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Claiming crisis: an ethnography on agricultural insurance, rural distress and the everyday moralities of quantification in India

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Citation

Meerendonk, T. van de. (2024, March 5). *Claiming crisis: an ethnography on agricultural insurance, rural distress and the everyday moralities of quantification in India*. Retrieved from <https://hdl.handle.net/1887/3719877>

Version: Publisher's Version

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Note: To cite this publication please use the final published version (if applicable).

Indian agriculture is widely believed to be in crisis. There is broad consensus among scholars, policymakers and activists that economic hardships and the changing climate have made sustaining a livelihood through farming increasingly untenable. There is a strong sense that something has to be done to help farmers deal with the crisis, and in recent years agricultural insurance has been presented as a possible fix for rural distress.

This dissertation studies how a new agricultural insurance scheme called PMFBY becomes part of everyday social interactions and experiences. Insurance companies often assert that quantified procedures can accurately - and fairly - calculate the extent of agricultural risk, attach a price tag to it and protect against it. Can quantification really be the antidote to crisis? To answer this question I explore how insurance numbers translate to the everyday experiences of rural people in central Maharashtra. I find that, when seen from the perspective of those encountering them in their daily lives, the numbers are anything but straightforward. The effects of quantification were often arbitrary, and despite promises of transparency, they had a tendency to obscure rather than clarify. In short, the numbers turned out to be inconsistent and ambiguous. This dissertation describes how people attempt to make sense of this ambiguity through their moral understandings. It focusses on (often heated) discussions, the collective pondering such discussions led to, the personal dilemmas it posed as well as the dreams and aspirations numbers became entwined with. I explore how such quandaries unfold and argue that a focus on the morality of quantification brings to light the social life of numbers beyond their 'objective' factuality.

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