
Negotiating Work-Life Balance: A Sociological Literary Analysis of the Protagonist's Struggles in Almira Bastari's *Home Sweet Loan*

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Abstract

This research analyzes the protagonist's struggle in pursuing work-life balance in Almira Bastari's novel *Home Sweet Loan*. Using a qualitative descriptive method with sociology of literature approach, the study explores how Kaluna, the protagonist, experiences multidimensional struggles to navigate between professional responsibilities and personal life. The analysis identifies three main struggles based on Jay Shetty's framework: internal struggle (emotional and psychological conflict), external struggle (social and economic pressures), and existential struggle (search for meaning and identity). Set in urban Jakarta, the novel reflects real challenges faced by middle-class working women, including unrealistic social expectations, limited income, and familial burdens. Kaluna's strategies, such as extreme frugality and disciplined budgeting, show her resilience in maintaining control over her life amid external demands. The findings reveal that work-life balance is not a stable condition but a continuous negotiation, often filled with sacrifice and emotional tension. The protagonist's journey provides a critical lens on the social structures that burden women with invisible labor and unacknowledged emotional exhaustion. This research contributes to literary studies by highlighting how contemporary Indonesian fiction mirrors socio-economic realities, especially those experienced by young women in urban settings.

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1. Introduction

Work-life balance has become an increasingly pressing issue in modern urban society, particularly for young professionals navigating the demands of career advancement alongside personal fulfillment and family responsibilities. In contemporary Indonesia, especially in metropolitan areas like Jakarta, the challenge of maintaining equilibrium between professional obligations and personal life has intensified due to economic pressures, social expectations, and cultural norms that often place disproportionate burdens on women (Hona & Dewi, 2024).

Literary works frequently serve as mirrors that reflect and critique social realities, offering readers insight into the lived experiences of individuals grappling with these modern challenges. Almira Bastari's novel *Home Sweet Loan* (2022) presents a compelling portrait of such struggles through its protagonist, Kaluna, a 31-year-old woman working in the general affairs division of a private bank in Jakarta. The novel depicts Kaluna's journey as she attempts to balance her demanding job, her dream of owning a home, her complex family dynamics, and her romantic relationship—all while facing significant financial constraints and societal pressures.

The protagonist, as defined by Abrams and Harpham (2015), is the central character in a story who confronts the main conflict, and through this character's journey and experiences, the plot unfolds and develops. In *Home Sweet Loan*, Kaluna serves as this focal point, embodying the tensions and contradictions faced by many young urban Indonesian women. Her struggles are not merely individual but reflect broader systemic issues related to gender, class, and urban culture.

Greenhaus and Beutell (1985) conceptualized work-life balance through the framework of work-family conflict, identifying three primary forms of conflict: time-based conflict, strain-based conflict, and behavior-based conflict. This framework remains foundational for understanding the multidimensional nature of work-life imbalance. More recent scholarship has emphasized that work-life balance is particularly challenging for women, who often face dual expectations of professional success and domestic responsibility (Hochschild & Machung, 2012; Lakshmi & Prasanth, 2018). Jay Shetty (2020) further provides a framework for understanding personal struggle, identifying stages that include internal, external, and existential struggles.

However, existing research has largely examined work-life balance and literary representation as separate domains. While previous studies have explored work-family conflict in organizational contexts or analyzed literary characters through thematic approaches, limited attention has been given to how contemporary Indonesian fiction constructs work-life struggle as a multidimensional and gendered phenomenon. Novels like *Home Sweet Loan* offer more than mere reflection; they provide narrative spaces where systemic inequalities—particularly those experienced by working-class and middle-class women in urban settings—are voiced, negotiated, and critiqued. Yet, this literary dimension remains underexplored in academic scholarship.

This study addresses that gap. It contributes by integrating sociological literary analysis with contemporary work-life balance theory, offering a multidimensional framework for interpreting urban female experience in Indonesian fiction. Rather than treating work-life conflict as a purely practical or time-management issue, this research examines how the protagonist experiences struggle on three interconnected levels: internal (emotional and psychological conflict), external (social and economic pressures), and existential (search for meaning and identity). This framework allows for a more humane and holistic understanding of what it truly means to pursue balance amid financial scarcity, family expectations, and urban alienation.

Specifically, this study seeks to answer two questions: (1) What struggles does the protagonist experience in pursuing work-life balance? and (2) What strategies does the protagonist employ to pursue work-life balance? By answering these questions, the research aims not only to contribute to literary studies on contemporary Indonesian fiction but also to offer insights for readers, researchers, and practitioners concerned with gender inequality, economic pressure, and mental well-being in modern urban life.

2. Literature Review

2.1 The Concept of the Protagonist

The protagonist occupies a central position in narrative literature, serving as the primary agent through whom stories unfold and conflicts are resolved. Abrams (1981) defines the protagonist as the main character who becomes the focal point of the story, typically facing the primary conflict and leading the plot toward resolution. Forster (1927) adds that the protagonist's actions and decisions drive the narrative plot, with the character often experiencing significant transformation—whether emotional, psychological, or moral—as a result of encountered conflicts.

While these foundational definitions are useful for identifying who the protagonist is, they remain largely descriptive and assume a relatively stable, heroic journey toward growth or resolution. Chatman (1978) offers a more dynamic perspective by describing the protagonist as the main figure who propels the story forward through strong goals and motivations. However, what happens when the protagonist's goals are constantly thwarted, or when transformation leads not to triumph but to deeper confusion and exhaustion? Traditional theories of the protagonist seldom address such possibilities because they tend to assume narrative progression toward clarity and closure. In contrast, contemporary fiction like *Home Sweet Loan* presents a protagonist whose struggles are cyclical rather than linear, and whose "transformation" may be less about resolution and more about endurance. This study therefore treats Kaluna not as a hero who overcomes, but as a figure whose ongoing negotiation with systemic pressures becomes the very substance of the narrative.

2.2 Struggle: A Multidimensional Framework

Burleson (1964) asserts that "struggle is one way to achieve a better life in the future and also to increase prestige." This foundational view positions struggle as essentially instrumental—a means to an end. Folkman and Lazarus (1984) elaborate by conceptualizing struggle as a form of active coping: a conscious and intense effort to face and overcome stressful and uncertain situations. While this coping framework has been enormously influential, it carries an implicit assumption that struggle is ultimately productive and that individuals who struggle are, by definition, moving toward adaptation and well-being.

This assumption becomes problematic when applied to contexts of chronic scarcity and structural inequality. In *Home Sweet Loan*, Kaluna's struggle does not lead neatly to a "better life" or reduced stress; rather, her coping efforts often generate new forms of exhaustion and self-doubt. Thus, while the coping framework helps explain how Kaluna acts, it fails to capture the cost of those actions or the possibility that struggle may persist regardless of individual effort.

Jay Shetty (2020) provides a more nuanced framework by dividing the human journey toward self-growth into five stages of struggle. For this study, three types are particularly relevant:

Internal struggle refers to inner battles such as fear, anxiety, self-doubt, or feelings of inadequacy. Shetty emphasizes that facing and understanding this internal conflict is a crucial first step in personal growth. This concept aligns with Freud's (1923) understanding of internal conflict between the id, ego, and superego, as well as Erikson's (1968) stages of psychosocial development. However, neither Freud nor Erikson adequately addresses how internal struggles are shaped by material conditions—such as poverty, debt, or housing insecurity. Kaluna's self-doubt, as this study will show, is not merely psychological but emerges directly from her inability to meet social expectations that require money she does not have.

External struggle refers to challenges originating outside oneself, such as environmental pressure, interpersonal conflicts, social expectations, or difficulties in work, finances, and relationships. Marx and Engels (1848) and Dahrendorf (1959) provide theoretical foundations for understanding how external struggles emerge from systemic inequalities. Yet these macro-level theories often lose sight of the subjective, everyday experience of struggle—how it feels to be a single woman navigating a demanding job, a critical family, and an economically demanding romantic partner. Shetty's framework, while less structurally critical than Marx's, is more useful for capturing the lived texture of Kaluna's daily negotiations.

Existential struggle involves inner conflict arising when a person questions the meaning of life, purpose, and their role in the world. This concept draws on existential philosophy, particularly Sartre's (1946) assertion that humans must create meaning through free choices in an otherwise absurd universe, and Frankl's (1946) emphasis on the human drive to find meaning even amid extreme suffering. However, existential theories tend to assume a degree of freedom and agency that Kaluna does not fully possess. When she asks, "Do I even have a right in this house?" her existential crisis is not abstract but profoundly material: it is about whether she belongs in her own family home, whether her labor is recognized, and whether her existence matters to those closest to her. This study therefore adapts Shetty's existential category by grounding it in the specific socio-economic realities of urban middle-class Indonesia.

2.3 Work-Life Balance

Greenhaus and Beutell (1985) provide the foundational framework for understanding work-life balance through their concept of work-family conflict, defined as inter-role conflict arising when demands and pressures from work and family domains clash. They identify three forms of conflict: time-based, strain-based, and behavior-based. This framework has been enormously productive in organizational psychology and management studies.

However, while Greenhaus and Beutell conceptualize work-life balance through role conflict, this framework tends to overlook the existential dimension of struggle, which becomes central in literary representations such as *Home Sweet Loan*. Their model assumes that balance is primarily a matter of managing competing demands across two domains (work and family). But what happens when the "family" domain itself is a source of alienation? What happens when the protagonist questions whether she has any right to exist within her own home? These are not merely time or strain conflicts; they are struggles over meaning, belonging, and identity. Greenhaus and Beutell's framework, for all its utility, cannot adequately address such questions.

Clark (2000) offers a complementary perspective by defining work-life balance as an individual's ability to effectively and satisfactorily fulfill responsibilities in work and personal life by creating a harmonious balance where neither role interferes with the other. Clark's border theory emphasizes the active role individuals play in negotiating boundaries. Yet this theory, like Greenhaus and Beutell's, implicitly assumes that individuals have the power to set and maintain boundaries. Kaluna's situation challenges this assumption: she cannot simply "negotiate" better boundaries with her mother, who expects her to return home early, or with her partner's family, who expect her to appear wealthy. Boundary negotiation presupposes a level of mutual respect and power symmetry that is often absent in hierarchical family and work relationships.

Sirgy's (2001) spillover theory provides additional insight by suggesting that work and personal life domains are interconnected, with experiences in one domain "spilling over" into the other. Positive spillover occurs when successful experiences in one domain enhance functioning in the other, while negative spillover occurs when pressures from one domain create stress affecting the other. This theory is more flexible than role conflict or border theory because it does not assume that domains must be separated or balanced; it simply acknowledges their interdependence. For this reason, spillover theory is particularly useful for analyzing Kaluna's situation, where exhaustion from work directly affects her emotional availability at home, and where family criticism intensifies her anxiety at work.

Finally, research by Hochschild and Machung (2012) and Lakshmi and Prasanth (2018) emphasizes that women often face greater challenges in achieving work-life balance due to dual expectations of performing well professionally while carrying out domestic roles. This gendered dimension is central to understanding Kaluna's experiences in *Home Sweet*

Loan. However, even these gendered analyses tend to focus on married women with children. Kaluna is single and childless—yet she still bears heavy domestic responsibilities, including caring for nieces and nephews and managing her siblings' households. This suggests that the gendered burden on women is not limited to the nuclear family but extends to extended family networks, an aspect that existing scholarship has not fully explored.

In summary, this study draws on multiple theoretical traditions while remaining critical of each. Greenhaus and Beutell's framework helps identify practical conflicts but misses existential depth. Clark's border theory illuminates boundary negotiation but assumes power symmetry. Spillover theory captures emotional interconnection but offers little guidance for structural critique. Gendered analyses reveal systemic inequality but often overlook single, childless women's burdens. By integrating these frameworks selectively and grounding them in literary analysis, this study aims to offer a more complete and context-sensitive understanding of work-life struggle as represented in contemporary Indonesian fiction.

3. Research Method

This research employs a qualitative descriptive method with a sociology of literature approach. According to Creswell (2014), qualitative research aims to explore the meaning individuals or groups ascribe to social phenomena in specific contexts. The sociology of literature approach, as articulated by Swingewood and Laurenson (1972), positions literary works not as autonomous artistic objects but as reflections of and responses to social realities. This approach was chosen because the research questions concern not only what struggles Kaluna experiences but also how those struggles mirror broader patterns of gender, class, and urban culture in contemporary Indonesia. In other words, sociology of literature enables the analysis to move beyond character psychology and toward structural critique.

The data source for this research is Almira Bastari's novel *Home Sweet Loan* (2022), published by Gramedia Pustaka Utama. Content analysis was selected as the analytical technique because it allows for systematic, replicable examination of textual data while remaining sensitive to contextual meaning (Krippendorff, 2018). This method is particularly suited for literary analysis because it enables the researcher to identify patterns across a narrative without losing sight of individual textual moments.

Data were coded thematically using a hybrid approach that combined deductive coding (based on pre-established categories derived from Shetty's framework and Greenhaus and Beutell's work-life balance theory) with inductive coding (to capture emergent patterns not anticipated by existing theory). The coding process proceeded as follows: First, the researcher read the entire novel three times to achieve holistic familiarity. Second, textual units (narrative passages, dialogues, and internal monologues) were identified as potential data units. Third, each unit was coded using a structured codebook that included: (a) type of struggle (internal/external/existential), (b) type of work-life conflict (time-based/strain-based/behavior-based), (c) strategy employed (if any), and (d) social context (work/family/relationship/urban environment). Fourth, codes were reviewed and refined through iterative discussion between the two researchers to resolve discrepancies. Fifth, coded data were organized into thematic clusters using Miles and Huberman's (1994) framework: data reduction (selection and simplification of data based on main themes), data display (organization of data into matrices to identify patterns across chapters), and conclusion drawing (interpretation of findings in relation to theoretical frameworks).

The unit of analysis was defined at three levels to ensure analytical precision: (1) dialogue units: exchanges between Kaluna and other characters (e.g., conversations with Hansa, Miya, or her mother) that reveal conflict, pressure, or strategy; (2) narrative units:

first-person passages that describe Kaluna's internal states, reflections, or daily routines; and (3) event units: key plot moments where Kaluna makes a decision, faces a consequence, or undergoes a change in circumstances. Each unit was analyzed holistically, meaning that dialogue was not separated from its narrative context, and events were interpreted in light of preceding and subsequent developments. This multi-level approach ensured that the analysis captured not only what Kaluna says but also how the narrative frames and evaluates her struggles.

Several strategies were employed to ensure validity and trustworthiness. First, triangulation was achieved through multiple means: (a) researcher triangulation, as data coding and interpretation were conducted by two researchers who independently coded selected chapters and then compared results; (b) theoretical triangulation, as findings were interpreted through two distinct frameworks (Shetty's struggle framework and Greenhaus and Beutell's work-life balance theory) to check for consistency and contradiction; and (c) data source triangulation, as quotations were drawn from multiple chapters and narrative contexts rather than from isolated passages. Second, repeated reading (three complete readings of the novel) was conducted to confirm that initial interpretations were not based on atypical or out-of-context excerpts. Third, theoretical validation was applied by continuously checking whether emerging findings aligned with or challenged existing theories; where findings diverged from theory (e.g., Kaluna's existential struggle not fully captured by Greenhaus and Beutell's framework), these divergences were documented and became part of the analysis rather than being treated as errors. Fourth, audit trails were maintained through detailed coding notes and documentation of interpretive decisions, allowing for transparency and replicability.

4. Discussion

Analysis of *Home Sweet Loan* reveals that Kaluna experiences three interconnected types of struggle in her pursuit of work-life balance: internal struggle (emotional and psychological conflict), external struggle (social and economic pressures), and existential struggle (search for meaning and identity). These struggles are not sequential but simultaneous, each reinforcing and intensifying the others. However, beyond simply identifying these struggles, this section argues that Kaluna's experiences challenge conventional understandings of work-life balance. Specifically, this study suggests that work-life balance in literary narratives should be reconceptualized not merely as role negotiation, but as an existential condition shaped by structural inequality.

4.1 The Protagonist's Struggles in Pursuing Work-Life Balance

4.1.1 Internal Struggle

Kaluna's confession to Hansa reveals the core of her internal struggle: "Even with my full salary, I can't afford a single bag that would make me look like I belong in your family... My mom and dad have no money" (Bastari, 2022, p. 133).

So what? This reflects not only internal conflict but also the internalization of class-based expectations, revealing how economic limitation becomes psychological burden. Kaluna does not merely feel sad about being poor; she feels unworthy of love and belonging. The phrase "look like I belong" is crucial: belonging has become a performance that requires money she does not have. Her internal struggle, therefore, is not a private psychological problem but the direct result of social norms that equate material display with personal value. This finding extends Shetty's (2020) framework by showing that internal struggle is not merely psychological but socio-economic. Self-doubt is distributed unevenly across class lines.

When Kaluna seeks comfort from her mother, she receives blame instead: "Who really accepts someone as they are, Kal? It's normal if Hansa wants you to become better" (Bastari, 2022, p. 174). Kaluna responds, "Mom, Mas Hansa wants me to become richer... How am I supposed to do that?"

So what? This moment reveals that internal struggle is not only about external pressure but also about the absence of validation from those closest to her. When one's own family reinforces the message that one is "not enough," the psychological burden becomes unbearable. This finding challenges individualistic accounts of self-esteem by showing that self-worth is socially mediated: we need others to confirm that our struggles are legitimate. Kaluna's mother fails to provide this confirmation, leaving Kaluna to fight her internal battles alone.

4.1.2 External Struggle

Kaluna describes her work environment with bitter precision: "General Affairs must always be ready, ready to work and ready to take criticism. But don't ever expect praise, let alone the kind of crazy salary that business units get" (Bastari, 2022, p. 33).

So what? This is not merely a complaint about a difficult job. It is an articulation of structural invisibility. Kaluna's division absorbs criticism without defense, works without praise, and earns less than colleagues who do not work harder but simply occupy different positions. The phrase "ready to take criticism" but "don't ever expect praise" reveals a workplace designed to extract labor without recognition. This finding confirms Marx and Engels' (1848) analysis of exploitation but adds a psychological dimension: the exploited worker is not only underpaid but also silenced, unable to defend herself even when complaints are unjust. External struggle, therefore, includes not only material deprivation but also the denial of voice.

The conflict between work and family demands is captured in a single evening: Kaluna returns home exhausted at 7 PM to find her mother "already at her boiling point" because the house is messy (Bastari, 2022, p. 45).

So what? This passage reveals that external struggle is not simply about having too much to do. It is about being unseen in both domains. At work, Kaluna's labor is taken for granted. At home, her exhaustion is met not with concern but with criticism. Greenhaus and Beutell's (1985) framework captures the time conflict but misses the emotional logic: Kaluna is not just busy; she is unappreciated. This finding suggests that work-life balance research should attend not only to time allocation but to recognition—whether one's efforts are acknowledged and valued in each domain.

4.1.3 Existential Struggle

The existential dimension of Kaluna's struggle crystallizes in a devastating question to her mother: "Do I even have a right in this house? Am I just a guest here, Mom?" (Bastari, 2022, p. 49).

So what? This is not a question about housing arrangements. It is a question about the right to exist. When one's place in one's own family becomes uncertain, the ground of meaning itself collapses. Sartre (1946) argues that humans must create meaning through free choices, but Kaluna's question reveals a precondition she lacks: the assumption that she belongs somewhere. Before one can ask "what is the meaning of my life?" one must be able to assume "my life has a place." Kaluna's existential struggle, therefore, is not abstract philosophy but the concrete pain of feeling like an intruder in her own home. This finding challenges existential theories that assume universal freedom; for Kaluna, meaning-making is impossible when belonging is denied.

The struggle peaks when Kaluna questions her very existence: "Sometimes I wonder, why was I even born into this world?... I work hard, save money, live frugally... Turns out, all the money I've saved from suffering in this world is used to pay off my brother's debts... I don't get it" (Bastari, 2022, pp. 233-234).

So what? This passage reveals the absurdity of Kaluna's position. She works, saves, and sacrifices—only to have her savings disappear into someone else's mistakes. The phrase "I don't get it" is not confusion but despair at meaninglessness. Frankl (1946) argues that humans can endure any suffering if they find meaning in it. Kaluna's crisis is that she cannot find meaning: her sacrifices serve not her own life but the unraveling lives of others. This finding suggests that existential struggle in conditions of structural inequality is not about the absence of meaning but about the theft of meaning—when one's labor consistently benefits others without recognition or reciprocity, the question "why was I born?" becomes inescapable.

4.2 The Protagonist's Strategies in Pursuing Work-Life Balance

Despite these multidimensional struggles, Kaluna does not passively surrender. She develops concrete strategies to maintain agency, with extreme frugality emerging as her primary approach.

4.2.1 Financial Discipline and Expense Tracking

Kaluna tracks every expense immediately: "I'm scared I'll forget and then stress over where my money went" (Bastari, 2022, p. 30).

So what? This is not mere thrift. It is anxiety management through control. Kaluna cannot control her income, her family's demands, or her partner's expectations. But she can control her awareness of where every rupiah goes. This finding aligns with Bandura's (1997) concept of self-regulation but adds a crucial insight: when structural conditions deny agency, individuals create small islands of control. Kaluna's expense tracking is not a solution to poverty but a psychological defense against the chaos of financial uncertainty. It is, in Goffman's (1963) terms, a coping strategy for maintaining dignity when the social world constantly threatens to humiliate you.

4.2.2 Extreme Frugality and Lifestyle Choices

When Miya scolds her for always saving, Kaluna responds with a "bitter smile" and explains: "My daily living budget is a hundred thousand rupiah" (Bastari, 2022, p. 39).

So what? The "bitter smile" is the key. Kaluna is not proud of her frugality; she is exhausted by it. Miya's question—"What's money for if not to be spent?"—represents a class position Kaluna does not share. For Miya, money enables pleasure. For Kaluna, money enables survival. This finding reveals that work-life balance strategies are not neutral techniques; they are class-marked. The ability to "treat yourself" or "loosen up" is a luxury of those who have enough. Kaluna's extreme frugality is not a virtue but a necessity, and the "bitter smile" acknowledges the gap between how her strategy looks to others (excessive) and what it feels like to her (humiliating).

When Miya asks about Netflix, Kaluna jokes bitterly: "My idea of fun is making money" (Bastari, 2022, p. 41).

So what? The joke is funny because it is tragic. Kaluna has so thoroughly internalized scarcity that she cannot imagine fun that does not involve survival. This is what Lakshmi and Prasanth (2018) miss when they discuss work-life balance as time management: for Kaluna, there is no "life" to balance against "work" because both domains have been colonized by the same logic of survival. Her strategy of extreme frugality keeps her alive but does not give her

a life. This finding suggests that work-life balance research must distinguish between survival strategies (how to get by) and flourishing strategies (how to thrive). Kaluna has the former but not the latter.

4.3 Theoretical Contributions and Broader Implications

The analysis above supports the central claim of this study: work-life balance in literary narratives should be reconceptualized not merely as role negotiation, but as an existential condition shaped by structural inequality. Kaluna's story challenges three assumptions that dominate work-life balance research.

First, Greenhaus and Beutell's (1985) framework assumes that work-life conflict is primarily a matter of competing demands across two domains. Kaluna's experience shows that the conflict is not just between work and family but within each domain and within herself. Her mother's criticism, her partner's family's expectations, and her own internalized self-doubt cannot be neatly categorized as "work" or "family" conflicts. This study therefore suggests expanding the framework to include internalized structural pressure—the way social inequalities become psychological burdens.

Second, Clark's (2000) border theory assumes that individuals can negotiate boundaries between domains if they develop effective strategies. Kaluna's case reveals that boundary negotiation presupposes power symmetry. She cannot negotiate better boundaries with her mother, who holds authority over her as a parent living in the same house, or with her employer, who can replace her easily. This study therefore argues that work-life balance research must attend to power differentials that determine who can set boundaries and who cannot.

Third, most work-life balance research focuses on married women with children (Hochschild & Machung, 2012; Lakshmi & Prasanth, 2018). Kaluna is single and childless, yet she bears heavy domestic responsibilities, including caring for nieces and nephews and managing her siblings' households. This finding suggests that the gendered burden on women extends beyond the nuclear family to extended family networks, an aspect that existing scholarship has not fully explored. For many Indonesian women, "family" means parents, siblings, nieces, nephews, and in-laws—not just a spouse and children.

Beyond theoretical contributions, this study has three broader implications. First, for literary studies, it demonstrates that contemporary Indonesian fiction does not merely reflect social reality but actively critiques it. *Home Sweet Loan* is not a passive mirror of urban women's struggles; it is an argument that those struggles are unnecessary, that the system demanding Kaluna's exhaustion is unjust. Reading literature sociologically, therefore, is not about reducing fiction to data but about recognizing fiction as social criticism.

Second, for work-life balance research, this study suggests moving beyond individual-level variables (time management, coping strategies, personality traits) toward structural analysis. Kaluna's problem is not that she manages time poorly; it is that she earns too little, that housing costs too much, that her family expects too much, and that her society offers too little support. Work-life balance interventions that focus only on individual behavior—"learn to say no," "set better boundaries," "practice self-care"—are unlikely to help people like Kaluna because they mistake structural problems for personal failures.

Third, for policymakers and organizations, this study implies the need for systemic change: living wages, affordable housing, accessible childcare, and workplace policies that recognize caregiving responsibilities. Kaluna's "bitter smile" is a warning: when individuals are left to solve structural problems alone, they do not find balance. They find exhaustion, self-doubt, and the haunting question of whether they deserve to exist at all.

5. Conclusion

This research has analyzed the protagonist's struggle for work-life balance in Almira Bastari's novel *Home Sweet Loan*, identifying three interconnected types of struggle—internal, external, and existential—that Kaluna experiences in navigating between professional responsibilities and personal life. The analysis reveals that work-life balance, as represented in the novel, is not a stable condition to be achieved but a continuous negotiation requiring constant sacrifice and adaptation.

This study redefines work-life balance not as a state of equilibrium between work and personal life, but as an ongoing existential negotiation shaped by structural inequalities in gender, class, and urban culture. Unlike conventional frameworks that treat work-life conflict as a problem of time management or role negotiation (Greenhaus & Beutell, 1985; Clark, 2000), this study demonstrates through Kaluna's experience that balance is unattainable when individuals face chronic scarcity, unrecognized labor, and the denial of belonging. Kaluna's "bitter smile" and her haunting question—"Do I even have a right in this house?"—reveal that for those at the intersection of economic pressure and gendered expectations, work-life balance is not a goal to be reached but a condition to be endured.

The theoretical implication of this study is threefold. First, it challenges the dominant assumption in work-life balance research that conflict occurs primarily between work and family domains. Kaluna's struggles show that conflict also occurs within domains (e.g., alienation within her own family) and within the self (internalized class shame). Future theorizing must therefore distinguish between inter-domain conflict, intra-domain conflict, and intra-psychic conflict. Second, this study critiques the individualism embedded in coping-focused frameworks (Folkman & Lazarus, 1984; Shetty, 2020). Kaluna's strategies—expense tracking, extreme frugality, bringing lunch—keep her alive but do not give her a life. This suggests that resilience discourse can become a form of victim-blaming when it ignores structural constraints. Third, this study extends gendered analyses of work-life balance (Hochschild & Machung, 2012) by showing that the burden on women includes not only the "second shift" within nuclear families but also caregiving responsibilities for extended family networks. Kaluna is single and childless, yet she raises nieces and nephews and holds together her siblings' broken households. Research on work-life balance must therefore broaden its definition of "family" beyond the nuclear model.

Future research should pursue three sharper directions. First, comparative studies across different contemporary Indonesian novels (e.g., Laut Bercerita, Cantik Itu Luka, Nanti Kita Cerita Tentang Hari Ini) could examine whether and how representations of work-life struggle vary by genre, author gender, or regional setting. Do male authors represent women's work-life struggles differently? Do novels set outside Jakarta (e.g., Surabaya, Bandung, or rural contexts) depict different configurations of pressure and coping? Second, interdisciplinary research that combines literary analysis with ethnographic or interview methods could investigate whether and how readers of *Home Sweet Loan* recognize their own struggles in Kaluna's story, and whether such recognition produces any change in their self-understanding or coping strategies. Third, future studies should examine the intersection of work-life balance with other structural variables not fully explored here, such as race/ethnicity (e.g., Chinese Indonesian women), disability, or LGBTQ+ identity. Kaluna is a heterosexual, able-bodied, Javanese woman; her struggles might intersect differently with other axes of marginalization.

This study makes a final, strong claim: work-life balance is a structural problem disguised as an individual failure. Kaluna is not lazy, disorganized, or lacking in grit. She works hard, saves meticulously, and sacrifices constantly. Yet she cannot achieve balance because the system is not designed for her to succeed. Her story is not a tragedy of personal inadequacy but an indictment of social arrangements that extract labor from women while

denying them recognition, belonging, and the right to a life of their own. Literary works like *Home Sweet Loan* matter because they make this indictment visible. They invite readers not only to empathize with Kaluna but to ask: What would have to change so that no other woman has to ask whether she deserves to exist?

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