



Universiteit
Leiden
The Netherlands

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

Meerendonk, T. van de

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

License: [Licence agreement concerning inclusion of doctoral thesis in the Institutional Repository of the University of Leiden](#)

Downloaded from: <https://hdl.handle.net/1887/3719877>

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

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

ter verkrijging van

de graad van doctor aan de Universiteit Leiden,
op gezag van rector magnificus Prof.dr.ir. H. Bijl,
volgens besluit van het college voor promoties
te verdedigen op dinsdag 5 maart 2024

klokke 11.15 uur

door

Tim van de Meerendonk,

geboren te 's-Hertogenbosch in 1988.

Promotor:

Prof.dr. C. Grasseni

Co-promotores:

Dr. E. Bähre

Dr. E. de Maaker

Promotiecommissie:

Prof.dr. P.F. Wouters (Decaan faculteit sociale wetenschappen/ voorzitter)

Prof.dr. M.J. Spierenburg

Prof.dr. Rajni Palriwala (University of Delhi)

Dr. Gerben Nooteboom (University of Amsterdam)

Prof.dr. D. James (London School of Economics)

Deze dissertatie is gefinancierd door het H2020 European Research Council project “Moralising Misfortune: a comparative anthropology of commercial insurance” (grant agreement, no 682467)

Naam drukkerij *UFB Grafisch centrum*, Leiden, The Netherlands

©2024 Tim van de Meerendonk, The Netherlands. All rights reserved. No parts of this thesis may be reproduced, stored in a retrieval system or transmitted in any form or by any means without permission of the author. Alle rechten voorbehouden. Niets uit deze uitgave mag worden vermenigvuldigd, in enige vorm of op enige wijze, zonder voorafgaande schriftelijke toestemming van de auteur.

To Thomas and Camiel

Acknowledgements

Looking back from my current vantage point, I realise more than ever that my academic journey has been a collective endeavour. Innumerable people have shaped this project as supervisors, friends, colleagues, collaborators, reviewers, family and interlocutors, to name but a few. It would be impossible to name them all, but I want to take the opportunity to thank at least some of them.

First and foremost, I am deeply indebted to all the people who participated in my research. Without their patience, grace and hospitality the dissertation that lies before you now would not have been possible. Of course, I would have gotten nowhere without my friend, interpreter and research assistant Nikhil. Nikhil, you have been my indispensable wingman throughout my fieldwork. You made me feel at home, helped me to make sense of it all and saved me from myself more times than I can count. To my interlocutors Kiran, Dhanraj and Patan; thank you for your hospitality and candour. It is no small thing to invite a stranger into one's home and give him a glimpse into your life. This is particularly true when the topic of discussion is misfortune, as it so often is with insurance. To Ajeet and his family; I will never forget how warmly you invited me into your home – and lives. Your strength, despite everything, is an inspiration. Finally, Ramesh; I will not soon forget how we struggled to make the numbers work.

I am also deeply grateful to my supervisor Erik Bähre who gave me the opportunity to pursue a PhD and his guidance and support have been invaluable throughout my project. He has taught me to truly embrace the complexity of human experience and conduct. He continually encouraged me to avoid simplification and to depict the many incongruencies which I encountered in the field. His insistence on tension and contradiction have greatly influenced my thinking and I hope to have done justice to it in my work. Further, I am greatly indebted to my second supervisor, Erik de Maaker whose enthusiasm and expertise have inspired me a great deal. His sharp eye for the many dimensions of the issues I was grappling with forced me back to the drawing board on more than one occasion, which helped me to refine, augment and correct my understanding. The end result has benefitted greatly from his unwavering vigilance. Finally, Cristina Grasseni's steady support gave me confidence in the merits of my ideas. Doing a PhD can be daunting at times and her words of encouragement were of immense value to me.

I am also thankful for my colleagues for providing the intellectual environment to develop my ideas. Nikkie Buskermolen, Irene Moretti and Nikki Mulder, you are my closest academic kin and I owe you many thanks for all the support and feedback over the years. I have learned so much from you and without you the journey would have been a lonely one. My gratitude also goes out to my colleagues at the institute of Cultural Anthropology of Leiden University, who provided stimulating discussion across a diverse group of supportive scholars. Furthermore, chapter two and chapter six, began as conference papers at BASAS and EASA respectively and I would also like to thank the commenters who urged me to develop my ideas. Their insightful feedback and suggestions have done much to bring the dissertation to a higher level. I am also indebted to the Delhi School of Economics, where I was affiliated during my fieldwork. Not only did this affiliation offer the opportunity to meet Indian scholars, but their vote of confidence opened many doors and made obtaining the proper documentation much smoother. To Brechtje Boeke I am thankful for showing me how to visualise ethnography in a captivating way. Filming part of my fieldwork with you was a great adventure!

Finally, I owe a great debt of gratitude to my wonderful family and friends for putting up with all the evenings when I was glued to my laptop while revising my manuscript. Thomas and Camiel; thank you for being so good at forcing me to live in the moment. And to Danse, my partner, wife, and dearest colleague: words cannot express how thankful I am for your advice, sacrifices and relentless optimism.

TABLE OF CONTENTS

ACKNOWLEDGEMENTS	5
TABLE OF CONTENTS	7
INTRODUCTION	9
<i>2+2=4.....</i>	<i>9</i>
<i>The everyday moralities of insurance quantification</i>	<i>32</i>
<i>Ethnography as a method for polyphony.....</i>	<i>41</i>
<i>Outline of the chapters.....</i>	<i>47</i>
PART ONE: CRISIS AND INSURANCE	49
INTRODUCTION TO PART ONE	51
CHAPTER 1: AGRICULTURAL INSURANCE AS A MORAL TECHNOLOGY FOR THE INDIAN RURAL POOR	57
<i>Insurance, famine and modernism.....</i>	<i>58</i>
<i>Insurance, welfare and rural development</i>	<i>63</i>
<i>Insurance, crisis and farmer suicide</i>	<i>66</i>
<i>Making risk: PMFBY, the area approach and basis risk</i>	<i>69</i>
<i>Conclusion</i>	<i>73</i>
CHAPTER 2: CLAIMING CRISIS.....	75
<i>Crisis in the village: Narratives of tensions in Datola</i>	<i>80</i>
<i>“I am the only man in this village who is tension free”</i>	<i>85</i>
<i>All tension is not equal</i>	<i>88</i>
<i>Conclusion</i>	<i>90</i>
PART TWO: MONEY AND THE VALUATION OF MISFORTUNE	95
INTRODUCTION TO PART TWO	97
CHAPTER 3 - INSURANCE MONEY, AMBIGUOUS GAINS	103
<i>From farms to formulas: Insurance as a cure for suicidal thoughts.....</i>	<i>107</i>

<i>From formulas to farms: Insurance, greed and threats of suicide</i>	110
<i>Easy money, moral quandaries</i>	119
<i>Conclusion</i>	124
CHAPTER 4: AJEET AND HIS FAMILY: MONEY, TENSION AND IRONY	127
<i>Ajeet and his father: Land ownership and care commitments</i>	129
<i>Ajeet, Smita and their sons</i>	134
<i>Ajeet and the wife of his deceased brother</i>	139
<i>Conclusion</i>	143
PART THREE: MAKING MORAL MEASUREMENTS	145
INTRODUCTION TO PART THREE	147
CHAPTER 5: WHAT IS THE 'ACTUAL' SITUATION OF FARMERS?	151
<i>CCE – Crop-Cutting Experiments</i>	153
<i>Making it work: Actualising the actual</i>	157
<i>Estimating fairness</i>	160
<i>Measuring accurately</i>	164
<i>Conclusion</i>	167
CHAPTER 6: “WE JUST WANT TO KNOW HOW IT WAS CALCULATED”	171
<i>Shetkari Sangathna: Meeting insurance on its own terms</i>	175
<i>Something that is due to us</i>	181
<i>Conclusion</i>	185
CONCLUSION	187
ENGLISH SUMMARY	199
NEDERLANDSE SAMENVATTING	205
NOTES	211
REFERENCES	215
CURRICULUM VITAE	227