THE NEGATIVE IMPACT OF MORTGAGE SYSTEMS ON FARMERS IN JOHN STEINBECK’S THE GRAPES OF WRATH: LESSONS FOR FARMERS IN TANAH KARO, RAYA, TIGA RUNGGU, AND SARIBUDOLOK

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ABSTRAK


Kata kunci: dampak negatif, sistemagunan, petani, pelajaran

1. INTRODUCTION
The Background of the Study
A work of literature may present the lives of ordinary and their social problem. It concerns with all aspects of human life and the universe in it entirely including the relation between the individual and society, people and condition of the environment. In other words, a literary work imitates the reality of human’s individuals in the society in which they live. Therefore, it makes the reader of the literary works interested in reading it as an entertainment and gives them an experience to live (Wellek and Warren 44).

Most literary works are concerned with ordinary people and their social problems. In other words, literary works can bring us back to the reality of human situations such as conflict, feeling, and relationship between individual and the society. This can be proved from Warren and Coyle’s opinion that literature represents life, in large measure, a social reality, even though the inner of subjectivity word of literary imitation. Thus, literature concerns with all aspect of human life and the universe in its entirety; including the relationship between the individual and society, people and situation of the environment (Wellek and Warren 94).

John Steinbeck, the winning Nobel prized novelist is a realistic writer. His stories commonly convey pity and social concern followed by feeling of anger with those who do injustice to others. His vowels, often erroneously regarded as naturalistic, are best as allegories in the American transcendental tradition of man’s struggle to create a better world (Hoffman 86).

The Grapes of Wrath is one of John Steinbeck’s novels shows the poverty and
misery experienced by the American society during 1930s. Steinbeck witnessed the suffering of the American farmers especially the migrants in California during the great depression and he described the misery as more or less the negative impact of the feudal system that started the mortgage system. “His concerns with the problems of the landless farm laborer received greatest emphasis in The Grapes of Wrath (1939, Pulitzer Prize), a saga of a refuge family from the Dust Bowl, its migration to California, and the struggle to find work under an almost feudal system of agricultural exploitation.” (Hart, 1983: 722)

Indonesia today develops new credit banking systems with mortgage programs, and one of the programs specializes on FARMER GROWTH programs. This new system is intended to improve farmer’s economy, however, miscalculation can result in the opposite: a poverty and misery as experienced by the American farmers in John Steinbeck’s The Grapes of Wrath. Thus, the novel may be read in Indonesia as an instructive cautionary tale, enabling the country to seriously consider the development of the new banking system with its mortgage programs.

Agriculture, “becoming the leading sector for the development in North Sumatera” (AIAT, 2009), should be given full attention and support in various aspects, each the amenities and finance. It is furthermore stated that a lot of activities of AIAT are useful for the people of North Sumatera. It is mainly related to the increase of agriculture production in order to support food self-sufficient especially rice. Activities involved that have been implemented such as: training for extension workers and farmers, research and assessments for agriculture technology, guidance for the implementation agricultural technology innovation, and the distribution of the material of agricultural information together with government in the district. (AIAT, 2009)

The implementation of agricultural technology stated above resembles that in the novel The Grapes of Wrath in the core of the finance support through the mortgage systems. However, the systems should be well adequate applied in order to avoid the loss as the negative impact of the misconduct of the mortgage systems. This background motivates the researcher to do the research on the title above.

**The Problems of the Study**

Descriptions above rise questions on: what are the negative impacts of mortgage systems on the farmers in The Grapes of Wrath, and how this study becomes a lesson for farmers in Tanah Karo, Raya, TigaRunggu, and Saribudolok?

**The Objective of the Study**

This research is tended to find out and describe the negative impacts of mortgage systems on the farmers in The Grapes of Wrath, and how this study becomes a lesson for farmers in Tanah Karo, Raya, TigaRunggu, and Saribudolok.

**The Scope of the Study**

This research focuses on the study of the negative impacts on the farmers in The Grapes of Wrath, mainly on the losses of the farmers that put them in poverty, dispossess, and fallen-apart. The research will furthermore be seen as a lesson (a cautionary tale) for farmers in Tanah Karo, Raya, TigaRunggu, and Saribudolok.

**The Significance of the Study**

This research could be learned by its readers as a cautionary account in avoiding the loss. Besides, readers could see the serious negative impacts of the mortgage and credit systems on farmers, and then be able to avoid its spread in society. Furthermore, it motivates other researchers to do more research on The Grapes of Wrath. Accordingly, this study will contribute greatly to English Literature Program in Indonesia, as a completion to its lack of research findings in similar category. Finally, the research is intended to be published nationally or internationally.

2. **REVIEW OF RELATED LITERATURE**

**The Theoretical Approach: Mimetic Theory**

In mimetic theory, the literary work is an imitation, or reflection, or representation of the
world and human life and the primary criteria applied to a work is that truth of its representation to the object it present, or should represent. Abram stated the mimetic orientation, the explanation of art are essentially an imitation of aspect of the universe, was probably the most aesthetic theory, but mimesis is not a simple concept by the appearance in the dialogue of Plato (Abrams 25).

The mimetic concept views of art emphatically as a sequence of social milieu. The concept shows the relation between art and aspect of society, history of personal biography that concern with human and social pattern, which related to particular works of literature. The mimetic concept that reference of a work to the subject matter, which is imitates, the mimetic orientation is the explanation of arts as essentially an imitation of the universe. It can show the imitation of human life in the world. (Abrams 10-11)

Mimetic theory can show the imitation of human life in the world. By using mimetic, a literary work can be related to society directly and it affects on an audience, which describes the social life truly. The concept that art is an imitation role than place important role in the literary works (Abrams 14).

Impact means to have an impact or effect on; influence; alter for example: the decision may impact your whole career; increased demand will impact on sales. Next, loss/disposes means no longer possessed or retained; whereas poverty means the state or condition of having little or no money, goods, or means of support. Finally, fallen-apart means separately, individually, or the worst one ‘into pieces’ (broken) (Webster’s New Universal Unabridged Dictionary).

Mortgage System
Longman defines mortgage as to borrow money by giving someone, usually a bank, the right to own your house, land or property if you do not pay back the money he, she, it lent you within a certain period of time. (523) Similarly, Webster defines mortgage as the rights conferred by it, or the state of the property conveyed (1252).

The word mortgage is derived from a "law French" term used by English lawyers in the middle ages meaning "death pledge", and refers to the pledge ending (dying) when either the obligation is fulfilled or the property is taken through foreclosure. (Comptroller’s Handbook)

Mortgage borrowers can be individuals mortgaging their home or they can be businesses mortgaging commercial property (for example, their own business premises, residential property let to tenants or an investment portfolio). The lender will typically be a financial institution, such as a bank, credit union or building society, depending on the country concerned, and the loan arrangements can be made either directly or indirectly through intermediaries. Features of mortgage loans such as the size of the loan, maturity of the loan, interest rate, method of paying off the loan, and other characteristics can vary considerably. (Comptroller’s Handbook)

Refer to the “Bank Supervision Process” booklet of the Comptroller’s Handbook for an expanded discussion of banking risks and their definitions, eight risks are associated with mortgage banking. Credit Risk In mortgage banking, credit risk arises in a number of ways. For example, if the quality of loans originated or serviced deteriorates, the bank is not able to sell the loans at prevailing market prices. Purchasers of these assets discount their bid prices or avoid acquisition if credit problems exist. Poor credit quality can also result in the loss of favorable terms or the possible cancellation of contracts with secondary market agencies or private investors. For banks that service loans for others, credit risk directly affects the market value and profitability of a bank’s mortgage servicing portfolio. Most servicing agreements require servicers to remit principal and interest payments to investors and keep property taxes and hazard insurance premiums current even when the servicer has not received payments from past-due borrowers(Comptroller’s Handbook).

Lessons/ Cautionary Tale
Lesson is relevant to a cautionary tale that is a story or series of events in which something bad happens that you can use as a warning for the future. (Thesaurus)

A cautionary tale is a tale told in folklore, to warn its hearer of a danger. There are three essential parts to a cautionary tale, though they can be introduced in a large variety of ways. First, a taboo or prohibition is stated: some act, location, or thing is said to be dangerous. Then, the narrative itself is told: someone disregarded the warning and performed the forbidden act. Finally, the violator comes to an unpleasant fate, which is frequently related in expansive and grisly detail. (Wikipedia)

One can view cautionary tales in a number of ways. In the first sense, they can serve as a valuable warning to very young children to avoid things like getting into cars with strangers or playing with knives. They can also, however, be used to enforce conformity; depending on the type of cautionary tale, impressionable listeners or readers might learn to never question authority. There are also other dangers to the prevalence of such stories; in societies like Nazi Germany, for example, cautionary tales were also used to enforce racial and ethnic (Cautionary Tale 1).

Essentially, cautionary tale is a story which contains a warning. Such tales are part of many societies; they may also talk about a failure of a company or scheme as a “cautionary tale,” meaning that people should take note of the series of events which led to the failure so that they can avoid making the same mistake (Cautionary Tale 1).

The Novel

The Grapes of Wrath is one of John Steinbeck’s novels that portrays poverty and misery experienced by the American society during 1930s. Steinbeck witnessed the suffering of the American farmers especially the migrants in California during the great depression and he described the misery as more or less the negative impact of the feudal system that started the mortgage system. “His concerns with the problems of the landless farm laborer received greatest emphasis in The Grapes of Wrath (1939, Pulitzer Prize), a saga of a refuge family from the Dust Bowl, its migration to California, and the struggle to find work under an almost feudal system of agricultural exploitation.” (Hart, 1983: 722)

Farmers in The Grapes of Wrath

Farmers in The Grapes of Wrath live in Oklahoma and have been farming for generations. They are families with three to seven children, often having Grandmother and Grandfather live with them. Some own a house and land to cultivate, and some are tenant farmers who work the land and give a cut of the profit that come from the crop to the land owner. They, either the land owners or tenants, are newly accessed to the mortgage systems offered by the banks or capitalists. Most of them mortgage their houses or land to the banks for amount of money needed for their field cultivation. Unfortunately, hostile weather such as long drought and dust bowl destroy their crops that cause their failure in loan payment deadline. Consequently, they are expelled from their house and land, enduring homeless, jobless, and penniless. The rest of the story is the farmers’ sorrow and mourn for the poverty they bear along their journey to the West and on their arrival in California.

Farmers in Tanah Karo, Raya, TigaRunggu, and Saribudolok

Farmers in Tanah Karo, Raya, TigaRunggu, and Saribudolok are resembling farmers in The Grapes of Wrath in farming generations, family numbers and, relatives. In Tanah Karo, farmers mostly grow fruits and vegetables; while those live in Raya, TigaRunggu, and Saribudolok grow paddy, coffee, fruits, and vegetables. Some own a house and land, and some are tenant farmers who work the land and give a cut of the profit of the crop to the land owner. They, either the land owner or tenant, are relatively new to the mortgage systems offered by the banks. Many of them mortgage their house or land to the banks for money needed in field cultivation. However, some of them experience harvest failure because of climate change, hostile weather, or harvest low price that
situates them in temporarily loan default. Consequently, few almost lost their houses and lands. Geographically, Tanah Karo, Raya, TigaRunggu, and Saribudolok are potential to experience hostile weather such as long drought, earthquake, or volcano eruption.

3. METHODOLOGY
Research Design
In conducting the research, the researchers will apply descriptive qualitative method. The study will focus on analyzing and interpreting the information (data) that has been gathered. The actual analysis will depend on the data gathering. As mentioned by Berg that “…the overall effort will be to create descriptive accounts based on the information captured by data-collection technologies” (200). Thus, in this research, where all the data taken from the novel and field will be analyzed by using mimetic theory and extended by the theory of cautionary tale to proof the lessons taken from the novel for farmers in North Sumatera.

Data
Data are the text of the loss, poverty, and fallen-apart experienced by the farmers in The Grapes of Wrath and information of the farmers on the loss, poverty, and fallen-apart experienced by the farmers in Tanah Karo, Raya, TigaRunggu, and Saribudolok.

Data Collection Procedure
Data are taken from the The Grapes of Wrath, a literary work upon which the study is mostly based, and from informants (farmers in Tanah Karo, Raya, TigaRunggu, and Saribudolok). The data from the novel are collected by reading the novel and noting all texts related to mortgage systems and the negative impacts (risk) of the systems. Meanwhile, data from the informants (farmers) are gathered by visiting the farmers and having interviews with them.

Data Analysis
This research applies mimetic theory proposed by Abrams. First, data from the novel are paralleled/matched to data from the informants, then data are analyzed based on the problem that is to describe the negative impacts of the mortgage systems on the farmers in the novel. Furthermore, the negative impacts on the farmers in the novel are read as lessons (cautionary tales) for farmers in North Sumatera for the similar data (basic conditions) they share. A simple illustration showed next:

The Joads (Oklahoman farmers) borrow money from the bank by mortgaging their land and house → The Joads fail their harvest because of the hostile nature (dust bowl) → The Joads fail the payment deadline → the bank takes the land and house over and kick the Joads out → The Joads are homeless and jobless → The Joads travel to California to survive → The Joads are out of money → On journey, the Joads starve, loss Gandpa and Granma, involve in fighting → The Joads unexpectedly find starvation, insufficient payment, job shortage, and hopeless people in California → The Joads break the family unity → The Joads are hopeless → the novel is read (be read or be acknowledged) by farmers in North Sumatera → The farmers in Sumatera see the experience of the farmers (the Joads) in the novel as a lesson (cautionary tale) for the economic and environment they share (mimetic theory) → the farmers in Sumatera can avoid falling into the same losses/dispossess, poverty, and fallen-apart as in the novel.

The illustration (analysis) above will be described in paragraphs, and is not necessarily exactly at the same order as it is.

4. ANALYSIS
The Impact of Mortgage System in the Novel
The impacts discussed are the negative ones pictured in the novel. The farmers experience loss, poverty, and fallen-apart as described next.

The Loss/ Dispossess
To loss, as defined by Longman is equally defined with to dispossess that is the state of no longer having something because it has been taken from someone or destroyed (Macmillan
dictionary). To live, the Oklahoman farmers plants cotton, corn, wheat, and other horticulures, however, the two basic needs: shelters and food are taken from the Oklahoman farmers in *The Grapes of Wrath* because of a mortgage system they do not understand well.

The Joads and other migrant farmers meet the mortgage banking system they do not understand obviously. To increase cultivation and farm product, they receive bank/ capitalist’s offer for loan. By mortgaging their lands, houses, and cattles, the farmers get some money to buy chemical fertilizer and other needs. “And Pa had to borrow money. The bank own the land then, but we stayed and we got a little bit of what we raised” (Steinbeck 45). Unfortunately, these farmers fail to meet the mortgage agreement and consequently they have lose their houses and fields. As the contract made, the bank owns their property. They are begging to stay but systems do not compromise them: “Can’t we just hang on? Maybe the next year will be a good year” (Steinbeck 37). The squatting men’s answer ends their hopes “We can’t depend on it. The bank – the monster has to have profits all the time. It can’t wait. It’ll die. No taxes go on. When the monster stops growing, it dies. I can’t stay one size” (Steinbeck 37).

The harvest failure of the dustbowl has failed the farmers of paying the loan, and the failure of paying the loan is the reason of the hurts of the farmers that arouse to anger. The cried of the loss is described as follows:

Yes, but the bank is only made of men. No, you’re wrong there – quite wrong there. The bank is something else than men. It happens that every man in a bank hates what the bank does, and yet the bank does it. The bank is something more than men, I tell you. It’s the monsters. Men made it, but they can’t control it. (Steinbeck 45)

As a matter of fact, they hate to leave. The tenant farmers prefer staying than leaving, hoping that the following years they will get better crops and pay the debts to the banks and companies as shown next:

“And now the owner men grew angry. You’ll have to go.
But it’s ours, the tenant men cried. We …
No. The bank, the monster owns it. You’ll have to go.
We’ll get out our guns, like granpa when the Indians came.
…
But if we go, where’ll we go? How’ll we go?
We got no money. “ (Steinbeck 46)

The tenant farmers’ engagement to the bank and companies for the loan has depicted them out of the lands. In the eyes of the farmers, the system is a trap which leads them into vicious sphere. The judgment of the farmers about the capitalists can be seen in the following quotation:

“But you see, a bank or a company can’t do that, because those creatures don’t breathe air, don’t eat side-meat. They breathe profits; they eat the interest on money. If they don’t get it, they die, they die the way you die without air, without side-meat. It is a sad thing, but it is so. It is just so.” (Steinbeck 43)

The mortgage banking system forces them to go out of the lands. The bank does not find the middle ground. Nobody can stop the bank’s decision. They order staffs to clean the lands for the bank as follows:

“The driver said, “Fellow was telling me the bank gets orders from the East.”
The orders were, “make the land show profit or we’ll close you up.” (Steinbeck 52)

The bad consequences of mortgaging houses are loosing them as experienced by the tenant farmers who walk out their houses, and move forward for an uncertainty. They loose their houses inherited from their fathers and their grandfathers. They have the memory of possession only for a business transaction they do not understand: the mortgage system has taken their lives, they loss the houses they own for decades. Next quotation proves:

In the middle houses the tenant people sifted their belongings and the
belongings of their fathers and their grandfathers. Picked over their possessions for the journey to the west. The men were ruthless because the past had been spoiled, but the women knew how the past would cry to them in the coming days. (93)

The loss of the tenants can even be compared to the loss in war. The loss has brought their memory back to war which is absurd, insane, illogical, priceless, and inhuman. Manpower is not more than a pile of ‘harness’ as mentioned next:

That plough, that harrow, remember in the war we planted mustard? Remember a fella wanted us to put in that rubber bush they call guayule? Get rich, he said. Bring out those tools – get a few dollars for them. Harness, carts, seeders, little bundle of hoes. Bring ‘em out. Pile ‘em up. Load ‘em in the wagon. Take ‘em to town. Sell ‘em for what you can get. Sell the wagon, too. No more use for anything. Fifty cents isn’t enough to get for a good plough. (Steinbeck, 93)

The expressions above are short and quite often repeating the same words, emphasizing their tiredness and hopeless for their priceless work. They have to sell anything they posses to buy needs, and still they are unable to fulfill them. Ironically, the texts declare richness instead of loss.

The tenants’ decision to move to another place is to survive. They love their lost land, houses, and all the memories in them. The sweetness of their memories change into bitterness and anger that haunt their journey to the West:

You and me – why, we’re all that’s been. The anger of a moment, the thousand pictures, that’s us. This land, this red land, is us; and the flood years and the dust years and the drought years are us. We can’t start again. The bitterness we sold to the junk man – he got it all right, but we have it still. And the owner men told us to go, that’s us; and when the tractor hit the house, that’s us until we’re dead. To California or any place – every one a drum-major leading a parade of hurts, marching with our bitterness. (Steinbeck, 95)

Poverty

Practically, the Joads and other tenants are homeless since their moving out of their land and houses. Their first house is the “truck” and nearby. It has been a home for the family where all they need and posses are in it. Their real houses are now others’ or “dead” and haunted, and they belong to no one but the banks:

The family met at the most important place, near the truck. The house was dead, and the fields were dead; but this truck was the active thing, the living principle. This ancient Hudson, with bent and scarred radiator screen, with grease in dusty globules at the worn edges of every moving part, with hub caps gone and caps of red dust in their places – this was the new heart, the living centre of the family; half passenger-car and half truck, high-sided and clumsy. (Steinbeck, 107)

Since after, the family house are never be a real house anymore. After truck, they live in tents. During their journey, they keep changing living in the truck or the tents. Even, many of them do not reach West and of course never enjoy a proper house as shown by the Joads when they lost grandma of a stroke on the journey:

Grandma was still then. And outside the tent all the noise had stopped. A car whished by on the highway. Casy still knelt on the floor beside the mattress. The people outside were listening, standing quietly intent on the sound of dying. Sairy took Gandma moved with dignity and held her head high. She walked for the family and her head straight for the family…. Pa asked softly: ‘What was it?’ ‘Stroke,’ said Casey. (Steinbeck, 148-149)

The further they travel to the West, the more the people live in a tent of a camping ground. They are lucky enough when they could have
the light from the wooden houses’ terraces nearby lighted by the petrol lantern, and inside the tents, they are happy to see one another through the kerosene lamp light:

A small wooden house dominated the camp ground, and on the porch of the house a petrol lantern hissed and threw its white glare in a great circle. Half a dozen tents were pitched near the house, and cars stood beside the tents. Cooking for the night was over, but the coal of the camp-fires still glowed on the ground by the camping places. (Steinbeck, 198)

The rest of the story drags the readers to see more deeply into their poverty. Many of them cannot even afford to stay in the cheap tents. They stay around the camps to sleep; however, they sleep in the truck or around the truck under the bias of the wooden houses light. People start spending their cents more carefully and choose to sleep beside the road to save cents for they better expenses as shown by the Joads:

The proprietor said: ‘if you wanta pull in here an’ camp it’ll cost you four bits. Get a place to camp an’ water an’ wood. An’ nobody won’t bother you.’

‘What the hell,’ said Tom. ‘We can sleep in the ditch right beside the road, an’ it won’t cost nothing.’ (Steinbeck, 198).

In fact, the moving people have almost been out of money before they reach the camp. Many of them save cents or penny for food, hoping they reach a ranch or plantation where they can work and get money. Money has become an exclusive and sensitive issue at the same time for the poor especially for a big family such as the Joads. They must buury their family without a funeral ceremony themselves on the way as happens to Grandpa and Grandma:

‘I was gonna wash Grampa all over,’ said Ma, ‘but he got no other clo’es to put on. An’ ‘course your quilt’s spoilt. Can’t never get the smell a death from a quilt. I seen a dog growl an’ shakes at a mattress my ma died on, an’ that was two years later. We’ll wrop ‘im in your quilt. We’ll make it up to you. We got a quilt for you.’ (Steinbeck 150)

Another serious impact of out of money is risking the journey itself. The travelers will not be able to move ahead without petrol and petrol is not available without money. The Joads and other families do not have easy solution to money problem they encounter.

Pa said: ‘What I’m scairt of is we’ll run outa money so we can’t gitthere ‘t all. Here’s all us eatin’, an’ got to buy petrol an’oil. ‘F we outa money, I don’t know what we gonna do.’

Wilson said: ‘Seem like it’s slowly my fault. This here goddamn give me trouble right along. You folks been nice to us, now you jus’ pack up an’ get along. Me an’ Sairy’ll stay, an’ we’ll figger same way, We don’t aim to put you folks out ‘none.’

Pa said said slowly; we ain’ta gonna do it. We got almost a kin bond bont. Grampa, he died in you’re your tent.’

Sairy said tiredly: ‘We been nothing’ but trouble, nothin’ but trouble.’(177)

Poverty does not compromise gender, age, or health. Ma tries her best to cherish dying grandma. She should stay stronger unless she lets the rest of the family worry of her feeling and sick grandma. To keeps the family in hope, she accompanies grandma herself and let’s others think they are just fine. She keeps Grandma’s death to herself until they pass a desert, an evaded place to stay.

Under the spread tarpaulin Granma lay on a mattress, and Ma sat beside her. The air was stiflingly hot, and the flies buzzed in the shade of the canvas. Granma was naked under along piece of pink curtain. She turned her old head restlessly from side to side, and she muttered and choked. Ma sad on the ground beside her, and with a piece of cardboard drove the flies (S. 222)

Bad news should be revealed at right moment. Then Ma declares Grandma’s death to the family after passing the dessert and she finds a right place to bury Grandma.

Pa said: ‘Then Granma’s bad.’
Ma raised her eyes and looked over the valley. ‘Granma’s dead.’
They looked at her, all of them, and Pa asked: ‘When?’
‘Before they stopped us las’ night.’
‘So that’s why you didn’ want ‘em to look.’
‘I was afraid we wouldn’ get across,’ she said. ‘I tol’ Granma we couldn’ he’p her. Thafambly had ta get across. I tol’ her, tol’ her when she was dyin’. We could,’ stop in the desert. There was the young ones – an’ Rosasharn’s baby. I tol’ her.’ She put her hands and covered her face up for a moment. ‘She can get buried in a nice green place,’ Ma said softly. ‘Trees aroun’ an’ a nice place. She got to lay her had down in California.’ (243)

Poverty increases along with the numbers of the migrant farmers after more farmers forcefully give their houses and lands up to be banks.

And the dispossessed, the migrants, flowed into California, two hundred and fifty thousand, and three hundred thousand. Behind them new tractors were going on the land and the tenants were being forced off. And new waves were on the way, new waves of the dispossessed and the homeless, hardened, intent, and dangerous. (248)

Consequently, the number of the hunger and hopeless people increase. Some starts being folly, while some pretend being innocent. It is an irony to pretend to know good things from bad in front of his hunger children.

And a homeless hungry man, driving the roads with his wife beside him and his thin children in the back seat, could look at the fallow fields which might produce food but not profit, and that man could know how a fallow field is a sin and the unused land a crime against the thin children. (248)

Hunger can weaken a very strong person when he/she is hungry or when he/she witnesses his/her loves hungry as presented by Ma Joad next:

Ma said helplessly: ‘I dunno what to do. I got to feed the fambly. What’mgonnado with these here?’ The children stood stiffly and looked at her. Their faces were blank, rigid, and their eyes went mechanically from the pot to the tin plate she held. (272)

To make things worse, poverty decreases people capability to keep sanitation well. The Joads are unable to get wash properly; leaving shower and gel behind, and get familiar with watery facial wash only. Ma, having no choice, seems used to the improper and unexpected hygiene system and suggests her family to do so.

‘Hush!’ Ma said. Ma said, Go washed up.’
‘We got no soap.’
‘Well, use water.’ (412)

The impacts of poverty in the novel deeply enter human insufficiency when the farmers are finally hopeless, not knowing what to do, and being unwelcomed to the new birth/life. The Joads that are supposed to be happy to have a new family member are upset and terrified to know Rosasharn their daughter will deliver a baby soon.

‘We got nothing ‘, now,’ Pa said. ‘Coming a long time – no work, no crops. What we gonna do then? How we gonnagit stuff to eat? An’ I tell you Rosasharnain’t so far from due. Git so I hate to think. Go digging’ back to aol’ time to keep from thinkin’. Seems like our life’s over an’ done.’ (412)

**Fallen-apart**

Poverty does challenge patience and family unity. Joads, as the role model of family integrity in the novel, do not free from the challenges. It starts with Tom, the eldest child in the family who becomes easily loses his temper for being very tired and hungry. “‘I’mtar’d,’ said Tom. ‘Drove all night. I don’t wanna start no argument. An’ I’m so goddamn tar’dlarque easy. Don’ be smart with me. I’m askin’ you.’ “(261)
Hunger causes anger is emphasized by Casey the ex-preacher. He believes human is unintended to be angry without strong reason, and the very strong reason to be angry is the hunger. His analysis is parallel to his profession as a preacher that he used to convince people by his preach and prayer that things will go on better. Ironically, hunger does not stop him from being firm in his belief, because he gives up preaching and he is not sure with his prayer anymore.

‘I seen,’ Casey agreed. ‘They’sa army of us without no harness.’ He bowed his head and ran his extended hand slowly up his forehead and into his hair. ‘All along I seen it,’ he said. ‘Ever’ place we stopped I seen it. Folks hungry for side-meat, an’ when they get it, they ain’tfed. An’ when they’d get so hungry they couldn’ stan’ it no more, why, they’d ast me to pray for ‘em, an’ sometimes I done it.’ He claps his hands around drawn up knees and pulled his legs in. ‘I use’ ta think that’d cut ‘er’ he said. Use ta trip off a prayer an’ all the troubles’d stick to that prayer like flies on flypaper, an’ the prayer’d go sailin’ off, a takin’ them trouble along. But it don’t work no more.’ (265)

The ex-preacher, Casey is not only loosing his belief in prayer and hope, but also is involving in fighting. He never stays silent after that but fights easily to defend himself or others until he dies of being beaten. This proved that poverty loss human integrity and faith, and to the worst ‘life’.

‘Now, what happened here?’
‘Well,’ Casy said, ‘he got tough an’ I hit ‘im, and he started shootin’ – hit a woman down the line. So I hit ‘im again.’
‘Well, what’d you do in the first place?’
‘I talked back,’ said Casey.
‘Get in the car.’ (283)

Next, poverty has broken the family unity even the new marriage as happened to Rose of Sharon. She is left by her husband when she is just about to deliver their first child. Her sadness of being left, weakens Rose of Sharon and she continues living in hoping to have her husband back or living in an illusion of being betrayed.

‘I ain’t feeling good,’ said Rose of Sharon. ‘Connie shouldn’ of left me.’
Ma looked up to the girl’s swollen face. ‘You been a – cryin’,’ she said.

... Rose of Sharon demanded: ‘You seen Connie?’
‘Yeah,’ said Al. ‘Way to hell an’ gone up the river. He’s goin’ south,’
‘Was – was he goin’ away?’
‘I don’ know.’ (289)

No matter how hard the Joads keep the family unity, they finally fall apart. The family hates Connie (Rose of Sharon’s husband). Tom promises to kill Connie at his presence; Rose of Sharon is being hurt of Connie’s leave and of her family’s attitude on him; and Ma and Pa are hopeless to have a better life.

‘We’re crackin’ up, Tom. There ain’ no fambly now. An’ Rosasharn – ‘She looked around and found the girl’s wide eyes. ‘She gonna have her baby an’ they won’t be no fambly. I don’ know, I been a-tryin’ to keep her goin’. Winfield – what’s he gonna be, this-a-way? Getting wild, an’ Ruthie, too – like animals. (416)

The novel’s end with vast famine and diseases proves that the impact of loosing houses and lands are the worst thing for the farmers, and being drawn into those homeless and jobless are not feasible to recover. Poverty brings nothing but terrors to the farmers.

And gradually the greatest terror of all came along. They ain’t gonna be no kinda work for three months. In the barns the people sat huddled together; and the terror came over them, and their faces were grey with terror. The children cried with hunger, and there was no food.

Then the sickness came, pneumonia, and measles that went to the eyes and to the mastoids. (453)
The Novel as a Cautionary Tale

Related to the concept of cautionary tale, ‘the bad things happen in the novel used as a warning for the future’ thus the bad things experienced by the American farmers in the Grapes of Wrath could be used as a warning for farmers in North Sumatera to avoid the same bad things. These tales are seen as the lessons for the economic and environment they share as proposed by Abrams in his theory of mimetic. The things the farmers in the novel and the farmers in North Sumatera share are shown in the table below.

Table 1: Things shared by farmers in The Grapes of Wrath and in North Sumatera

<table>
<thead>
<tr>
<th>FARMERS IN THE GRAPES OF WRATH (sources: the informants/ the farmers)</th>
<th>FARMERS IN NORTH SUMATERA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family of two to seven (p.254)</td>
<td>Family of two to seven children</td>
</tr>
<tr>
<td>Raise crops, carrot, turnip, corn, potato, fruits: grapes (250)</td>
<td>Raise paddy and horticultures</td>
</tr>
<tr>
<td>Tenants and owners (p.248)</td>
<td>Tenants and owners</td>
</tr>
<tr>
<td>Climate changes; rain cloud rain (p.37)</td>
<td>Climate Changes: Long drought</td>
</tr>
<tr>
<td>Manpower (p.7), Using tractor (p.253)</td>
<td>Manpower</td>
</tr>
<tr>
<td>Dust bowl (p.9)</td>
<td>Sinabung eruption in Tanah Karo Long drought in Raya Water shortage in Raya, TigaRunggu, and Saribudolok</td>
</tr>
<tr>
<td>Gopher and ant lions (p.7)</td>
<td>Hama …</td>
</tr>
<tr>
<td>Bank customers and credit union members (p.45)</td>
<td>Bank customers</td>
</tr>
<tr>
<td>Mortgaging their houses and land (p.45)</td>
<td>Farmers in TigaRunggu mortgage their houses</td>
</tr>
<tr>
<td>Harvest failure (45)</td>
<td>Harvest failure</td>
</tr>
<tr>
<td>Loosing houses and land (p.45)</td>
<td>Farmers in TigaRunggu almost lose houses and lands</td>
</tr>
<tr>
<td>Penniless (p. 46, 150, 177, 222)</td>
<td>Penniless</td>
</tr>
<tr>
<td>Family disintegrated (416)</td>
<td>Family disintegrated</td>
</tr>
</tbody>
</table>

5. CONCLUSIONS

The negative impacts of mortgage systems on the farmers in The Grapes of Wrath, are the losses/ dispossession, poverty, and fallen-apart as shown by the Joads and other farmers who are evicted from their houses and land upon their failure to pay their loan to the banks. Being homeless, they travel to California to survive; unfortunately they are plunged into poverty and disintegrated (fallen-apart). Hunger arouses anxiety, distrust, anger, and crime, and those negative sentiments enter and break the family, friendship, and belief. The farmers have to witness crime, sickness, and death.

The bad impacts that embody the farmers along their life journey should be read as a lesson (cautionary tale) for farmers in North Sumatera especially Tanah Karo, Raya, TigaRunggu, and Saribudolok, since those farmers occupy sort similarities in job, property, family numbers, types of friendship, types of crops, natural disaster, and mortgage banking access. Reading the novel as a cautionary tale means to be alert not to do the same mistakes and to be careful in mortgage system practice in order to avoid the farmers experience the same disaster as in the novel, for it is the essence of cautionary tale in this case The Grapes of Wrath, to be a lesson for others to avoid the same disaster in the tale. Since Tanah Karo, Raya, TigaRunggu, and Saribudolok are agriculture potentials in North Sumatera, they need to be saved from disaster happen.

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