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Meerendonk, T. van de

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# Claiming crisis: narratives of tension and insurance in rural India

Tim van de Meerendonk

Cultural Anthropology and Developmental Sociology, Leiden University, Leiden, Netherlands

## ABSTRACT

This article discusses local expressions of crisis in Beed district, central Maharashtra. Both in public and academic discourse crisis has become the term of choice for the many structural deficiencies which make agriculture an increasingly precarious livelihood in India. While most voices subscribe to the explanation that the current state of distress can be attributed to the unprofitability of agriculture, a wide range of structural explanations are suggested as to why this might be the case. Consequently, in some debates agricultural crisis runs the risk of moving the experiences, agency and positionalities of those imagined to be living through its consequences to the background. This paper counterbalances such causal explanations by empirically delving into the imaginaries of agricultural crisis as they are articulated, negotiated and employed by farmers in Maharashtra. Based on twelve months of ethnographic research, the paper examines how ideas of crisis are entangled with colloquial understandings by taking experiences of 'tension', an Anglicised term used to express feelings akin to stress, as object of inquiry. I argue that by claiming crisis through invoking feelings of tension farmers mobilise a plurality of meanings, narratives and moral evaluations about what is wrong with agriculture in this part of India.

## KEYWORDS

Agricultural crisis; morality; tension; PMFBY; crop insurance; Maharashtra

## Introduction

One cannot read – or speak – about farming in India without encountering widespread notions of rural distress and agricultural crisis. This idea, that farmers are in an existential state of stress, permeates the public debates surrounding the Indian rural economy. It circulates not only at the level of national politics and government but also forms the basis for a considerable debate among social workers and researchers who are concerned with rural issues. While the reality of crisis as a structural phenomenon is generally accepted, the reason why it is occurring is cause for much deliberation and discussion. While at a basic level, most voices tend to subscribe to the explanation that the current state of crisis can be attributed to the economic hardships connected to the unprofitability of agriculture (Mohanty 2005, 244), a wide range of possible reasons are identified why this might be the case. Climate change, exploitative market relationships, neoliberal restructuring, the hollowing out of the welfare state, political irresponsibility, structural inequality; A multitude of structural forces are cited in an attempt to explain the current difficulties and inequalities which plague Indian agriculture. Particularly the ever-present spectre of rural suicide is conjured up frequently in public debates as an unacceptable excess of rural poverty. It serves as a powerful symbol of the far reaching effects which these structural deficiencies have on the internal lives of individual

**CONTACT** Tim van de Meerendonk  [t.van.de.meerendonk@fsw.leidenuniv.nl](mailto:t.van.de.meerendonk@fsw.leidenuniv.nl)

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farmers (Münster 2016). In response the Indian government, together with private insurance companies, has introduced a crop insurance scheme called PMFBY in 2016 to cushion the purported pressures which farmers face by providing farmers with a cash payment if their crops fail. It has been touted as *the* comprehensive solution which will relieve farmers from the systemic burdens and uncertainties of contemporary small-scale farming. Indeed, it would not be a stretch to suggest that the agrarian crisis and the associated suicide of farmers sit particularly uncomfortably in the national consciousness as a scandalous reality of contemporary India and that finance has been suggested as being able to solve the moral unease in a significant way.

When trying to make sense of agricultural crisis as a topic of academic interest, one quickly encounters the fact that it is a prolific field of study in a variety of disciplines ranging from anthropology, political science and geography to water management and engineering. This means that it becomes challenging to manoeuvre in the well-informed and meticulous debates that discuss the origins, effects and solutions to the many rural issues that are captured under the term. What these studies have in common is that they tend to relate crisis to large scale forces affecting rural India. For instance, in their influential book 'Agrarian Crisis in India' Reddy and Mishra (2012) approach the subject from a multidisciplinary angle to convincingly show how 'rising costs, volatile prices, growing risks, vanishing support systems, etc' as well as '[lack of] irrigation, environmental degradation, and technological fatigue' have led to a situation of agricultural crisis (3-4). Sainath, an investigative journalist whose work has done much to bring the everyday realities of crisis into the Indian public eye, also attributes crisis to larger forces, noting: 'Cash crop, high water stress, huge indebtedness way above the national average.' as some of the reasons for farmers' distress (2007, 10).<sup>1</sup> A recent socio-hydrological study done by a large Dutch technical university, in its turn, is rather confident when they conclude that 'low (soil) water storage capacities, no irrigation and poor access to alternative sources of incomes are to blame for the crisis' (den Besten, Pande, and Savenije 2016, 115).

Such studies have done much to show the structural deficiencies at play which shape rural India. Taken together they force the conclusion that climate change, depleting water reserves, economic unprofitability and social inequalities influence agriculture in India considerably. This macro-level view is indispensable in understanding the complex dynamics of the undeniably precarious situation of agriculture in India. However, I will contend that through its overbearing explanatory potential as a singular expression of rural distress, 'crisis' runs the risk of equivocating the diverse experiences and positions of those farmers imagined to be caught under its influence. Seen through such a macro structural lens, crisis is expressed in terms of statistics, damage assessments, socio-economic analyses and/or datasets. In searching for the causes and effects of agricultural crisis and applying the insights such studies garner to uniform categories of 'farmers', the danger emerges that the latter is flattened and the everyday meanings and experiences of crisis are hidden from view. Consequently, crisis imagined as based in objectified knowledge runs the risk of becoming something of a shorthand, forming the starting point for a discussion on rural issues rather than a topic of inquiry 'in and of itself' (see also Bryant 2016, 20).

Therefore, in this paper my aim is to counterbalance such explanations for agricultural crisis in the contemporary debate and reposition the analytical focus to every-day semiotic expressions of agricultural crisis. Specifically, my argument is that experiencing and discussing agricultural crisis encapsulates a plurality of meanings which are simultaneously highly personal and inseparably connected to larger societal forces and that this convergence is narrated in distinctly moral terms. To make this argument, I will focus on expressions of 'tension', a psychological state akin to stress, as a key way in which farmers comment on the prevalence of agricultural crisis in their daily lives. By describing the ways in which farmers in a village in rural Maharashtra speak about tension, I will show how an attentiveness to such discussions can offer an understanding of how people comment on themselves and their communities at the village level as well as contemplate their place in society. By looking how the meanings of crisis are discussed, negotiated and strategically employed, I contribute to the question of agency in the debate surrounding agricultural crisis. Thus, instead of presenting an analysis of the causes and effects of crisis I show how agricultural crisis might mean different things for different

people at different times and in different contexts. For the diverse group of farmers I have worked with, coming to term with crisis in terms of tension forced a wider discussion at the village level: What is crisis? Why and how does crisis manifest itself? Who may legitimately claim to be experiencing crisis? Does everyone experience it equally?

To build this argument conceptually, I follow Roitman (2013) and others who view narratives of crisis as a way in which people assess, frame and give significance to their place in the world. These 'vernacular understandings of crisis' (Bryant 2016, 19) treat claims to crisis and the critique associated with them as saturated with epistemological and moral significance. It is by unpacking the meanings attached to the way crisis is framed, in this case in terms of tension, that we can learn something about the particular teleology which is challenged in its occurrence, the limits of inclusion to its effects as well as the way in which it relates to conceptualizations of what values are threatened by its invocation (12). I supplement this with insights from the anthropology of rural suicide in India. Often regarded as correlated to the macro-economic forces of the crisis, farmer suicides have arguably become the defining representation of the internalised strife associated with the contemporary structural deficiencies present in small-scale agriculture in India.<sup>2</sup> In particular I connect to Münster (2016, 2012) who argues about these deaths that the 'natural consequence of overwhelming debt and the forces of globalisation behind this proliferation of rural indebtedness' places the agency of farmers to the background. Therefore, rather than the 'structural etiology of suicide' what is interesting, he contends, is the 'work' that goes into making sense of such acts. This 'moral talk', (Münster 2016, 106), is as much about everyday moral meanings and evaluations as it is about macro-structural forces. Examining such moral narratives is a way to retrace everyday discussions of structural forces and individual agency, as it productively approaches morality as a local level social process (122). Put another way, it allows for an analysis which shows the kind of 'work' notions of crisis do in a semiotic sense. As we shall see this becomes especially relevant as people stake their claim to crisis through expressions and discussions of tension, which are often articulated and evaluated in such moral terms. By focusing on the productive force of morality the way in which imaginaries of crisis are expressed, negotiated and employed can be brought into view.

### **Understanding crisis through local narratives: tension and its meanings**

In my case, like others who studied the topic, tension emerged as a research topic secondary to my primary interest (cf. Weaver 2017, 37). As my fieldwork on crop insurance and its promise of fixing the agricultural crisis progressed, discussions frequently turned to the tensions and worries that farmers felt when they spoke about their livelihoods. This was especially true following the failure of the monsoon in the area beginning September 2018. Although droughts are not uncommon in Beed district, which is infamous in India for its erratic and deficient rainfall, the most recent drought came after several years of consecutive dry-spells.<sup>3</sup> The drought aggravated an already dire situation for many of the inhabitants in the district. As bad as the situation seemed, and to my admitted dismay, the colloquial word for 'crisis' (sankat – संकट) was surprisingly absent in the narratives of farmers when I initially asked about the problems related to farming. This surprised me as the newspapers and political narratives use the term frequently and liberally. Farmers did however talk a great deal about how the current situation in agriculture gave them stress and tension; how they would worry and how there were many problems which were not there before. People would discuss what the origin of this stress was and how it influenced them as well as contemplate who was answerable for it. At times these discussions coalesced with established repertoires for commenting on agricultural misfortune codified in the term crisis while at other times they took unexpected departures from these familiar explanations. Indeed, over time terms like the Anglicized word 'tension' and its Marathi counterparts 'tanav' (तनाव – stress), and 'taan' (तान – tenseness) emerged as key terms around which discussions of problems associated with farming revolved (cf. Halliburton 2005, 133).<sup>4</sup> Although the Marathi words tanav and taan are sometimes used to express an emotional state akin to stress, the

English word 'tension' was by far the more common way in which people expressed their feelings with regard to the precarity of their livelihoods.

An extensive body of literature exists within medical anthropology on the implication of invoking these terms in the Indian context. Particularly the influential work by Nichter (1981) has made a strong case for understanding 'distress' as embedded in a cultural idiom of expression.<sup>5</sup> Many scholars have used this 'idiom of distress' to deal with questions of mental illness in South Asia. Halliburton (2005), for instance, argues that the psychological and linguistic meaning of the word 'tension' in the Indian context is intertwined with the allopathic medicalisation of mental illness. He shows how a shift in terminology from culturally specific notions of possession to the categories of 'stress', 'tension' and 'depression' has had far-reaching consequences for the meanings which are associated with these states. He suggests that invoking these medicalized terms has led to the deterioration of contextual particularity and substituted it for more universal, modernist categories (111). Weaver (2017) likewise engages with the term from an ethnopsychological perspective. In her study of women with type 2 diabetes she explores the idiom of tension and shows how among her interlocutors a relational dynamic is at work. She describes how tension is a way to express individual experiences of worry but also, crucially, how it constitutes a 'codified invitation for a response from others' (48). Tension is expressed by the women she studied, in part, to communicate being subjected to extrapersonal forces to others, while simultaneously reflecting these forces back on their own identities as mothers, spouses and caretakers in an increasingly stressful urban lifestyle (55).

Connecting to this interest in tension and particularly to the insight that it represents a means of articulation which people manoeuvre and incorporate in efforts of shaping individual identities, I will dedicate the remainder of this paper focussing on the dynamics of claiming and attributing tension by a group of farmers in a village in rural Maharashtra. Without diminishing its meanings as a psychological state akin to stress, I place emphasis on how tension is a key way for people to engage with one another on the topic of crisis, and how its meanings shift depending on who is expressing their tensions. These relational dynamics of tension and worry manifested distinctly as farmers contemplated questions connected to what they perceived the crisis to look like and how it manifested in their village. In discussing the distribution of tension in the community farmers comment on the injustices they perceive around them, the problems they are facing as well as deliberating the causes for these problems. These contemplations take on a relational dynamic as people use the idiom of tension to evaluate the character and behaviour of others, represent themselves in a virtuous way, or to more generally discuss the wider moral failures they see in rural life.

Crop insurance comes to be part of these narrations because it forms a potent platform from which these articulations can take place as it 'systematically grafts morality onto economics' (Ericson, Doyle, and Barry 2003, 6). Contemporary development strategies increasingly advocate risk management through insurance as a means of alleviating poverty and to deal with the many uncertainties poor people face (Churchill and Matul 2012; Dror and Jacquier 1999; World Bank 2011). Inherent to these development voices is the suggestion that there is an obligation to the poor and that this obligation can be met through the governing capacity of insurance (see Isakson 2015).<sup>6</sup> Pradhan Mantri Faisla Bima Yojana or PMFBY was introduced in 2016 and represents the latest in these attempts to extend agricultural insurance to farmers. PMFBY offers indemnity to farmers in the case of crop loss. Its most salient technical feature is that it uses experiments to approximate an average yield in an area which is then compared to a historical average. If a shortfall above a certain percentage in the yield is met, all farmers in the designated area get a pay-out based on the amount of land they own in this area. Proponents of the scheme note that this approach is much cheaper and easier to operate because no individual assessment is necessary, as it is able to cover hundreds of farms with relatively few experiments.

However, as many studies have shown insurance is not the axiomatic risk mitigation and financial device that it portrays itself to be (Bähre 2012; Zelizer and Healy 2017; Baker and Simon 2002). Crop insurance is no exception to this. Critics of PMFBY note that with its area approach there is little resemblance between collective damages established and individual experiences of farmers

(Isakson 2015; Binswanger-mkhize 2012, 187). Also, crop insurance capitalises on a rationalised notion of risk that is criticized for its insensitivity to the social inequalities that unevenly distribute risks in small-holder agriculture (Taylor 2016). However, regardless of its effectiveness as a way to effectively cover agricultural risks, it currently stands as one of the largest crop insurance products in the world, with approximately 47 million policies sold in 2017–2018 (Rai 2019, 6). As we shall see, because of these attributes crop insurance comes to be connected to ideas about risk, entitlements and experiences of legitimate suffering. In following the narratives which insurance spur, the way in which it 'shapes interactions and moral contemplations' can be brought into view (Bähre 2012, 152). Through these narratives it can be seen that insurance does not only mitigate risks by means of finance but also produces new risks and transforms existing ones (Bähre 2020).

### **Crisis in the village: narratives of tensions in Datola**

References to crisis, worry and tension manifested themselves frequently at the village where I conducted research as well. One day in October 2018 me and my assistant Nikhil<sup>7</sup> are seated with a number of farmers in a tea shop at the bus stand of Datola.<sup>8</sup> Datola comes under Beed district which lies in central Maharashtra. It is a rather large village of around 3000 inhabitants. The majority in this village are Hindu but a sizeable minority of Muslims call Datola their home as well. It distinguishes itself from other communities in its vicinity for two main reasons. First of all, Datola is blessed with a seasonal river which provides some of the farmers who hold their lands close to the river with the major scarce resource for farming in the region: water. This area, known as the 'green belt', is an anomaly in Beed district which is otherwise famous for its dry climate and nutrient poor soil. Secondly, a local NGO is active in the village. They have a centre in Datola and provide support to the village for water and agriculture-related issues. The founder of the NGO is a native to the village and although he now lives in the neighbouring town and his NGO currently covers a wider area, he returns frequently and continues to support and to an extent favour Datola. This means that there are many projects and public works in Datola and that the farmers who are involved with the NGO are relatively aware of government welfare schemes, as well as particular political narratives employed by the NGO.

The farmer who I am talking to, Kiran,<sup>9</sup> is considered by many of the people of Datola to be one of the richer farmers in the village. He is considered to belong to the Mali caste, who associate themselves with gardening and vegetable cultivation. His farm lies in the fertile area surrounding the river which snakes through the village. Kiran holds six hectares of prime quality land which is considerable when compared to the average land holding in Beed which sits at close to one hectare per household. Being the only son to his parents, Kiran inherited all the lands of his father and so has been able to secure a decent income from his farm which he does not have to share with anyone outside his nuclear family. His relative affluence can be seen by the fact that he has a concrete home in the middle of the village, owns a motorbike and sends his two children to a prestigious English language college in the city of Latur, some 45 kilometres away.

This morning Kiran is talking about the current situation of farmers in India. He tells us that the government repeats the slogan of 'jai jawan, jai kisaan' [hail the soldier, hail the farmer] but that there is no respect for the latter. 'He dies alone when his work is done.' He looks at us with a serious expression and continues: 'His children don't want to visit him and the government doesn't care for him. When a soldier dies on the border it is enormous news and everyone in the country is outraged but when a farmer commits suicide it rarely even makes the news'. 'But are we not important?' He questions us as he answers himself: 'We are the centre of the country. Without us nobody will eat. We are its legacy.'. It is difficult, he tells us, to be a farmer in Datola: 'It has gotten worse and worse. Nowadays we can barely get back what we put into the ground. How can we survive like this? This tension is on our mind every day.' When Kiran tells us this it is supposed to be a time of harvesting, yet the recent lack of rain has left farmers with empty hands and – increasingly – empty pockets. The drought for which Beed district is well-known in India unleashed

with particular ferocity in the beginning of September 2018. Many of the crops, in particular soybean which is the major cash crop in the area, failed.

What Kiran expresses above is a topic about which we would come to talk a lot. In later interviews Kiran tells us that he feels that actually affluence amplifies tension. If a farmer has only one acre of land, he explains, he is less dependent on his farm and does not have to worry about it so much. It is those like him who hold larger pieces of land and who grow cash crops that have to face larger uncertainties and thus worry more. Kiran goes at length to emphasise the collective suffering and stress of farmers in Datola, and more broadly in all of India, pointing the onerous finger of responsibility for this suffering towards the government. In emphasising the precarious situation of Indian agriculture and the unwillingness of those in power to care for them, Kiran asserts a view of 'the Indian farmer' as a collective group who all suffer equally. Although he is one of the richer farmers in Datola according to others in the village, he does not hesitate to identify with this collective image of the suffering farmer, claiming to be stressed and worried. By morally appropriating the suffering of farmers and applying it to himself, Kiran claims inclusion in a group which is subjected to the abstract external forces for which 'crisis' is the catch-all term. Through references to worry and tension he enacts an image of the self which is characterised by lack of agency, vulnerability and uncertainty while simultaneously inviting 'acknowledgement and recognition for this portrayal' of himself (Asad 2000, 42). In so doing he connects tension to a particular source beyond the reach of his personal responsibility, naming the dependence on cash crops, market prices, failing monsoon rains and absence of government aid as some of the structural forces working against him and his colleagues. '[...] If nature and the government are going to rape us, like the last four years, then we worry and suffer', he tells me one day, clearly signalling his lack of agency in the situation.

Ajit, Kiran's neighbour holds a somewhat different perspective. Ajit is a man of short stature and restless disposition and shares many similarities with Kiran. Like Kiran he considers himself to belong to the occupational Mali caste. They grew up together, are roughly the same age and went to the same primary school. Ajit has a small farm of around two hectares next to Kiran which he tends to with his brother and on whose income an extended household of approximately ten people depend. However, these lands are not owned by Ajit and his brother, but by his octogenarian father. Despite his advanced age and failing mind, Ajit's father has been reluctant to divide the land among his sons out of fear that this would splinter the family and leave him without a caretaker. Ajit is therefore responsible for caring for the farm, his elderly parents as well as his wife and two sons. Like Kiran, the field which is owned by Ajit and his family is of good quality with access to water. However, while Kiran mainly grows the cash crop soybean, Ajit likes to think of himself as going against the current of this trend. Instead this season he mainly grows onions and tomatoes which he sells locally. With this, he tells us, he is less dependent on market prices. 'I think I am the only man in this village who is tension free because I do not have to care so much about money,' he smilingly explains a few days after we met. Ajit tells us that he feels greed has taken hold of farming and that this is the reason why most of his neighbours and colleagues are worried. As we are discussing this topic with Ajit, Kiran overhears us. It is obvious that he feels to be at the receiving end of Ajit's allegations and confronts him. A discussion followed, paraphrased below:

- Kiran: If you are so smart and successful then why don't you show it? Where is your golden ring, like the one [someone at another table] is wearing? Tell me, did you construct a concrete house like me?
- Ajit: No. I don't think there is much to those golden rings that he is wearing. He has taken so much and lives comfortably, so why should he have more?
- Kiran: Did you buy a motorcycle or expand your farm, like many of us did?
- Ajit: No, I didn't.
- Kiran: So, if you are so smart, and we started from the same spot why are you lagging behind me? Am I wrong when I say that your profit is next to nothing?
- Ajit: But money is not everything. At least my mind is clear.
- Kiran: Tim, we have figure of speech here. When you come home empty-handed your wife doesn't bother to cook your dinner. To Ajit: Doesn't your wife scold you every day, does that not bother you?

Ajit: Of course. There is always this burden on our shoulders.

[...]

Kiran: What do you think? Is your son talking to you in the manner which he should? If you are not giving him the things that he wants will he talk to you in the right way?

After this, the people who have gathered to listen in on the discussion are laughing at Ajit, while Ajit quietly glares at Kiran.

In both cases Ajit and Kiran initially place responsibility firmly in the hands of structural forces. In our first discussions, Ajit told me that he feels that he bears less of a mental burden because he does not play the high-risk game of growing cash crops for the open market. By accepting smaller profits and 'not caring so much about money' he tells us that he feels less burdened going so far as to call himself 'stress-free'. Kiran's prior narrative locates the source of tension in the deficiencies present in farming as well as the general uncaring for the poor on the part of the Indian government. However, this confrontational encounter between the two neighbours at first sight seems to contradict this insistence on the universal victimhood of farmers. When Ajit and Kiran discuss the golden ring and the importance of money it becomes clear that being successful as a farmer and thus be respected by your peers and family is tied to the personal success of the farmer in 'being smart'. In accusing Ajit of 'lagging behind' he is asking himself why Ajit seems to be failing to reap the benefits of his farm. He appeals to the personal responsibility of Ajit to care for his family and the worry which flows out of failing to adequately provide. Kiran accuses Ajit of a hypocrisy when he states that his life is free from tension because he does not place emphasis on money. He reminds him of his wife and son who do not respect him properly because he is not as successful as the others in the village in accruing profits, something Ajit admits to. A few weeks later, when I asked Kiran to specify this argument, he gives me another example. He tells me that the teashop one can drink tea on credit for a month, and the owner will allow that. However, if the owner tells you that he wants to settle the bill and you do not have money, then you are in trouble. If this hypothetical person has to confess that he is unable to pay then it is a huge embarrassment: 'If that happens, he will go to his field and worry. His mind will become occupied'. He does not reference Ajit specifically, but it is well known that Ajit has debts in the village which he struggles to repay.

Meanwhile, Ajit locates tension in the pursuit of profit, the unethical practices it spurs as well as the detrimental effect these things have on the community. As becomes clear from our later discussions on the topic, he feels that farmers have become greedy people who no longer care for one another in the village like they used to do. He equates this 'selfish' income to a personal moral failure of those who he perceives to be gathering it in an unfair way. During lunch in his field a few days after the incident above, an irate Ajit recounts the situation and tell us that even though people think he is stupid, he thinks they are unethical. 'It is not fair' he says and gives an example about crop insurance, the topic we had been talking about in the morning:

Everyone says they are worried and need help, but nobody comes forward and says to the insurance company 'I did not have damages, here is you money back'. If you take money when you don't deserve it you might as well be stealing!

He adds that many in the village might call themselves 'smart' but have actually been committing insurance fraud by misrepresenting the crops they grow. Pointing to the tiffin in front of him, he explains that if he takes the lunch box of his neighbour he might eat for free, but he will always feel bad and look over his shoulder because one day he will be found out. He will feel stressed and scared because he knows that what he is doing is wrong. It seems Ajit feels that many who get insurance money are not legitimate in claiming insurance because they are not really suffering, and that it is exactly this that leads his colleagues to feel tension.

In both these cases Kiran and Ajit accuse one another of being personally liable for their tension. This individual responsibility for tension recurs as a theme and comes to a head when one accuses the other of impropriety. These accusations to a significant extent revolve around positioning oneself as well as others within moral taxonomies of responsible and ethical behaviour. Both Kiran and Ajit

initially relegate the cause of tension to the realm of macro-economic and political forces. However, later the conversation takes a more intimate turn. When they discuss the origin of tension in the village, they voice experiences of humiliation, disrespect and embarrassment. When Ajit tells us that he would look over his shoulder in fear of being discovered as a thief he both accuses others in the village of unethical behaviour as well as inflecting this comment on his own identification as honourable and stress free. Invoking tension thus mobilises moral evaluations and discussion between these two neighbours which revolves around agency, responsibility and suffering. When tension becomes a cause for quarrel it lays the groundwork for deliberations concerning who is legitimate in feeling tension and thus a victim of structural forces, which forms of conduct in contemporary agriculture are acceptable as well as who bears the burden of responsibility for agricultural misfortune. Since crop insurance is touted as a financial fix for the stress that people feel as a consequence of the crisis, it frequently becomes part of this contemplation of tension. This manifests particularly with regards to the question of who is entitled to claim insurance benefits.

This becomes clear when we are talking to Kiran again a month later, as the drought is becoming increasingly felt. We are sitting at a shop which Kiran frequents and where we have come to interview him about insurance. We have just asked him what he and the others think about insurance to diminish the worry about the problems which people face. This was in response to a comment by one of Kiran's friends, an affluent Muslim farmer, who joked that insurance and farming are just like 'matka', a gambling game, but that with matka 'at least sometimes you win something'. This comment about the unprofitability of agriculture surprised me seeing the socio-economic background of these gentlemen. Nonetheless they tell me that while farming obviously entails a lot of uncertainty in terms of climate, market price, timing and input-costs, insurance claims are also risks in themselves. If you expect insurance but it does not come, you might find that you worry more than when you have not taken insurance at all, one of them tells us. Someone who is leaning over a rickshaw has been overhearing this conversation, and is now laughing. The man, whom I would come to know as Dhanraj, engages in a short discussion with Kiran:

- Dhanraj: If you say that farming is worse than matka, then why don't we sell our land? Why don't we go over there [gestures to the many roadside kiosks] and sit and play until we are rich?
- Kiran: No, I don't want to do that.
- Dhanraj: But why not? If what you say is true then there is no point in trying to make something of our farm, it will only lead to more worry. So, let's sell it and gamble it away.
- [laughter from all]
- Kiran: Matka is not a good way to make money, in the farm you have some control over what you do.
- Dhanraj: But as you said: For me the same risks are there in the farm as there are in playing matka.

Later Dhanraj, a self-described Dalit and owner of one acre of bad-quality land far away from the green belt where Kiran and Ajit have their farms, takes me aside and tells me how he feels that what Kiran has been telling me are lies. He tells me that Kiran acts like he is a worried farmer who experiences many uncertainties but that this is a performance. He asks himself that if they are successful and rich then why do they talk like they are experiencing tension. When they get crop insurance, he tells us, they get large amounts of money ('lakhs!')<sup>10</sup> whereas he gets only small amounts on account of his small holding. But, Dhanraj contends, crop insurance should not benefit people like Kiran who already have a lot, but people like himself who have only a few acres of bad quality land without access to water. Later when I meet him in his field, he is even more candid: 'He [Kiran] does not have to worry and can abuse nature freely.'. Dhanraj tells us he is disgusted by the fact that Kiran buys a big home, sends his children to a nice school and then afterwards tells everyone 'Oh, I am a poor farmer, please help me!'. Actually, Dhanraj explains, Kiran has nothing to worry about because his livelihood is always secure: 'so why have tension? He can eat, he can add to his farm and send his children to school. There is no but. It is not a gamble.'. Insurance money to Kiran is an extra on top of his already considerable income. He contrasts this with his

own situation which he feels is anything but secure: 'Here I have 1 acre, and no water. I am dependent on the rain. The land is also of a very different quality from the one they have there. It is full of rocks and is less fertile.'

When Dhanraj comments on what he feels is an exaggerated performance of tension by Kiran he articulates his feelings about inequality in the village. He evaluates this predicament in relation to both the micro-politics of claiming crisis in the village as well as the broader national policy of crop insurance. In the discussions that followed this moment he would come to explain how he felt that the situation of Dalits was worsening as a consequence of the rural politics which are co-opting the victimised notion of 'the farmer' to further political ends. In his analysis, this overlooks the inequalities which are an undeniable dynamic of Indian village life. In talking about tension in this way, he challenges the reproduction of the 'sanitised notion of homogeneous subaltern peasants' (Ortner 1995 in Münster 2015, 111), which is integral to the narrative with which Kiran tried to convince me of *his* tension. When Kiran invokes the popular political maxim '*jai jawan, jai kisan*' he appeals to the images of collective suffering of a singular group of farmers and relates it to himself. Dhanraj challenges this premise by asserting that not all farmers are equal and that crop insurance amplifies these inequalities by disproportionately favouring those with large farms and influential friends.

## Conclusion

In this paper, I have argued that articulations of tension bring into view a plurality of meanings, narratives and moral evaluations about what is wrong with agriculture in this part of India. These contemplations bridge the interstices between highly intimate evaluations at the everyday level, and the wider etiology of the agricultural crisis in general. By exploring crisis through articulations of tension I have aimed to elucidate how this confluence of the personal and structural brings to light the divergent ways in which farmers experience tension in Datola. To this end, the voices which I have presented are purposefully diverse; they each speak to crisis from their respective positionalities. By unpacking the narratives accompanying experiences of tension, crisis emerges in all its multiplicity; it reflects the life world as well as social position and personal circumstances of the people I have presented. Listening closely to such voices, I suggest, has analytical value as it shows the ways in which defining crisis becomes a classificatory project at the everyday level. Concentrating emphatically on colloquial framings of crisis can inform what conceptions of 'normalcy' are challenged in its occurrence, the limits people place on inclusion to its effects as well as which values are threatened by its manifestation (Roitman 2013, 12). Acknowledging its moral dynamics, in its turn shows the everyday relational implications of appealing to crisis. Through such 'moral talk' (Münster 2016, 106) questions of agency might be teased out, adding nuance to a prevalent discourse on the agricultural crisis which in its effort to provide clarity through generalisation risks flattening farmers and the diverse issues facing them into uniform categories of agricultural crisis and 'the suffering farmer'.

At face value there are indeed many categorical similarities between the three men I have introduced. They are all male, roughly the same age, can all be characterised as 'farmers' and live in the same village. All are fully dependent on their relatively small plots and farm under similar weather conditions. All are equally eligible for crop insurance and receive pay-outs based on metrics which apply to all of them in a seemingly similar way. Yet when voicing the origin of their distress, their perspectives diverge considerably. By claiming crisis some point to economic malaise and appeal to the stresses of personal responsibility in being successful as a commercial farmer. Particularly Kiran locates his tension in the unprofitability of his relatively large farm, the uncertainties of growing cash crops, the precarious dependence on financial services and the effects of potential failure upon his social standing. For others it is a means to articulate feelings of decaying communal values and ethical behaviour. This can be seen most strongly with Ajit, who speaks about tension in terms of the illegitimate pursuit of money and the greed and individuality this fosters in Datola. Simultaneously Ajit acknowledges the burden that his alternative lifestyle brings to his position as

principle provider of his household. Among peers he is the object of ridicule, called stupid and labelled as 'lagging behind' monetarily, which he admits causes him tension. Yet for others it more directly leads them to comment on the social inequalities which they experience. Dhanraj mobilises the narrative of tension to ask pertinent question about fairness and inequality in relation to agriculture and insurance: Does everyone in Datola really suffer equally? Is it fair that those with large estates have the most to gain from these novel forms of redistribution? And most importantly: Where does insurance leave the social inequalities which continue to dominate his life in the village?

Furthermore, I have shown how these different voices do not remain isolated but instead spur lively – and sometimes confrontational – discussions at the everyday level. In these discussions we see the relational dynamic of tension at play. Feeling and expressing tension in these discussions is about more than voicing internal strife, it is about staking a claim to crisis and through it morally classifying social relations in a village setting. By appropriating feelings of tension, each of these voices argues for their inclusion into categories of collective suffering. Crop insurance has further catalysed the ferocity of such claims as it proclaims to tie monetary compensation to agricultural distress. As such, tension forms a powerful moral language through which such entitlements are discussed. The moral axis is particularly relevant here as the ethnography shows that these disagreements are commonly set within wider ideas about fairness, 'traditional' values and the victimhood of farmers and lead to situations where individual conduct is evaluated, repudiated and assessed along such moral criteria. In this sense, talking about tension is about moral classifications as much as it is an expression of mental illness, macro-economic forces or climatic stress. This leads to a colloquial debate which includes questions about who among them is right and who is wrong when claiming the entitlements of insurance, what values are to be deemed virtuous in contemporary agricultural life and who is legitimate when claiming to face distress. By being attentive to these local level discussions we catch a glimpse of how people morally evaluate their own place as well as that of others in their community, in reference to the uncertainties and structural forces that influence their livelihoods.

Regarding this last point, I want to end with emphasising that by repositioning the focus towards everyday expressions of crisis I do not wish to suggest that structural forces are irrelevant or unimportant. In fact, as we have seen, these contemplations are inseparably connected to wider assessments of what is wrong with farming as a livelihood. In talking about tension, my interlocutors inevitably came to comment on its origins which they ultimately located in the larger flows and forces influencing Indian agriculture. Ajit, Kiran and Dhanraj are strikingly knowledgeable about national developments, new policies and political narratives. Ajit tells me that he does not play the high-risk game of growing cash crops for the open market because input prices are rising and profits are dwindling amid growing climatic uncertainties. Dhanraj points to the structural inequalities of caste which are undeniable in Indian rural life. Through tension Dhanraj asks what kind of world is being built through interventions like insurance and what form of 'normalcy' is endangered in times of agricultural crisis. Kiran meanwhile asserts irresponsibility of the government to care for its citizens. He appeals to the phenomenon of farmer suicide and the slogan of 'jai jawan, jai kisaan' to point to the hypocrisies of an uncaring central bureaucracy. All therefore, with their respective positionalities in mind, have ideas about what crisis is and what causes it and it is by listening to such colloquial understandings that we might reconstitute crisis from the viewpoint of those imagined to be living through its consequences.

## Notes

1. At the same time, I acknowledge that P. Sainath's work extensively engages with the everyday encounters people have with crisis. His book 'everybody loves a good drought' is a testimony to the myriad ways in which the crisis is lived through in India and his insistence 'to focus on people, not on numbers' (xi) has been an inspiration for the premise of this paper.
2. This is by no means an attempt to discredit the considerable tragedy that is rural suicide, nor the laudable efforts to understand its causes, effects and possible solutions. The frequency with which farmer suicide features in

public debate is not without reason as conservative estimates on the frequency of rural suicide place the death toll at a yearly average of 18,000 (Gruère and Sengupta 2008).

3. [http://hydro.imd.gov.in/hydrometweb/\(S\(uwgxyliatnc3hdqq54kfwg3a\)\)/DistrictRaifall.aspx](http://hydro.imd.gov.in/hydrometweb/(S(uwgxyliatnc3hdqq54kfwg3a))/DistrictRaifall.aspx) (Accessed 23 September 2019)
4. Translations of these terms were done with help of my research assistant.
5. So influential is Nichter's work that it made its way into DSM-5, where cultural idioms of distress are defined as 'ways that cultural groups experience, understand, and communicate suffering, behavioral problems, or troubling thoughts and emotions.' (American Psychiatric Association. and American Psychiatric Association. DSM-2013 Task Force. 2013, 758).
6. This is not to say that in a real sense the way in which this obligation is expressed has not changed over the years. Government welfare tends to be abandoned in favour of commercial interests, which has shifted the dynamics of obligation and responsibility towards the newly imagined enterprising individual. In the words of (Taylor 2011) it is anticipated that 'households would be able to harness opportunities created through market liberalization to lift themselves above the poverty line', making the rural poor increasingly responsible for their own poverty (485).
7. For the purposes of including Nikhil in the ethnographic descriptions which follow I use plural personal pronouns where appropriate.
8. The name of the village has been altered for the sake of anonymity.
9. Names of interlocutors have been anonymized.
10. One lakh amounts to ₹100 000

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## Notes on contributor

*Tim van de Meerendonk* is a PhD candidate specialising in insurance and agriculture. He works at the department of cultural anthropology and development sociology at Leiden University and over the course of his fieldwork was affiliated with the Delhi School of Economics, Delhi University. He is part of the ERC funded project "Moralising Misfortune: A comparative anthropology of commercial insurance." (Grant number: 682467, PI: dr. E. Bähre).

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