Mostly women in Singget village have the principle of accepting the destiny of being poor and exploited, but for some reasons Sumarni rejects it. She hates people of being accepting destiny and helplessness to change life (Madasari, 2010).

Economic struggles are a significant aspect of people in Singget village, including Sumarni; predominantly people live in poverty. Sumarni's family, like many others, faces financial hardship and limited opportunities. Most of the villagers live as farmers and those with sufficient capital work as traders at the Ngranget market. The only people who are prosperous are those who work in the government office or work for the government's interests. Poverty hinders people to get access for education and health services. Discrimination in wages is also common between different sex. Some of others are the porters at the market are paid in cash while women, who work as cassava peelers, are not paid with money but cassava (Madasari, 2010)

Cultural beliefs and practices that are woven into the daily lives of rural Javanese communities influence their character identity, relationships, and community dynamics. The people in Singget village are Muslims, but Sumarni and her mother do not believe in God. They worship a deity and ancestor spirit named "*Mbah Ibu Bumi Bapa Kuat*" (Madasari, 2010, p. 43). Sumarni engages in rituals, ceremonies, and offerings to appease spirit and seek blessings for her family's

livelihood and well-being. These practices reflect a blend of Islamic teachings and traditional Javanese animism. Superstitions and taboos permeate daily life in the village, influencing behavior, decisions, and interactions. Superstitions confirm the villagers' long-ingrained spiritual and cultural beliefs. Sumarni's god is a significant spiritual and cultural force in her life and the god she worshiped represents the personal connection of her ancestors and the spiritual essence of her community.

The struggle for justice in the novel *Entrok* occurs in the face of political repression which is practiced by some powerful army who work under the established authority and use the largest party interest as their shield in exploiting people in the village of Singget. The activities involving intimidation, suppression, and mistreatment towards those who dissent or oppose the government shape fears and submission in the village communities. Such troublesome condition is detrimental to the poor and weak but beneficial to those who work for the government interest. The daily political oppression in the village deals with injustices like obligation "to pay for security" (Madasari, 2010, p. 52), arbitrary arrests, and "forced land confiscation" (Madasari, 2010, p. 63) carried out by the army on behalf of the state interests. People are forced to always support the government party and Sumarni is always be a victim of financial exploitation when the political campaign comes. Even the roof tiles of her house are demanded to be painted in yellow, the color of the government regime party. The regime implements strict social control and restricted freedom of expression and no one dares to resist because resisting means going to prison or death.

Personal Ambition in Pursuing Financial Independence

Sumarni's ambitious nature emerges when she is still a teenager. She wants to have an *entrok* when she sees her cousin wearing one. Sumarni realizes that her mother can't possibly afford it but her desire is so strong and always keeps it in her mind. When her mother says she does not have money, Sumarni does not give up, instead she goes to his uncle and asks him to buy her an *entrok* and his uncle refuses it. Even her aunt taunts Sumarni to stop dreaming of an *entrok* for she does not have a father who supposes to provide her needs. The harsh words spoken by her aunt really hurts her and makes her crying, but it does not suppress her desire in the slightest (Madasary, 2010). She decides to go to the market the next day to work to peel cassava and is assured working at the market will open up opportunities to earn money. And it happens! Sumarni is finally able to save money by working as a porter and buy an *entrok*. Nothing can stop Sumarni when she wants something and she will never gain her purpose unless she has a persistent trait. Despite difficulty and rejection, Sumarni does not give up easily.

When Sumarni is running her money lending business, she is not satisfied with the profits she has obtained, Sumarni, together with his friend Koh Cahyadi and the team, go to Mount Kali in Malang to ask for blessings at the sacred tomb.

Di ujung tangga mereka langsung bisa melihat satu kompleks pemakaman yang sudah dipenuhi orang, ada Jawa, ada juga Cina. Dua makam di kompleks itu dianggap keramat, yaitu makam Eyang Sujo dan Eyang Jugo. Sepanjang perjalanan Koh Cayadi telah memberitahu apa yang akan mereka lakukan di Gunung Kawi. Mereka akan tirakat di sekitar makam Eyang Sujo dan Eyang Jugo. Sesajen dan dupa yang sudah disiapkan dari Madiun diletakkan di samping makam.

“At the end of the stairs they could immediately see a cemetery complex filled with people, some Javanese, some Chinese. Two graves in the complex are considered sacred, the graves of Eyang Sujo and Eyang Jugo. On their way to Mount Kali, Koh Cayadi had told them what they would do on Mount Kawi. They would offer sacrifices around the graves of Eyang Sujo and Eyang Jugo. Offerings and incense that had been prepared from Madiun would be placed beside the graves” (Madasari, 2010, p.95).

Sumarni herself has admitted that the god she worshiped, *Mbah Ibu Baik Bapa Kuat* always gives whatever she asks for, and she has experienced this many times (Madasari, 2010). But because of her strong ambition to earn more money, she looks for *pesugihan* (magic gifts), hoping that her business will be excelling. Sumarni does not consider this practice a mistake because what she does is praying to spirits and people ask for blessings from the spirits they worship.

Sumarni's personal ambition to pursue financial independence is driven by her individual goals, values, and aspirations which is reflected through her thoughts, actions, and decisions. She desires to achieve autonomy and self-sufficiency, which motivates her to seek financial independence. The entrepreneurial spirit emerges when she drops her plan to buy a fancy bra; she instead uses her savings to start an independent business, working as a huckster. This decision does not pop up instantly but after mulling over some consideration and calculations she does before she goes to sleep (Madasari, 2010). Her determination to succeed as a huckster highlights her ambition and desire for financial independence.

In making this decision she does not ask for advice from her mother, she only tells her mother that she intends to become a huckster (Sumarni, 2010). Since her mother is the provider in the family, Sumarni is supposed to ask for permission or suggestions from her mother. This kind of attitude is only a beginning and it continues from one earnings to other earnings through the whole story in the novel. Start from the beginning she manages her own money, when she is still a

teenager until she has an adult daughter, the only thing in her mind is how to make her money produces more money.

Sumarni's ambition stems from a desire for personal empowerment and control over her own money. She believes financial independence enables her to secure her life and it is a pathway to achieving stability. Sumarni also has aspirations to provide for her daughter's education. One of her motivations for working hard after she has a daughter, Rahayu, is "to send her daughter to school no matter how much it costs" (Madasari, 2010, p. 54). Sumarni does not want her daughter experiences economic hardship she ever had that makes her ended as an uneducated and illiterate woman. She yearns for Rahayu's prosperity, hoping that some day after finished her college she can work in a company.

Valuing the idea of being self-reliant is instilled firmly in Sumarni and she never relies on others for her financial needs. This ambition stems from a desire for personal empowerment and control over her own destiny. When working as a huckster and moneylender, Sumarni manages and controls the finances. Her reckless husband, Teja, does not want to know what and how much the goods are sold for, or how much profit they make. This is an advantage for Sumarni because she has more space and freedom to control the finances. She even claims that their money belongs to her only because she is the only one who works; Teja is not more than a lazy assistant to her. In fact, Teja always assists Sumarni to buy groceries in the market and sell them around the village. No one is allowed to interfere Sumarni's money. She seeks control over her own life and decisions and she makes choices independently. The idea and the decisions to renovate the house, buy a truck, buy land, and open a sugarcane plantation are made without discussing them with her husband. It is her money, so the decision is entirely in her hands.

The overdue installment from the villagers devises an idea of profitable business in Sumarni's mind which brings her into money lending business. She becomes a moneylender, the villagers prefer to call her a loan shark, a controversial role and perceived negatively by the villagers. She runs her money lending business without mercy; whether her customers are in difficulties or not "she applies the installment with the high rate of 10 percent" (Madasari, 2010, p. 68). The more people come to borrow her money the more profits she makes. Though her business has profited her, Sumarni develops her marketing by offering loan directly to the traders in the market. The benefits that Sumarni earns as a loan shark goes beyond mere financial gain, it also impacts her social status and relationships within her community (Madasari, 2010). Running a successful business gives Sumarni a sense of empowerment and autonomy. She feels more in control of her financial independence and able to make decisions that benefit herself. She invests her money in house and truck and purchases agricultural land. She realizes land ownership not only secures a valuable asset but also allows her to engage in farming activities for additional

income. Sumarni reinvests her earnings back into her money lending business and that is the way how she keeps her money coming.

Challenges in Seeking Financial Independence

In novel *Entrok*, Sumarni's perseverance is presented vividly in which Sumarni ventures from one work to the others starting from working for people as a cassava peeler and a porter until she becomes an independent worker as a huckster and moneylender. Money lending business brings Sumarni to a great success and becomes a wealthy woman in her village. But it does not come into a windfall. Sumarni suffers so much ethical, emotional, financial, and social challenges from the villagers, corrupted army, and her own daughter. She goes through her fear, worries, anger, and disappointment. Despite difficulties, failure, or opposition, Sumarni continues and never stops to achieve what she wants.

Gender Wage disparity. Gender wage disparity is prominently depicted in beginning of the novel. The story is set in central Java during the 1950s, a period marked by social and political upheaval, where traditional gender roles are deeply entrenched. Sumarni, like her mother, works as a cassava peeler and they have to walk around the market to ask the traders who need their labor (Madasari, 2010, p. 23) and when they get the opportunity they are not paid with money.

Aku hanya berkata ingin membantunya mengupas singkong, siapa tahu bisa dapat uang. Simbok berkata, aku tak akan mendapat uang. Kebiasaan di pasar, buruh-buruh perempuan diupahi dengan bahan makanan. Beda dengan kuli laki-laki yang diupahi dengan uang. Mengupas sekilo singkong berarti upah satu singkong. Dua kilo berarti dua singkong.

"I just said I wanted to help her to peel cassava, who knows I could get some money. Simbok said I won't get any money. Usually in the market, female workers are paid with food. It is different from male porters who are paid with money. Peeling a kilo of cassava means will be paid with one cassava. Two kilos mean two cassavas" (Madasari, 2010, p. 22-23)

In Ngranget market, even though men and women work using physical strength, they are compensated differently. The wage disparity between men and women as a pervasive issue rooted in societal structures and cultural norms. Men are paid in currency for their work or wages whereas women receive cassava in return which implies a less valuable form of compensation or a lack of monetary payment.

Beside disparities in wages, *Entrok* shows gender discrimination in opportunities of roles in the market. The role of being a porter or carrying heavy loads is often associated with men rather than women. This perception is rooted in traditional gender roles and expectations that "assign

physical labor to men, while viewing women's roles as primarily domestic or less physically demanding with the consideration that men's body is stronger than women's since women's body is smaller than men's" (Madasari, 2010, p. 37). It is inappropriate for a woman to work as a porter and this is deeply ingrained cultural norms and gender stereotypes in Sumarnis' village as once her mother said "Dear, it's nothing to do with strength but appropriateness. No woman works as a porter" (Madasari, 2010, p. 35). This norm is not embraced only by women, but also by men.

Aku yang butuh bantuan, Kang." "Kamu mau ngangkat apa, Ni?" "Bukan, Kang. Bukan minta dibantu ngangkat. Aku mau ditolong, aku mau ikut nguli kayak Kakang." Teja terbahak-bahak mendengar permintaanku. Sungguh bukan jawaban seperti itu yang kuinginkan. Aku menunggu agak lama untuk mendapatkan jawaban yang sebenarnya. "Ni, kamu ada-ada saja. Nggak ada perempuan nguli. Nggak akan kuat. Sudah, perempuan itu kerja yang ringan-ringan aja. Ngupas singkong. Di pasar ini, nggak ada perempuan nguli.

"I'm the one who needs help, Kang." "What do you want me to carry, Ni?" "No, I don't ask for carrying goods. I want help, I want to work as a porter." Teja burst out laughing at my request. That's not really the answer I wanted. It took a while to get the real answer. "Ni, you must be joking. No woman works as a porter. You won't be able to do it. Women do light work. Peeling cassava. In this market, there is no women work as porters" (Madasari, 2010, p. 34).

There is no doubt men generally have bigger and stronger bodies than women. Men have greater muscle mass, bone density and physical strength than women which is advantageous in tasks that require lifting, pushing or pulling heavy objects. In fact, individual strengths can vary greatly between genders. Many women possess significant strength and excel in physical activities and professions traditionally associated with male strength. Sumarni directly confronts Teja by insisting him that she is able and strong enough to be a porter. Sumarni denies women are weaker than men for she is able to carry sack of cassavas and that is what she does every time she works in the market. Besides, "women-sellers carry their heavy goods by themselves from house to the market; only the nobles can't carry sacks" (Madasari, 2010, p. 34). This gender perception can be seen how people treat Sumarni when she works as a porter. Only buyers hire her labor to carry their groceries. "Not a single seller hires her to carry the field produce which just delivered by the farmers" (Madasari, 2010, p. 39). because they consider Sumarni is not strong or due to inappropriate matter.

This situation has been going on since Sumarni's mother was young and Sumarni cannot imagine her mother and she will live in poverty for the rest of their lives unless they can get another job. Her mother accepts her destiny by realizing that she is a woman and she also does not have a husband who should be responsible to support their family. In contrast to Sumarni, she rejects

destiny and societal norms that have been held for generations and she believes she must do something to overcome their poverty, even though it is against the societal norms in that village. These two forms of injustice that Sumarni discovered and experienced give rise to her to act how to make money and manage it herself without depending on others. She saves her money and when she thinks her money is enough to buy some goods in the market, she starts venturing as huckster.

Social stigma and treatment. People in the Singget village embrace teachings that charging interest on loans is viewed with disdain; profiting from loans is viewed negatively. Charging interest is “considered a sin because it impoverishes people” (Madasari, 2010, p. 75). Lending money to people should be an act of mutual aid and solidarity, not a means of financial gain. Sumarni's decision to charge interest rate is perceived as an opportunistic or selfish and against traditional values. This teaching causes unfair treatment to Sumarni which leads to several confrontations with the villagers. Surprisingly, people view lending money negatively but they keep on coming to Sumarni to ask for a loan.

The villagers are also gossiping about Sumarni's lending practices and criticizing her for deviating from communal norms. They accuse Sumarni of keeping a *tuyul*, a bald-headed green child-like spirit, to make her rich. They exchange this information especially among the traders in the market.

Orang-orang bilang, Ibu memelihara tuyul. Makhluk halus berkepala gundul yang bisa membuat orang yang memeliharanya kaya. Setiap malam tuyul keluar rumah, mencuri harta orang lain untuk diberikan pada majikannya. Kata mereka, "Bagaimana mungkin Marni kere bisa jadi sekaya ini kalau tidak punya tuyul?" "Bagaimana orang yang dulunya makan saja tidak bisa sekarang punya rumah megah, roda empat, dan berhektar-hektar tanah kalau bukan karena tuyul?"

“People say, my mother is keeping a *tuyul*. A bald-headed green child-like spirit that can make the person who keeps it rich. Every night the *tuyul* leaves the house, steals other people's property to give to his employer. They said, "How could the poor Marni be this rich if she didn't keep a *tuyul*?" How could people who used to eat alone not now have a magnificent house, four wheels, and hectares of land if it weren't for *tuyul*?” (Madasari, 2010, p. 54)

The accusation of keeping *tuyul* is very painful for Sumarni. She is strong enough to endure fatigue because every day she has to go to the market to buy goods to sell, has to walk under the sun heat, has to meet his customers one by one, but when she is accused of keeping *tuyul*, Sumarni is heartbroken. She cries and does not understand why the people have the heart to

accuse her. She works hard to bone day and night but is accused of keeping tuyul (Madasari, 2010).

Sumarni's insistence on charging interest creates conflict with those who borrow from her, as they may feel burdened by the financial obligation and resent her for charging additional fees. Many customers are unable and unwilling to pay their debts or installments. They are not afraid to fight Sumarni because everyone hates Sumarni due to her money lending business.

Tapi tak semudah itu saat menagih Yu Sri. Di rumah Yu Sri, dua perempuan itu bertengkar hebat."Dasar rentenir! Tukang nekek gulu orang susah.... Kalau bukan karena kasihan, aku juga nggak bakal ngutang sampeyan.... "Kowe kalau memang nggak bisa bayar, ya sudah! Ndak usah kebanyakan ngomong. Dasar wong kere, utang ndak mau bayar malah ngajak padu!" Ibu meninggalkan rumah Yu Sri tanpa mendapatkan sepeser pun uangnya.

"But it's not that easy when charging Yu Sri. At Yu Sri's house, the two women had a big fight. "You loan shark! Butcher! If it weren't for pity, I wouldn't have lent you either... " Well, if you can't pay, that's fine! No need to say too much. You poor people, you don't want to pay your debt, but instead you ask to quarrel!" Mother left Yu Sri's house without getting a penny of her money" (Madasari, 2010, p. 83).

Apart from customers not wanting to pay off their debts, there are also many customers who are in arrears for various reasons. If some installments are overdue and others refuse to pay, not to mention the constant donation and security money she has to pay, it will affect the profits, whereas the profits will be used again as capital. When Sumarni is pushed to pay for donation or security money, she pushes her customer to pay their installment. This is not easy for Sumarni but she has to.

Rahayu also disagrees with Sumarni's decision to become a loan shark because it is prohibited in Islamic teachings. Rahayu often has conflicts with her mother because she is often humiliated at school by her teacher saying that Sumarni is a Satan worshiper and her school friends called her the child of a loan shark and a child of a *tuyul*. All of this ultimately causes "Rahayu detests her mother" (Madasari, 2010, p. 98).

Corrupted army. Other challenges come from the corrupted army. Sumarni is a sitting duck to them. They never stop charging Sumarni for so many made-up reasons. They know Sumarni makes money and they are happy with it for it opens wide way to blackmail her using the reason "for your safety" (Madasari, 2010, p. 52). The more Sumarni earns profits, the more the corrupted army ask for the security money for her business protection.

Orang yang dari tadi berbicara paling banyak segera mengambil tumpukan uang itu. Menghitung, lalu tertawa lebar. "Begini kok dibilang seret to Yu, seret apanya?" "Seret ya

seret, Ndan. Cuma setoran buat sampeyan aja yang nggak boleh seret, iya to?" "Lha ya iya. Ini kan buat keamanan sampeyan dan keamanan lingkungan. Iya, to? Kalau bukan kami, siapa lagi yang ngatur!

"The person who spoke the most immediately took the pile of money. Counted, then laughed out loud. "You call this faltering, huh?" "Yes, it's quite faltering, sir. But you know it's just a deposit for you that can't be dragged, right?" "Well, definitely. This is for your safety and the safety of the environment, right? If it not us, who else will in charge!" (Madasari, 2010, p. 52)

This kind of intimidation and bribery happens again and again. Sumarni has to pay the money every two weeks, it is an obligation for Sumarni to donate during the campaign and election, and many other illegal practices. Sumarni does not have any other choice. Paying the money is better than sent into jail.

Ways to Cope with the Challenges

Sumarni faces significant challenges due to the negative perception of her role as a money lender within the village. Coping with these challenges requires resilience and strategic thinking. The first thing Sumarni does in coping the villagers' stigma about money lender is confronting them directly and defense herself by insisting what she is doing is not a sin or disdain.

Sumarni tidak terima dia dikatakan melakukan dosa karena membungakan uang. Aku juga kerja keras, memeras keringat, mengelilingi Pasar Ngranget dan dari rumah ke rumah di desa-desa. Semua kulakukan hanya agar aku dan keluargaku bisa makan, tidak merepotkan orang lain, dan punya kemuliaan dalam hidup.

"Sumarni refused to be considered have committed a sin for running a money lending business. I work hard, venture around Ngranget Market and from house to house in the villages. Everything I do is just to provide food for my family, not become burden to others, and have glory in life" (Madasari, 2010, p. 78)

When the people are gossiping behind her back, like most of the traders at the market do, Sumarni "gives no reaction or response" (Madasari, 2010, p. 83). Beside requiring time and energy, it will be very troublesome if Sumarni has to deal with all the judgment and criticism from traders in the market. What she does is after finishing the installments with the traders, Sumarni immediately heading home to do some self-talk, dialogue within herself. She always does self-talk because after expressing her emotions regarding unpleasant or stressful experiences, Sumarni feels calmer and motivated again to continue with her goals.

Sumarni needs only one way how to cope with the challenges from the corrupted army, that is paying the money they ask for. She is not happy about giving away the money but she cares more about her business. She needs to handle it right to make sure that she can keep on running her business and make profits. She knows that giving away money will be returned soon from the profits she makes from her business. She gets used to this "transaction" and considers it as a normal process in running a business. Even when a few men from the village come to confront Sumarni about the money lending business and they say they will report her to the police if she still runs that kind of doomed business in their village. Sumarni directly goes to meet Commander Sumadi, the chief of the army, to ask for the protection for her business and she bribes him with a very high price. Problem solved. To Sumarni nothing is more important than her business.

In extorting Sumarni, the corrupted army are disinterest whether Sumarni can afford the protection money or not. This extortion begins when Sumarni works as a huckster; in fact, Sumarni never experiences any harassment or threats from anyone, including villagers. Her business runs well because the residents are happy with the services provided by Sumarni. The corrupted army asks for protection money, as a matter of fact they are the insecurity to Sumarni. Sumarni has to work hard to earn money not only to meet the family's needs and savings but also to pay obligations to the corrupted army which are paid every two weeks.

Sumarni handles all the challenges in pursuing the financial independence with perseverance. She continues effort achieve her passion despite difficulties, failure, or opposition. She navigates challenges and makes sacrifices on her path towards realizing her ambitions. With perseverance Sumarni succeeds in her struggle to escape poverty and bring her to a financial independence. Driven by a very strong ambition, Sumarni finally achieves all her dreams to own and manage her wealth assets. However, without realizing it, she lost the most precious treasure in her life, her daughter, Rahayu. Along her journey, after her business as a huckster has gone well, Sumarni is supposed to stop for a while to contemplate, evaluate, or reconsider her motivations and commitments to anticipate wrong destination, but she never did that.

CONCLUSIONS

Okky Madasari's novel *Entrok* vividly portrays Sumarni's perseverance driven by an ambition to gain a financial independence amid societal challenges. By using the dialogues between Sumarni and other characters as well as Sumarni's internal dialogues, it is found that Sumarni faces some challenges in pursuing her financial independence. The challenges come from the villagers, Rahayu, and the chief army which are manifested in the gender wage disparity, social stigma to money lender, and political oppression. This novel also provides sufficient evidence of the way how Sumarni copes with the challenges from the villagers and Rahayu, that is rejecting destiny, confronting the

oppositions directly, and giving no response and doing self-talk. The way how Sumarni copes with the corrupted army is by paying the protection money.

Throughout her roles, start from a cassava peeler to a porter to a huckster and to a moneylender, Sumarni's journey portrays her ambitious character who navigates the challenges in pursuing financial independence with determination. Sumarni shows a significant progression in her journey, as she moves from being an employee (cassava peeler, porter) to a self-employed woman, the only wealthy woman huckster and moneylender or loan shark in the village of Singget. She knows nothing about giving up when facing all the challenges either from the villagers, her daughter, or the corrupted army.

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