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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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INTRODUCTION

2+2=4

Mere desh ki dharti sona ugle ugle heerey moti (The soil of my Nation where crops grow like gold, diamonds, pearls).

- The Indian Economic Survey (2018, 80)

These poetic lines from a famous Bollywood song head the chapter ‘Climate Change and Agriculture’ in the Economic Survey published by the Indian Ministry of Finance in 2018. This quote, taken from Manoj Kumar’s 1967 movie *Upkaar*, is a telling choice. The classic film depicts the story of a patriotic and self-sacrificing farmer named Bharat and valorises his image as a simple and honest man while showing his brother as greedy and seduced by the comforts of a Western lifestyle. The Survey wastes no time in linking the plot of the film to the government’s central preoccupation with farmers: “First and foremost, agriculture matters in India for deep reasons, not least because the farmer holds a special place in Indian hearts and minds. [...] history and literature have contributed to the farmer acquiring mythic status in Indian lore: innocent, unsullied, hard-working, in harmony with nature; and yet poor, vulnerable and the victim.” It goes on to note ominously, that “[t]he bounty of Indian agriculture romanticised in that famous song increasingly runs up against the contemporary realities of Indian agriculture, and the harsher prospects of its vulnerability to long-term climate change [...]” (82–83).

Such passionate prose is rare in Indian government documentation, but apparently it was deemed appropriate here in order to emphasise the problems of agriculture beyond profane economic deliberations. The lines showcase that vulnerability, victimhood and moral concerns form an important backdrop to understanding the problems affecting agriculture in India. As the Survey hints, the socio-economic and climactic realities of contemporary agriculture in India make farming increasingly difficult. This echoes a wide consensus among scholars, policymakers and development agencies that dwindling landholdings, mounting debts and changing weather cycles are wreaking havoc on the sustainability of the agricultural sector. Moreover, these issues disproportionately affect small-scale, rain-fed agriculture of the kind that the rural poor overwhelmingly engage in (e.g. Reddy and Mishra 2012; Walker 2008; Shiva and Kunwar 2010; Sainath 1996). But perhaps more importantly, a distinctly moral position of concern emerges from this government document. It

suggests that as agriculture becomes increasingly unsustainable, this leads to unacceptable situations of poverty for large parts of the rural population, a population whose thriving, moreover, is of special symbolic importance to the national imaginary.

Taken together, these persistent issues with agriculture in India have led many to the conclusion that there is an agricultural crisis unfolding in the Indian countryside. References to 'the crisis' are an inevitable part of the stories one reads about agriculture in the newspaper, the rhetoric of politicians looking for farmers' votes and the concerns of development workers in rural areas. For instance, leading journalist P. Sainath, renowned for his commitment to rural issues, notes: "We are staring at, but not seeing, the most unbelievably intense misery in the countryside. And one sustained over a period of many years. The agrarian crisis is comprehensive, all-encompassing, reaching almost every crop, touching almost every sector."¹ Such statements give voice to a distinct moral unease that many in India feel and calls upon society to help the increasingly distressed rural poor.

This moral concern extends to scholarly debate. Nowhere is this clearer than in the burgeoning literature aimed at making sense of rural suicide in India. Such suicides are notoriously frequent and for many this underlines the fact that something is deeply wrong with contemporary agricultural production.² As such, 'farmer suicide' is often referred to in association with notions of agricultural crisis. If the crisis represents the macrostructural deficiencies of agriculture in India, suicide is its expression in the internal lives of those subject to it. The prestigious journal *Economic & Political Weekly* notes in an editorial that: "The farmer suicide issue is mostly seen as emblematic of the agrarian distress caused by neo-liberal reforms [...] It seems to be a particularly intriguing phenomenon for economists to study, because farmer suicides, linked so closely with agrarian distress, are looked at as deaths that are driven actually by economic hardships, rather than the more complex issues of mental health."³ In many ways, suicide is therefore seen as *the* problem of rural India, the tragic but inevitable outcome of the larger societal illness that is the agricultural crisis. It has led to a situation where 'everybody knows' that crisis is the reason for agricultural distress and that farmer suicides are caused by this regrettable circumstance (Parry 2012, 146).

Seeing this attention for the woes of farmers in India, it should come as no surprise that there is a host of interventions aimed at relieving the distress. In particular, contemporary Indian policy interventions seem increasingly drawn to the allure of financial technology to alleviate rural poverty. Among other things, bank accounts have been issued to the majority of the rural population, people are encouraged to apply for state sponsored pensions, agricultural loans are distributed liberally and digital payment methods have been strongly endorsed by the Indian government. In this

dissertation, I explore the implications of one such financial intervention, an agricultural insurance programme called Pradhan Mantri Faisla Bima Yojana (Prime Minister's Crop Insurance Scheme). PMFBY was introduced in 2016 as a joint venture of the government and private insurance companies and promises to pay indemnities for agricultural misfortunes like drought, flood, hailstorms and other climactic events directly into farmer's accounts. The insurance scheme is accompanied by strong rhetoric, which emphasises its commitment to farmer welfare, the Indian government going so far as to present it as a 'panacea,' which will ameliorate the persistent situation of structural rural distress.⁴ The scale of the scheme reflects this trust. At the time of research, it was one of the largest crop insurance schemes in the world calculated by the number of policyholders, with approximately 47 million policies sold in 2017–2018 (Rai 2019, 6). As the name would suggest, the push for crop insurance rides on the back of efforts to popularise the prime minister. Every advertisement for the scheme is careful to include a picture of Narendra Modi. This constant presence of his carefully choreographed benevolent gaze is a testimony to the politicised nature of crop insurance in contemporary India. Because politics are so involved in shaping PMFBY, welfare goals are emphasised. By connecting itself to the alleviation of crisis, the crop insurance market positions itself as morally urgent, a special kind of caring finance occupied with providing relief for rural populations deemed vulnerable.



Ministry of Agriculture & Farmers Welfare
Government of India



Insuring Crop Ensuring Happiness

Pradhan Mantri
Fasal Bima Yojana



Pradhan Mantri
Fasal Bima Yojana



Narendra Modi

Prime Minister of India



Figure 1: English-language advertisement for PMFBY

Source: Twitter (<https://twitter.com/pmfby>)

To achieve this goal of ameliorating rural distress, PMFBY employs a complex arrangement of agricultural surveying techniques and statistical modelling to visualise and measure damage to crops. A testament to this technological sophistication often pointed to by insurance professionals is that PMFBY is based on a so-called yield index. This means that rather than assessing damage to individual farms, PMFBY does so collectively over wide areas, often spanning tens of square kilometres and hundreds of individual farmers. In these areas, insurance companies determine the average damage to crops by doing a number of sample cuttings. Taken together these sample cuttings produce yield metrics, principally the 'actual yield,' which functions as the primary indicator for damage in an area. These are then fed into mathematical formulas that calculate appropriate payouts. Because index insurance is based on metrics, which stand in for loss rather than the loss itself, the inferential character of PMFBY has led one critical scholar to note that such products "are, in fact, weather derivatives for farmers," rather than insurance in the strict sense of the word (Isakson 2015, 570; see also Johnson 2013). With products such as PMFBY, farmers are compensated on the basis of an indicator rather than an actual assessment of the damage, the idea being that this indicator is an adequate representation of the underlying risk. Formally, there is thus no direct relation between the payout received by the farmer and the damage to their farm. Policymakers, insurance professionals and insurance agents couch such thoroughly quantified and rationalised processes in moral notions revolving around fairness, equality and, above all, incorruptibility. Index insurance of this kind strives to take personal value judgements out of its equations as much as possible and exchange it for supposedly a-political and objective quantification practices. To an important degree therefore, insurance derives moral legitimacy exactly from its technocratic distance (Ericson, Doyle, and Barry 2003, 11; Ewald 1999; Baker and Simon 2002; cf. Shore and Wright 2015).

Parallel to these moral pronouncements of concern for the rural poor, marketing narratives present PMFBY as an expression of rational financial governance. One example is a slogan used during a recent PMFBY awareness week, which confidently notes that "weather is unpredictable not the losses to crops." The slogan implies that crop losses are controllable through probability statistics, that they can be calculated and that, ultimately, they form the basis for equitable redistribution. The advert shows, among other things, a smiling farmer proudly holding up his phone.⁵ This dual dynamic of insurance as both moral and technical is noticeable in the way narratives surrounding PMFBY take shape. This was particularly true for insurance professionals who were trying to sell their products to rural customers. "We try to explain to people that these insurance products are good for them, but they don't understand the logic," an exasperated insurance agent told me in the first week of my fieldwork. I had

stumbled on his office as I took my first exploratory steps in Kendra, the town in rural Maharashtra where I did most of my fieldwork. What initially stood out about the otherwise unassuming small concrete office were the many advertisements donning the facade, including one for PMFBY. To my dismay, in these first days in Kendra I had the impression that few people seemed to be interested in insurance and even less seemed to actively engage in selling it. It was with eager anticipation, therefore, that I wandered into the office. I was met by the surprised smile of Akash, looking at me from across a large wooden desk with multiple computer monitors on it. I quickly learned that he worked as a private insurance broker and wealth manager and held a Master's degree in economics from a prestigious college in Pune. His chosen occupation seemed at odds with his rural surroundings. While I introduced myself and my topic, I remember being distracted by the sight of two oxen outside. It provided a stark contrast with the endless stream of numbers of the stock ticker on one of Akash's customer-facing monitors. Akash explained to me in perfect English how PMFBY could really help poor farmers to manage the risks inherent to their livelihoods. Similar to the development literature on insurance I had been reading in preparation, Akash believed that if insurance could just be implemented effectively it could function as a universal medium for uplifting the lives of poor people. At the end of our interview he looked at me and concluded that: "It does not matter who you are or if you are in The Netherlands, in India or whether you live in Africa, *two plus two will always be four*. The economic logic is always the same." The problem, he told me, was convincing rural people of this fact. "Illiteracy and knowledge is the main problem. [...] How can you be treated fairly if you don't know?"

Two plus two equals four. The statement is hard to challenge. It is literally an example of elementary calculative logic. Even as an underachiever when it comes to maths, I understood the factuality of the statement. However, Akash clearly sought to point at something beyond a simple maths lesson. He used it to underline the axiomatic utility of insurance in order to put the explanatory potential of quantification at the disposal of social ills and the alleviation of moral unease. He expertly invoked the objectivity emanating from numbers to lend moral authority to insurance as a form of financial governance: If only the target audience would understand its potential, Akash seemed to suggest, then insurance could ensure that all would be well for farmers. This latently paternalistic and rather condescending position that farmers are apparently not able to put two and two together when it comes to insurance is also clearly recognisable in the narratives of crop insurance companies. They, too, emphasise their basis in 'objective,' often quantified procedures. Insurance companies and government rhetoric suggests that the problems plaguing Indian agriculture can be brought under control through scientific knowledge and bureaucratic

proceduralism. Such a rational teleology is a powerful means to legitimising crop insurance as a solution to agricultural crisis. It mobilises the significant authority of agricultural science, financial technology and actuarial calculation in service of achieving morally just outcomes.

Yet, as I began talking to farmers in the area, I soon realised that these utilitarian promises often failed to materialise for the intended beneficiaries. Instead, many farmers talked about how they thought the damage calculation and collective payout structure was arbitrary. Given the fact that, with PMFBY, relatively few sample measurements stands in for actual damages suffered, it was common for farmers to have damages but not be compensated, and vice versa. This was aggravated by the fact that geographical circumstances and access to water vary considerably from farm to farm. As Kiran, one of my main informants, asked me one day as a dry spell gripped his village: “How can they even calculate damages? They do only two experiments while in my farm one horn of the cow is wet and one is dry. So how can they decide [the damage] for the whole village like this?” With this set of rhetorical questions Kiran refers to the highly localized rainfall and geographic diversity of the agriculture in his village. In doing so he got to the heart of the matter: how could decontextualised damage calculations adequately do justice to the diverse experiences of agricultural misfortune in this part of India? From the perspective of the insurance company these questions were secondary to the primary objective of visualising and compensating natural misfortune. The goal of the PMFBY is to provide transparency and fairness by decontextualized and objectified damage calculation. By reducing a diverse group of farmers, living very different agricultural realities, to a singular category facing natural risk, crop insurance companies contributed to homogenising pluralistic experiences of misfortune and suffering. This, in turn, begged the question who this ‘suffering farmer’ was that insurance supposedly protects. The fact that there was no clear-cut answer to such questions led many to contemplate the meaning of the numbers and classifications produced by the insurance company. These contemplations often had a moral undertone. For instance, it led to Kiran wondering who actually benefitted from these arrangements. He noted: “What are these companies even doing here? I think they are here for them and not for us.”



MINISTRY OF AGRICULTURE
AND FARMERS WELFARE



75
आज़ादी का
अमृत महोत्सव



Weather conditions are unpredictable
not the losses to crops

**Pradhan Mantri
Fasal Bima Yojana
shields you in this journey**



Figure 2: Advertisement posted on the PMFBY twitter account during 'crop insurance week' in 2022

Source: Twitter (<https://twitter.com/pmfbby>)

I show throughout my dissertation that this dual dynamic of PMFBY as simultaneously moral and technical has far reaching consequences for the way people give meaning to insurance and crisis. To do this, I describe how PMFBY introduces new relationships and institutional arrangements, which come with new rules, expectations, meanings, entitlements and “moral work” (Münster 2016, 110) surrounding questions of rural suffering. I argue that the dominant language of quantification introduced by insurance companies takes centre stage in the meanings people attach to crop insurance and its promise to alleviate agricultural crisis, but that it fails to do justice to the complex ways in which people experience distress. More specifically, I show that reducing the quality of distress to a ‘rationally’ determined quantity, expressed in indices and monetary amounts, runs up against the diversity of rural misfortune that people experience at the everyday level. From this emerges a central tension where people have to reckon with the universal connotations and homogenising effects of quantification on the one hand and their situated, highly diverse daily experiences on the other.

To bring this diversity into focus, I orient myself to the quotidian experiences, moral contemplations and practices surrounding the quantification of agricultural misfortune in central Maharashtra to show how the language of numbers plays out in everyday relationships. I take the question ‘How do quantified measures produced by crop insurance companies affect moral understandings of agricultural distress in Marathwada, India?’ as point of departure. In doing so, my goal is to engage with quantification as both an everyday experience soliciting contemplation and a practice. I will demonstrate that quantification is not singular in its meaning but interpreted according to the context and position of those doing the interpreting. Moreover, numbers are acted upon. This is true both for their production and their effects on the agricultural livelihoods they intend to measure and control. People manoeuvre with reference to the numbers in order to achieve their personal ends in diverse and creative ways, some of which I lay out in this dissertation. Furthermore, the question points out that although numbers represent an almost irresistible factuality, they should not be taken at face value. These figures have to be actively produced by people at the everyday level and are thus embedded in social relations and moral contemplations. In this regard, I feel the need to state upfront, with unequivocal clarity, that it is not my intention to challenge the mathematical factuality of statements like ‘ $2+2=4$.’ I do, however, interrogate what these numbers stand for and how they are perceived and incorporated into agricultural lives. In doing so I contribute to the growing literature that describes how the production of numbers is suspended in social processes (eg. Biruk 2018; Björklund Larsen 2017; Day, Lury, and Wakeford 2014; Verran 2010). To illustrate these dynamics, I delve into how the language of numbers

mediates the relationships among and between farmers, rural activists and insurance personnel, and the meanings these groups attach to agricultural misfortune in a region in India where the problems associated with contemporary Indian agriculture are deemed particularly urgent.

I address this question through three dimensions, each representing one manifestation of quantity in the everyday lives of rural people. The first dimension that I explore is the codification of crisis as a structural phenomenon amenable to risk management. This is captured in the first part of the thesis, which I have dubbed 'Crisis and Insurance.' Here, I show how crisis and insurance emerged side by side. I retrace the historical trajectory of agricultural insurance in India to show that invoking notions of 'agricultural distress' orients debates on rural issues in India towards macrostructural trends and quantifiable risk categories. Insurance formed an attractive prospect for solving these macrostructural deficiencies as it promised to bring them under control with a mix of risk calculation, agricultural science and financial governance. I then show how this 'objectified' rendition of agricultural crisis emerges and the effects it has on narratives among farmers in a village I call Datola, situated in central Maharashtra. As stated, the calculative practices of PMFBY reduce the quality of suffering to quantity. Quite literally, insurance brings back diverse experiences of agricultural misfortune to a single indicator, which then stands in for the damage suffered in a wide area. I demonstrate that people resent and resist this homogenising force. I show how the quality of individual suffering features heavily in the way people give meaning to their own position and that of their neighbours. In Datola, the discussion surrounding the agricultural crisis had a multitude of meanings in which personal, moral, and societal elements intertwine. They related to quantitative measures that aimed to visualise and explain the crisis. In this chapter farmers stake their claim to legitimate moral distress by connecting to public narratives on inequality and universal agricultural suffering in order to make sense of and communicate their personal position vis-à-vis their agricultural livelihoods. Moreover, this position was publicly compared and contrasted to others.

The second dimension, titled 'Money and the Valuation of Misfortune,' shifts the focus towards the monetary valuation of misfortune. Insurance payouts are a key way in which people encounter the quantification practices of insurance companies in their lives. In a very direct way, insurance puts a number on the crop losses they suffer and deposits it in farmers' bank accounts. It thus puts a numerical value on the problems people face in making a livelihood through farming. In this second part, I show how this relationship between agricultural misfortune and insurance money emerges as morally ambiguous when viewed from the perspective of beneficiaries. The

relationship between damage, calculation and compensation, which insurance companies express in neatly presented numbers, becomes murky when engaged from the everyday experience of farmers. Rather, these numbers lead to moral quandaries and come to be coloured by practical and strategic deliberations as people have to classify, navigate and negotiate this relatively novel expression of money in their lives.

Finally, in the third dimension, 'Making Moral Measurements,' I move to material gathered with insurance workers tasked with producing the numbers insurance companies require for their calculations. By measuring field-level damage to crops, insurance companies profess to 'know' the extent of rural suffering in India in clear and seemingly unambiguous terms. Building on fieldwork among claim adjusters who conduct these measurements and a group of farmer activists who oppose them, I suggest that the factuality of numbers has to be actively distilled from contingency and social process. These quantification practices are messy and involve copious strategic manoeuvring and 'knowledge politics.' However, once translated into yield metrics, the measurements are suspended in notions of objectivity, which gives these numbers an aura of legitimacy and authority that resist all allegations of politics and value judgement. In the last chapter, I turn this on its head and examine the way a farmer organisation challenges the factuality of numbers. They mobilised the authority of numbers in service of a political critique that came to challenge the validity of damage calculations done in their area. Insisting that they "just want to know how it was calculated," this group of activists effectively exposed the underlying incongruencies that numbers obscure.

Taken together, these dimensions of quantification will lead me to a three-pronged argument about the effects of quantification practices employed by insurance companies on the meanings of agricultural misfortune. The first is that such experiences and practices are distinctly moral. This means that, despite the notions of a-political proceduralism and 'objective' calculation, which dominate insurance narratives, when viewed from the perspectives of those living through the consequences of agricultural misfortune, quantification is saturated with moral significance. What the numbers produced by insurance companies come to signify in the lives of people, therefore, invites a wide variety of moral contemplation and quandary. Secondly, such contemplations are relational. They spur discussion, denouncement, allegations and value judgements. They lead to strategic manoeuvring and encourage negotiation between people. As such, numbers mediate social relationships and lead to relational dynamics as people struggle to deal with the increased hold that numbers have over their lives. Lastly, I argue that such a focus on the everyday implications of insurance practice brings the partiality of insurance into

view. While insurance is often described as a quintessentially hegemonic structure of financial technology, I suggest that, when viewed ethnographically, crop insurance is tentative and emerges from daily practice, moral contemplation and cultural signification.

To substantiate these arguments, I take an ethnographic approach to insurance as it manifests in the lives of people in Marathwada, India. More specifically, I focus emphatically on the everyday practices and understandings surrounding numbers produced by insurance companies. Such an approach, I suggest, has the benefit of laying bare the “moral work” (Münster 2016, 110) that goes into making sense of these expressions of calculative logic. This ‘work’ plays out in the space between technocratic expectation and the everyday realities that people face, realities often hidden behind the universal language of quantification practices. Moreover, it is morally polysemous, as the diverse positionalities and idiosyncrasies of rural people lead to constant discussion about the meaning and value of insurance numbers. Social life is, in a word, messy, and calculation conceived as a social practice is no exception (see Law 2004). Ethnography helps me to do justice to this complexity and resist the temptation of elegant analysis. Methodologically, I align with Van Velsen to contend that people routinely get caught in moral quandaries as they go about their lives (Van Velsen 1967, 146). He proposes to study these “conflicting norms” through situational analysis; to follow the trajectories people take through different situations as they deal with the difficult terrain and mutually incompatible decisions that frequently occupy daily life (ibid., 139, 141). Kapferer (2010), who works in the same tradition, places emphasis on the generative capacity of this navigation, imagining such tensional space as a “creative crucible” where, as people interrelate in critical situations, new potentialities are contrived (Kapferer 2010, 16–18). I follow this approach to show that it is in these spaces where people engage with incoherent and fractionalised realities and that an ethnographic study is able to reconstitute the experiences with insurance from the bottom up.

Kendra and its surroundings set the scene for this ethnography. Kendra is a town of approximately 40,000 people located in Beed district, Maharashtra. Beed district is overwhelmingly rural and lies on the Deccan plateau, halfway between Mumbai on the coast and Nagpur in the geographical centre of the country. More than half of the district’s inhabitants note agriculture as their primary form of livelihood.⁶ While I had decided relatively quickly that PMFBY would be the topic of my research, I took my time to settle on Beed as the place to conduct it. It was, to put it mildly, daunting to grapple with the particularities of a context so vast and varied from the Netherlands, some 8500 km away. To quiet this unease, I spent the first months frantically searching

the internet for anything I could find on India in general and Indian agriculture in particular. At the time, Beed and the wider Marathwada region in which it lies featured heavily in news articles chronicling an unfolding dry spell in the area. Newspapers visualised agricultural suffering with pictures of farmers in the sweltering heat and with cracked earth under foot. Articles described mounting tensions over agricultural debt and threats by farmers organisations to commit mass suicide if nothing was done to help them.⁷ Further digging into English-language news archives revealed that this was not the first time that the region had been associated with agricultural crisis. It seemed like every other year there was a drought, protest, fears of suicide and severe water scarcity. When I first visited Beed and neighbouring Osmanabad in February 2017, I quickly realised that the media maintain a reality of their own when it comes to this region. What stood out was the ubiquity with which the media portrayed suffering in the district. The people I talked to were quick to dispel such notions of “homogenous sub-altern peasants”, pointing at the diversity hidden by the term ‘farmer’, (Ortner 1995 in Münster 2015, 111) but it was certainly true that narratives of farmer distress, a lack of water and the deteriorating state of agriculture were on everyone’s lips.

Kendra drew me in by the fact that it seemed to exist in the middle ground between rural distress and urban optimism. While, as stated, Kendra is in a predominantly rural district, the town hosts a variety of educational institutions, a hospital and a large NGO. It was sometimes referred to as ‘Little Pune’, a nod to the high-tech industry and service sector that prosper in that city. Kendra certainly did have a more ‘city-like’ feel than neighbouring Beed or Osmanabad. In particular, the town’s engineering college was locally famous for being of high quality. Many of the graduates remained in Kendra to start businesses and many returned from stints in the bigger cities or abroad to settle in the town. As such, a subsection of the town is highly educated, settled and cosmopolitan in orientation. What helped my choice for Kendra was the hospitality of an organisation called PVSS. PVSS was the reason I ended up in Kendra in the first place, after I had been referred to them by a larger organisation in Pune. They told me that it was a professional organisation with much experience on the issue of agricultural distress in this part of Maharashtra. It was late at night a couple of days later when I arrived in Kendra. The next morning, I met Abhijeet, the friendly and travelled director of the NGO, who took me on a tour of the projects that they had instigated. We saw wells, purification plants and large irrigation works meant to trap the water. We talked to farmers who explained how life was difficult because the monsoon had been erratic in recent years, meaning that water was in short supply and harvests scarce. The organisation had done much to help them, they told us, the NGO

was actually in their village listening to their problems and doing something about them.

This tour of the projects spearheaded by the organisation was undoubtedly partly promotional. As a male white European working in rural Maharashtra, I was often confronted with generous attention as well as certain expectations and assumptions when it came to the ability to conjure up funds for development projects. While I repeatedly stated that I was a student with no ability to help, I got the distinct sense that people silently assumed that I represented an NGO or government organisation and that I was travelling around looking for projects to sponsor. Despite my lingering identity as purveyor of development, the tour did give me my first real view of the Maharashtrian countryside. I learned that Kendra lies on a plateau, on the edge of a large valley system. I visited in February, which is one of the driest times of the year. The monsoon season starts in the last weeks of May and so the rains were still months away, with very little rainfall in the winter. As a consequence, a brownish hue had descended on much of the plateau directly surrounding Kendra. It was dry and dusty with few – if any – natural waterbodies on the mostly flat plains. In terms of vegetation, a few trees lined the roads and villages that we passed, but most of the area was under cultivation.

In two years, over 2,000 farmer suicides in Marathwada region

According to Aurangabad Divisional Commissionerate, which keeps a track of suicides in eight districts of Marathwada, from January 1 to December 12 this year, 1,003 farmer suicides have been recorded.

Written by [Manoj Dattatrye More](#) [Follow](#)
Mumbai | Updated: December 21, 2016 18:57 IST

 NewsGuard



Beed, for second year in a row, recorded the highest farmer suicides at 214.

Figure 3: Typical portrayal of a distressed Marathwada farmer with a headline prominently featuring suicide statistics

(<https://images.indianexpress.com/2016/05/farmer-suicide-759.jpg>)

Abhijeet explained to me that most people who depend on the rain for their water supply grow pulses during the winter. The shrubs on which these crops grow dry as they ripen, adding to the sensory impression of aridness. The descent into the valley system made abundantly clear what this lack of water meant for the agricultural reality of the majority in the district. It visualised why, to repeat Kiran's brilliant phrase, one horn of a cow in this area could be dry and the other wet. While the plateau was dry, brown and rocky, the bottom of the valley was in many ways the opposite. It was predominantly lush, green and fertile. The valleys had small rivers running through them, which flowed continuously, even in these winter months. This meant that besides the fact that the valley system generally tended to be greener, the crops available to farmers were also of a different variety: many grew sugarcane or maintained fruit orchards. The inequalities that such a situation might lead to when damage assessment is done collectively, over wide areas, were evident and right in front of me, codified in the colours of the landscape.

Few people talked about insurance during this first visit. When it was mentioned, people were overwhelmingly positive about its promises to alleviate 'the crisis.' To many, PMFBY represented the genuine care that the government had for the plight of farmers; it was confirmation that they mattered and would be helped when needed. The succinct PMFBY slogan, "insuring crops, ensuring happiness," as well as the pronouncements made by the central government, were recognisable in the way people spoke about the problems of agriculture and their solution. This was a time when the Indian government strongly promoted digital governance and so the air was heavy with technological promises and change. Also, seeing the large geographical difference and inequalities I observed, it surprised me how readily people identified with the monolithic image painted by the government and insurance companies of 'the farmer' in distress.⁸ While, in hindsight, this too might have had something to do with the fact that I was associated with development and introduced by an NGO, it stood out to me how the narratives presented to me in this first visit talked in universalistic terms about agriculture and those engaged in it. People readily talked of farmer suicide as proof that something was amiss and that the problems of agriculture in India were urgent. As I also show in Chapters 2 and 3, political maxims that valorised a certain image of farmers created an image of a singular, homogeneous body of suffering farmers, glossing over the plurality of agricultural realities and hierarchies, which, as I had learned from anthropological works back home, were present in rural India. Rarely, though, did such invocations of crisis and suffering in these initial conversations lead to personalised stories of how it had affected them. The dominant representational language seemed simply too potent to resist.

After this first brief visit in February 2017, I returned to Kendra in the summer months of September 2017 and stayed, on and off, for 12 months. The rains that had fallen between my stays transformed the landscape, and even the plateau was green and humid now. The rains had been good and farmers could be seen everywhere driving oxen forward and tending to their crops. My research, however, would need some time to take root. As described in the scene with the wealth manager, a defining feature of agriculture insurance was its distance from the everyday experience of people. This led to the first question that I encountered when trying to engage with crop insurance: Where to find it? Unlike other economic practices, there were no set days on the market square when people came to 'do' insurance. Crop insurance, as experienced and manifested at the local level, was episodic and relatively invisible. It seemed that insurance became an occupation in the mind of the majority of people only at the beginning of the two harvesting seasons, as it was at these times that the insurance premium for the coming crop cycle was collected. For most people, it was only at these moments that they congregated at (state) banks and customer service centres to seek coverage for their crops. And even public events such as these were scarce; most people simply applied for insurance on their mobile phone through a digital portal. Contrary to my expectations, there were no agents actively selling crop insurance or insurance offices in Kendra. This invisibility was compounded by the fact that crop insurance was not disbursed on the basis of individual claims but instead was calculated over a designated area, meaning that there were virtually no personalised claim or damage procedures. Disbursement of claims, likewise, lacked concrete expression. After the season ended, money was (in theory) automatically deposited in the bank accounts of beneficiaries, without face to face contact between insurance people and policyholders. How could I focus my attention on such an oblique and diffuse theme with any measure of ethnographic depth?

Finding a solution to this initial challenge took time but ultimately determined the groups I worked with during my fieldwork. To understand how I could address crop insurance and who would make for compelling research subjects, I first needed to grasp the different guises that crop insurance takes on at the local level. How was the presence of this insurance felt, and by whom? How was it experienced? Where did it manifest itself? To get a sense of how insurance worked at the everyday level, I approached the 'experts' who gave form to insurance, particularly those working on the ground: Wealth managers like Akash, but also agricultural extension officers and government officials tasked with overseeing the implementation of the scheme. I conducted interviews and analysed documents. This yielded an interesting overview of PMFBY. These experts explained the logic and procedural guidelines, and took me out into 'the field' to conduct a mock crop-cutting experiment for me. At the same

time, for obvious reasons, the narratives conveyed to me were a particular representation of insurance: technologically advanced, uniformly positive for farmers and, where this was not the case, it was due to issues with implementation. It proved difficult, if not impossible, for me to move beyond this officialdom when it came to people working for the Indian bureaucratic system, even after the District Magistrate, the highest administrative official in Beed, had granted me official recognition.

The magistrate had been receptive to my requests for a meeting. After a brief (and clumsy) introduction of my project, he looked up from a paper he was reading, told me that he had read some sociological classics (I believe he mentioned Durkheim and Foucault) and asked how he could help. Unsure, I mentioned that since I was keen to work with government officials it would be helpful if he could relay my presence to his subordinates. He called for an aide and tasked him with making sure that the agricultural department and revenue department were informed that I would be around. While I am uncertain whether this was actually done in the end, he did give me his number in case I ran into trouble, which I used on several occasions. The impact of this official recognition was limited. To be sure, it led people to sit down for an interview with me despite previous objections, but it also led to people answering my questions rather superficially, with representational and factual information. On one occasion, a call to the magistrate led an irate agricultural officer to start reading the brochure he had just handed to me out loud in an obvious attempt to get rid of me. After he was done, he looked up and asked me whether there was anything else I needed to know.

This changed when I met Ramesh. I came across Ramesh by accident, as I was interviewing people in the aftermath of a destructive hailstorm, which he had been tasked to survey. We hit it off almost immediately. Ramesh told me that he was a claim adjuster working for an 'implementing agency,' which conducted crop-cutting experiments on behalf of the insurance company. It was a position that placed him outside of the official bureaucratic structures, but within its practices. He was not tied to the usual hierarchies associated with government work and – luckily for me – he had a defiant attitude in this regard. He was also roughly my age (around 30 at the time of research), something that definitely helped establish a degree of rapport, which proved elusive with the often older, more dignified government officials. On a practical level, Ramesh's role was interesting to me as he was the coordinator of a group of young men who measured the shortfall in yield in Beed for a large insurance company. Taken together, these measurements produced the all-important 'actual yield' indicator, which the insurance company used to calculate damages. As such, Ramesh's position was intimately tied to the quantification practices introduced by

insurance companies. Ramesh offered his collaboration and later his friendship to me and my research assistant Nikhil. He allowed us to accompany him while doing crop-cutting experiments and took the time to explain what he was doing with refreshing candour. As we whizzed from farm to farm to conduct experiments, Ramesh offered me a taste of what it meant to produce 'objective' measurements. I proceeded to document how Ramesh and his colleagues do so, to show how the journey of metrics, from farms to formulas, is necessarily guided by people.

At the same time, I felt it necessary to get a thorough understanding of the social dynamics of village life, something that Kendra itself could not provide. Hence I went in search of a place where I could talk with, and hopefully work alongside, farmers. I landed on Datola for practical reasons, as PVSS had a small building in the centre of the village where Nikhil and I could stay. I had also already been introduced to some of the local Panchayat council members, who seemed receptive to my being there.⁹ Datola itself was a rather large and prosperous village along a small seasonal river, and it had benefitted from many projects that PVSS had rolled out over the years. Most, if not all, inhabitants were farmers in the broad sense of the term. The Hindu population was in the majority and tended to be of 'upper'-caste origin: many people identified as Maratha, Brahmin or Marwadi, although many lower-caste and tribal people called Datola their home as well. Alongside the Hindu population, a minority of Muslim people lived in the centre of Datola, around a small mosque. Many people in Datola owned the land they worked and thus conformed to the archetypical farmer I had read about in insurance documentation. I spent six months, on and off, living in Datola, with one stint of about six weeks during which I resided exclusively in the centre of the village. While I owe much to the community of Datola as a whole, Kiran and Ajeet became the two people with whom I talked the most. They graciously kept inviting me to their homes and the tea shop, to educate me on rural matters even when my questions sometimes became uncomfortable. They steadfastly declined any kind of participant observation that involved me getting my hands dirty (which I very much regretted), preferring to sit with me under trees or by wells as we talked. Here, I learned about the ways in which insurance played into the lives of people, how these conjured up questions of legitimate suffering and inequality and how they featured in wider ideas about money in relation to agriculture. Insurance, while a distant concept, seemed to come closer into view as Kiran and Ajeet explained how it blended into their individual worries and social lives.



Figure 4: Datola and its surroundings during the Kharif season

Photograph by Tim van de Meerendonk

Finally, towards the end of my research, crop insurance was becoming a politicised issue. In particular, a small right-wing activist group took up the issue of crop insurance after a crop failure in their village in the summer season of 2017. I had come to know them by chance, after a casual conversation with a member of the organisation, and I proceeded to document their efforts to understand how the insurance company had calculated damages with respect to the cotton crop in their area. What made them interesting to my research was their insistence that “they just wanted to know how the insurance was calculated,” a question that, according to the activists, the insurance company found very difficult to answer. I spent countless hours poring over documents and talking to members of the organisation in their small office, a two-hour motorcycle ride from Kendra. As there were no actual protests or meetings at the time, we mainly spent our time cataloguing and discussing around 290 pamphlets, documents, circulars and pieces of correspondence, which the organisation had gathered. What emerged was a glimpse of the asymmetrical bureaucratic power of insurance and the political effects this had on rural people. At the same time, it showed how expertly these organisations were able to co-opt and manoeuvre the language of insurance companies to their own ends. The rational explanatory potential of quantification proved a powerful way to hold the insurance company accountable.

As I continued to engage with these groups, and weeks turned into months, they solidified as my primary research groups. What bound these disparate groups together was that they all had to deal with the prevalent rhetoric of agricultural crisis and new practices of quantification that insurance used to evaluate their agricultural misfortune. It was through these narratives and the practices that accompanied insurance quantification that I was able to reduce the otherwise ephemeral financial infrastructure that was crop insurance to the level of everyday experiences. The three groups, from their respective positionalities, helped me understand the way in which insurance comes to be embedded into the social worlds and moral consciousness of the people whose suffering it supposedly measures and alleviates.

It is important to note that this approach of letting my interlocutors arise from my search for everyday manifestations of insurance was significantly impacted by my own positionality and embedding in the field. That is to say, my position as a white, male, European researcher, who depended on an interpreter for translation and who entered the field with help of an influential NGO. This had a significant impact on who I met and to whom I was introduced. Looking back, this is noticeable in the way in which the research material took shape. It influenced the themes I addressed and the observations I was able to make. It also influenced the topics that were discussed in my interviews and the social networks that I was able to build during my research.

Most obviously, it is the reason why my research centred on people who were relatively well off. Some were educated, most owned property or had high paying jobs, often they were higher caste and they were overwhelmingly male. This was the case with farmers such as Kiran and Ajeet who (more or less and for better or worse) owned the land they worked, which made them much better positioned than the overwhelming majority of their colleagues in the region. This relative affluence was also true for Ramesh and his colleagues. Although they definitely had to work hard and to tight deadlines, had precarious contracts and faced many issues in trying to do their job to the standards set by the insurance company, they considered themselves lucky to have landed the job out of college.

This situated incorporation of my interlocutors also affected my conceptual understanding. For one, it foregrounded particular ideas about risk mitigation through insurance. During my time in the field I was universally perceived as a researcher from Europe and introduced myself as a student of insurance and agriculture. It was noticeable how this shifted the course of the conversations I had during interviews. Specifically, I sensed people were hesitant to talk about those aspects of often deemed associated with tradition and 'backwardness' by development workers and financial professionals. As I will discuss in a moment, traditional practices and 'culture' had certain negative connotations in these official discourses and it seemed to me that people were eager to dispel notions that they were mere products of tradition. In practice, this meant that when I asked about insurance people were generally keen to demonstrate their knowledge of official procedures, modern agricultural production cycles, national politics, meteorology and current developments in welfare policies. When it came to topics more associated with 'tradition' like deities, spirits, agricultural shrines, inherited agricultural knowledge and local ties of patronage, people were much more wary to highlight this aspect of their risk mitigation strategies. When I enquired about such topics people often seemed evasive, as it seemed to touch on a side of risk that was more uneasy to talk about with me. It was only when I became closer to people that such topics as religious beliefs as a form of risk mitigation hesitantly revealed themselves (see for instance Chapter 4). As my research focus in the field was guided by the conversations I engaged in these aspects of local risk mitigation strategies have sadly remained somewhat underexplored in this dissertation. These practices are discussed at points in the dissertation, but only insofar that they organically emerged from the discussion surrounding the cases I worked on.

Another crucial consideration was the relatively privileged positions of many of my interlocutors. There was a constant risk of failing to do justice to the diversity of caste,

gender and other forms of socio-economic inequality. For instance, reading through my material, there is a relative lack of representation of lower-caste perspectives and female voices. Part of the reason for this has been practical. Particularly when it came to the voices of women, the simple fact that my fieldwork site was very much divided along gendered lines meant that intimate conversations with women were generally not encouraged. Being a younger male meant that my presence was expected in particular – male-dominated – spaces, such as teashops, bars and the sitting rooms of my hosts. Another reason why male voices tend to dominate is due to the nature of the topic. The practicalities and finances associated with the farm tended to be the purview of the men in the family. Oftentimes, it was men who held the title to the land and men who tended to the fields. When it was time to harvest, it was the men who hired help and, although women sometimes took produce to the market to sell in small quantities, when it came to bulk sale of crops it was the men who brokered deals. Men took out loans, held the bank accounts and took out insurance. It was generally men who worked for the insurance company and who occupied local political positions in the cases that I worked on. An exception to this lack of female perspective was when I became close to Ajeet's family, which I chronicle in Chapters 3 and 4. Here, the women of the household did indeed make their voices heard, commenting on the financial stress that the failure of the farm brought with it. They talked to me about their domestic economies, the dreams they had for a better life and the ramifications that agricultural labour had on their gender and class identities. I have been careful to incorporate these voices, as I believe they allow me to tease out this relatively underemphasised perspective on agricultural crisis.¹⁰

My approach to caste is informed by a more conscientious deliberation about representation. From the beginning of my research, I struggled with the question of how to reckon with caste in my research. On the one hand, it seemed as though it was central to both the societal structure and individual experiences of the people I worked with. If not mentioned outright, it was often implicitly present as an important subtext with which to understand the things people told me and the situations I observed. The significance of caste in the organisation of daily life is reflected in the central place it occupies in scholarship. Much social science literature on India rightfully deals extensively with caste and its imbrication with structural inequality and injustice. On the other hand, it has long been argued that placing caste at the centre of analysis in anthropological research runs the risk of misconstruing – even exoticizing – complex social processes in contemporary India (for a notable example, see Béteille (1992)). This is not to say that it is not a relevant axis along which to understand such processes, but that seeing it as “a single key to understanding of Indian society as a whole” is insufficient (Ibid., 13). Others have argued that if not treated with the utmost care,

caste can easily become a “black hole” (Parish 1996, 6), in which all contextual particularity and social complexity is condensed. In this vein, Das (2004) underlines the danger of relying too heavily on dominant conceptualisations of caste, as such an analysis may omit perspectives that do not fit with these concepts (see also Mosse 2020).

This danger of reductionism was ever-present. During my fieldwork, what stood out to me was how caste and wider notions of tradition and culture blended in to the way rural people were positioned vis-à-vis modern economic practice in dominant discourses on rural crisis and financial development. Similar to what Birla (2009) observes, dominant conceptualisations of caste and ‘culture’ played an important role in the construction of the perpetual ‘other’ to rational economic relations. As we will see throughout this dissertation, finance and development narratives often depict rural people in such a light. They are presented as the antithesis to economic Man; incomplete market subjects held back by traditional views, exploitative caste affiliations and scientific ignorance. These hypothetical, underdeveloped farmers are often blamed for the failures of finance to extend products to rural issues, such failures being attributed to farmers’ unwillingness to break with their ‘backward’ ways.¹¹ I take deep issue with such tendencies to lament the supposed “epistemic deficit” (Welsh and Wynne 2013, 543) of rural people to deal with the supposedly ‘rational’ manifestations of finance in their lives. The people I worked with were knowledgeable – but also critical – of such pronouncements of rationality. In any case, these were not backward peasants living in the past but conscientious contemporary agriculturalists; not so much corrupt officials governed by local systems of patronage and caste politics as people ingrained with a strong sense of moral duty. Certainly, their practices and experiences were influenced by established hierarchies, inequalities and classifications of difference, but they were never unilaterally dictated by them.

My (perhaps unsatisfactory) solution to this conundrum has been to be purposefully ‘agnostic’ in an analytical sense when it came to categories of social division and hierarchy. With this I mean that, rather than situating my analysis in conceptual understandings of structural inequality or caste, I primarily let them emerge from the material as ways to speak about – and give meaning to – numbers and the financialisation of misfortune and crisis. That is to say, topics of inequality, caste, (patriarchal) kinship relations and traditional hierarchies, which manifest in rural social relationships, are clearly at the heart of the moral quandaries and positions I present throughout this thesis. However, rather than taking one of the above as the central axis along which the material is organised, I weave them into the narrative whenever they are salient to the topic at hand. For instance, in Chapter 2, caste

becomes an important position from which some of my interlocutors engaged in moralising. In Chapters 3 and 4 gendered expectations play a key role in understanding the role of money in agriculture, while Chapter 6 more generally chronicles the way in which a group of farmer activists attempted to upend established knowledge hierarchies. I believe this approach has allowed me to produce an ethnographic picture of the people I worked with and the various forms of inequality that often played a significant part in their lives, while simultaneously leaving room for a broad gamut of social relations and positionalities. Such agnosticism has helped me to cut across the conventional social classifications with which rural issues are analysed and to see when and how they become relevant to the moral work necessary to make sense of crisis and insurance.

THE EVERYDAY MORALITIES OF INSURANCE QUANTIFICATION

Studying interventions aimed at alleviating poverty and protecting farmers through financial technology is hardly novel. Broadly conceived, agricultural insurance is a recent offshoot of the 'financial inclusion' paradigm, which aims to mobilise financial governance to right societal wrongs (Bähre 2012, 152). India often proves to be a receptive testing ground for such new financial technology. In recent years, many steps have been taken to extend financial services to the rural 'unbanked masses' by way of microfinance institutions, credit cards, crop loans, digital accounts, digital money and the expansion of a considerable infrastructure of state banks in villages and towns throughout India.¹² It is thus no surprise that the topic has received much scholarly attention across different scientific disciplines. While critical scholars, predominantly from the field of social geography and anthropology, have pointed to the unintended detrimental effects that often follow in the wake of this financial route to development, this perspective fails to do justice to the complex political economy of agrarian change (Taylor 2012: 601), this has done little to slow the pace of – or, indeed, enthusiasm for – such technocratic interventions. Policymakers and many scholars (for a critical overview, see Reis 2021), argue that modernising access to money through credit and – increasingly – insurance is a way to save people from the exploitative economic relationships which they feel characterise Indian rural life. In particular, the informal rural moneylender plays the part of bogeyman under the bed of rural financial relations. Their interests are often deemed exploitative by formal standards and serve as a rallying point around which interventions are vindicated.

Others show a more problematic side to the financialised road to development. For instance, Elyachar (2005) shows how, under the auspices of development thinking, poor people have become reimagined as financial subjects, which, in turn, has

reshaped their social lives. On his part, Taylor (2012) argues that the financialisation of poverty creates binaries that fail to adequately capture the complexities of the financial lives of rural people, but which they have to live with and navigate nonetheless. Taylor argues that as people engage with these contradictions they are forced to reckon both with the financial governance frameworks as well as with the inadequacies of said frameworks. Mosse (2005) makes a similar argument: That the discrepancies between development models and everyday realities are productive places where people strategically manoeuvre, create new meanings and establish new representations. Meanwhile, more recent anthropological literature focussing on India shows how financial arrangements blend into social complexity. For instance, Kar (2013) elucidates the ways in which microfinance institutions reorganise intimate relations and financial expectations in Kolkata. She builds on an ethnographic approach to show how financialisation is “articulated through local idioms” (Ibid., 480) and explores these structures of financial governance as instantiated by the actions and meanings that people at the everyday level attribute to it. She describes how microfinance loan officers in Kolkata have to call on personal commitments and navigate intimate ties to recover debts. Such “affective labour” entails the maintenance and manoeuvring of emotional bonds between the loan officer and borrowers in a way that does “the everyday work of enfolding the poor into networks of global finance” (Ibid., 481). What these sources share is a bottom-up perspective on financial governance in the Global South, where these institutional arrangements have to be effectuated through the everyday practices of people. Importantly, it is through such practices of people that the structures of financialisation gain coherence as material realities.

I am also hardly alone in my efforts to understand Indian agriculture through the lens of numbers. Quantification has been explored by many as intimately tied to, indeed constitutive of, modernity and ideas of the normal. Historians like Ian Hacking (1990), Desrosières (1998) and Porter (1995) trace the history of statistics and probabilistic thinking to show how, over time, numbers came to be associated with notions of objectivity and imbued with trust. Hacking’s (1990) work in particular has been extremely influential in pointing at the broad implications of practices of enumeration in marking a ‘Statistical Revolution’. He traces the rise of the increasing role of statistics in society and shows how it led to an epistemological reimagining of society, away from determinism and towards probability. In this new, ‘modern’ world, statistic normalcy and averages became important reference points for conduct, knowledge and ideas of progress. Porter (1995) delves further into the implications of the link between numerical representations of reality and notions of rational decision making and objectivity. Specifically, he takes a historical perspective to explain the

ways in which personal value judgements and discretion came to be supplanted by the relative 'certainty' that quantification provides. Such trust in numbers, he argues, offers authority and legitimacy to decision-makers as it de-personalises decisions and offers a lustre of objectivity. Such works are an important reminder that the relationship between quantification and objectivity is one with a particular historical emergence – and a Western-centric one at that. However, the universalist promises of quantification proved so seductive and hard to resist that, over time, they embedded themselves into many corners of social life and moved quickly between contexts.

More recently, authors such as Merry and Shore have brought attention to the far-reaching effects of metrics in shaping social life, institutions and subjectivities. Focussing on the proliferation of indicators in the arenas of human rights and development, Merry (2011) argues that numbers have increasingly become implicated in structures of governance. She writes that, “[a]s forms of knowledge, indicators rely on the magic of numbers and the appearance of certainty and objectivity that they convey. A key dimension of the power of indicators is their capacity to convert complicated contextually variable phenomena into unambiguous, clear, and impersonal measures” (Ibid., S84) Indeed, Merry (Ibid.) argues that indicators classify and categorise increasingly ephemeral phenomena, which are far from straightforward, and portray them as facts. The effect of this, she posits, is that indicators, in the process of measuring, bring those things it aims to measure into existence as discrete and easily understandable phenomena. Meanwhile, Shore and Wright (1999) show how measuring techniques and audits have had similar effects on educational institutions. Audits, they argue, regulate conduct and priorities in a way that is both seductive to rational decision-making and supremely authoritarian in its effects. Performance indicators have a bearing not only on productivity, but also on the conduct and subjectivities of the people these indicators measure. More recently, Shore and Wright (2015) have reoriented their discussion squarely towards the implication of quantified measures for such auditing systems. They show how governing through numbers has become a defining feature of contemporary governmentality, a phenomenon they call audit culture (Ibid., 23). These cultures, while having their origin in organisational settings, have moved beyond them to classify and regulate ever more domains of social life. Shore and Wright (2015) emphasise the hegemonic effects of such technomoral governance, arguing that it promotes authoritarian forms of control that are increasingly hard to resist as they bank on moral notions such as transparency, efficiency, quality and good governance (Ibid., 22–23; see also Sharma and Bornstein (2016)).

Apart from embedding itself into evermore corners of social life, quantification has made itself felt across contexts too. In India, practices of quantification have received extensive scholarly attention. The first comprehensive census was undertaken under colonial rule in 1881 and its sociological implications have been thoroughly scrutinised, particularly by historians. For instance, Cohn (1996) posits that the production of sociological knowledge by way of enumeration had a profound impact on imagining India as a coherent entity with a complex, but knowable, set of characteristics. Nowhere was this clearer than in the case of racial classifications and caste, which the census helped to solidify into rigid categories. Similarly, in his excellent history of empiricism in colonial India, Ludden (1993) shows how “empiricism made colonial knowledge into a set of actualised statements about reality” upon which a thick veneer of orientalist assumptions was superimposed. Enumeration became the way to produce reliable knowledge about India, substituting earlier reliance on local experts and travel accounts. This trust in numbers rings true for agriculture as well. The statistical department of the Ministry of Agriculture has been collecting quantified metrics on the state of agriculture since independence. They track the rainfall data and aggregate it to chart the availability of water during the agricultural season. They also compile historical data in order to chart and understand changing weather patterns. Somewhat surprisingly given the enormity of the Indian agricultural sector and the preoccupation many have with agriculture and surveying, literature dealing with its implications for rural people is scant. Insofar that it does exist (see for instance Srinivasan 1994; Jerven and Johnston 2015), it raises the suspicion that agricultural statistics and surveying techniques in the Global South are unreliable and patchy, with political aims, funding problems and methodological constraints tainting the produced data at different levels of scale.

Alongside concerns about the quality of agricultural data in emerging economies in the Global South, the field of political ecology raises a more fundamental question about the ability of knowledge systems to produce accurate knowledge about ‘nature’ as a singular entity. This, too, is a long-standing and complicated debate. Contemporary development literature on agricultural insurance portrays agricultural risk as a knowable set of “exogenous factors” (Cole et al. 2013, 104). Broadly speaking, such literature treats nature as a technical problem. For instance, an influential paper by Hazell et al. (2010) discusses the benefits of an agricultural insurance product that uses “an independently verifiable index” based on rainfall measurements (Ibid., 7, 10). They imply that risk is manageable from objective indicators; that natural risk is an entity that can be known through technology and controlled through financial calculation. Such objectification of ‘nature’ is widely used in development literature but problematised by scholars from multiple angles. In general, scholars in the field of

science and technology studies have convincingly argued that scientific objectivity is in itself a social construction (Callon 1998; Law 2004; Moes et al. 2017, 3). According to this body of literature, what is accepted as objective knowledge is caught up in specific historical and political trajectories that inform “how we know what we know” (Knorr-Cetina 2007, 363 in Moes et al. 2017, *ibid*). This position is taken up by literature that deals more directly with the question of how factual knowledge about nature is produced. For instance Goldman, Nadasdy and Turner (2010) argue that the production of environmental scientific knowledge is shaped by politics in the broad sense of the term. What comprises ‘nature’ in different contexts, they argue is, in fact, instantiated in practice (*Ibid.*, 5). With this view, they point to the power dynamics that underlie knowledge production. Numbers, mathematical models and quantification practices often take centre stage in these dynamics as they emanate a powerful factuality (*Ibid.*, 28). After all, $2+2=4$. Even when such mathematical constructs bear little resemblance to empirical reality.

I argue that what is relatively novel in the Indian context of calculative insurance practices and arrangements like PMFBY – and, as such, demands exploration – is the way the numbers and measurements produced are of immediate consequence to the social lives of rural people at the everyday level. This is in contrast to the data-gathering practices of statistical departments, development agencies or environmental modellers, who, although they have considerable influence on decision-making and economic policy, lack the immediacy that quantification practices of insurance companies have. This is because, rather than becoming part of large datasets and models, insurance quantification manifests itself directly into the daily lives of people in the form of yield averages, damages calculations and payouts. In short, the presence of insurance numbers is *felt and acted upon* at the everyday level. This, in turn, means that people must reckon with this relatively new form of quantification in their daily lives. Throughout the dissertation, I adopt the position that this language of quantification and numbers introduced by insurance companies has a bearing on the moral lives of rural people in India. It requires what others have called “moral work” (Münster 2016, 110). The notion of ‘work’ is fitting when referring to the everyday moralising people engaged in surrounding insurance and crisis, as it connotes activity and effort. When contemplating the moral quandaries of insurance, people actively discussed, pondered, (dis)agreed on and evaluated others in reference to insurance and the numbers it produced and spread. They navigated moral narratives and sometimes strategically employed them to attain certain goals.

Studying insurance through the lens of the everyday practices associated with quantification allows me to show the complex social relations and incoherent moral

quandaries, which often remain hidden in studies that take insurance as a form of governance as a point of departure. This is urgent because such a position dominates the social literature on insurance. Authors of this persuasion tend to draw on a Foucauldian approach and portray insurance as an intricate set of institutional arrangements, which dictate, regulate and govern the lives and subjectivities of people. An emblematic example of this position comes from the aptly named volume *Insurance as Governance*. In it, authors Ericsson, Doyle and Barry (2003) write that: “insurance is a moral technology of governance, constantly articulating how people should act. The risks that insurance defines, produces, takes, and manages always include moral assessment of the people and harms involved” (Ibid., 72). Insurance as a technology is moral because its institutional arrangements are organised with the goal of governing and regulating the moral behaviour of individuals. Similar to the state apparatus, insurance employs knowledge gathered by scientific means to categorise and govern populations. Moreover, insurance companies maintain a claim on the expert knowledge necessary to classify and categorise these populations of governed customers and to police their conduct through prevention and surveillance. Furthermore, they suggest that quantification and probability statistics take centre stage in this contemporary form of governance as both governance and surveillance depend on the explanatory potential of quantified measures (Ibid., 52–53). Another foundational work on insurance, *Risk and Morality*, makes a similar point. It describes insurance as a system that derives its governing potential from scientific techniques and quantified practices but posits that the system itself, “its rules, formats, and technologies – is constructed in terms of moral principles and designed to produce moral conduct” (Ericson and Doyle 2003, 2). What emerges from this view is a relationship between technology and morality where the latter is dictated and put at the service of the former. In these works, the ‘moral’ points to the consequences of technocratic arrangements on the behaviour and subjectivities of policyholders. Morality, as such, is an effect of these arrangements and, in the case of insurance, is put at the service of its broader goals.

Such studies have done much to show the ways in which insurance logic has a bearing on social life beyond its mere utilitarian functions. Taken together, they force the conclusion that insurance is much more than the rational, disinterested risk-spreading institution that it portrays itself to be. Instead, insurance is deeply implicated in the social, cultural and moral lives of those populations that it governs. To challenge the supposed neutrality of insurance in such a way is to reimagine it as a space where there is ample room for politics, power dynamics, framing and (re)classification. Simultaneously, such critical scholarship shows how insurance sets

rules, valorises certain kinds of conduct in the face of risk, sets the scope and limit of collectivity, shapes notions of solidarity and reorganises ideas about responsibility.

But there is a danger lurking in the shadows of such structural analyses of insurance conceived as a set of power relations. While the governmentality lens is capable of showing how insurance arrangements dictate the conduct of individuals, there is a latent danger of glossing over agency inherent to these relationships. While it is undeniable that insurance represents a strong institutional embedding of governance and the power this entails, it is worth remembering that this embedding is not uniform, nor is it experienced and acted upon coherently. This was noticeable early on in my fieldwork. As I explain in Chapter 2, opinions varied widely on the topic of insurance: How it operated, whom it is intended to benefit and why, as well as what its effects are on the community were much-discussed issues. People struggled to incorporate this expression of financial governance into more established repertoires of moral conduct and ideas. The way they engaged with and acted upon insurance often did not conform to their passive roles as recipients of financial aid set for them by the insurance narrative either. This counted for farmers who, as I explain in more detail in Chapters 2 and 6, resisted the disinterested calculative logic of insurance and sought political solutions for their problems, but also, surprisingly, for the claim adjusters, who were tasked with instantiating this calculative logic. As I explain in Chapter 5, they routinely incorporated value judgements and rural politics in their damage assessments.

What this shows is that at the everyday level – where it interacts with actual people – insurance is shaped by those very people. Their political aims, value judgements, idiosyncrasies, opportunistic manoeuvring and bureaucratic expediency, economic goals, moral convictions, identities and obligations, all play in to the way crop insurance takes shape. To do justice to this incoherence of insurance, I describe the way in which it is always “peopled” (Kar 2013, 482). That rather than being a tool of rational decision-making, which uniformly shapes subjectivities, insurance achieves coherence as a structure of governance through its integration into the social worlds and daily practices of the people who, for one reason or another, are touched by it. Quantification takes centre stage in these daily practices and contemplations because, as described, it is the primary way in which PMFBY is felt and acted upon at the everyday level. It is through engaging with the calculative logic and practices associated with insurance that people interact with crop insurance. Understanding how rural people relate to the language and practices of quantification introduced into their lives by insurance companies – quantification that is often used to calculate their distress – helps to bring into focus the myriad ways in which they resist, challenge,

valuate, employ, contemplate and navigate this relatively new expression of numbers in their lives.

Therefore, this thesis presents an ethnographic account of quantification that shows how the quantification practices of PMFBY are distinctly felt, moralised and acted upon by rural people. This rings true for all the groups I worked with. To farmers, quantification was felt because PMFBY calculated damage to crops each agricultural season and directly compensated farmers at the same regular interval. Insurance quantification, expressed in metrics and cash amounts, thus became an everyday occurrence to rural policyholders, and of material consequence to their livelihoods. This runs parallel to the fact that insurance companies tied these numbers to notions of agricultural crisis. The language of quantification and numbers therefore came to mediate moral contemplation on the values associated with rural distress at the everyday level. I describe how rural people had to position themselves vis-à-vis this explanatory power of numbers as an expression of crisis and reveal the social complexity that underlies these positionalities. Meanwhile, field-level insurance workers felt the immediacy of quantification because they were tasked with producing the metrics on which crop insurance was based. To them, quantification was quite literally their day job. Their practices became important moments of translation that reduced the complex social realities they encountered to a single number: the actual yield indicator. To achieve this, they had to manoeuvre social expectations and relationships as well as reckon with their own moral consciousness to do right by farmers. Lastly, in the hands of activists from a farmers' organisation, the abstract notions of fairness and transparency associated with quantification became important tools for political manoeuvring. They made the messiness of numbers felt in political contestation to challenge the governing logic of insurance.

To bring this into view, I connect to the recent, methodologically driven efforts of anthropologists to understand the social life of numbers by studying their production and ramifications for everyday practice. Adams et al. (2016) note that such an ethnographic approach to quantification is useful as it has the potential to bring to light those processes that the calculative logic of numbers does not. They justify their ethnographic approach to quantification by arguing that it allows the researcher to draw in the complexities of social life as “a potential source of alternative evidence that not only contrasts with the kind of evidence required for good metrics work but also sometimes unseats its hold on truth” (Ibid., 11, 12). Taking cues from Adams et al., Biruk (2018) immerses herself ethnographically in the practices of survey-taking to show how factuality is instantiated through quantification practices. In her excellent ethnography on the production of HIV data in Malawi, she shows how data has to be

“cooked” for it to gain meaning as objective and value-free. She points to the fact that ‘objective’ data, which is disconnected from the context in which it is gathered, is a fiction, but that, paradoxically, this fiction is continually produced by Malawian fieldworkers in order to tell the story of HIV in Malawi (Ibid., 26, 200). She notes how these practices depend to a significant degree on the synthesis of bureaucratic expectations and localised knowledge, which fieldworkers have to carefully navigate. Similarly, Björklund Larsen’s (2017) study on tax figures in Sweden uses an ethnographic approach to explore the ways in which these numbers are made to do the work of facts in public debate. She shows that while numbers produced by the Swedish tax agency emanate a strong factuality, it is in fact a “guesstimate” (Ibid., 433), informed by political expedience, bureaucratic common sense and the practicalities of calculation. What these studies share is that they explore the practices associated with numbers rather than taking them at face value. In Porter’s (1995) words, authors who ethnographically engage with numbers tend to analyse objectivity rather than preach it (Ibid., x); they interrogate the qualities of quantity in a way that does justice to social complexity.

With this dissertation, I endeavour to contribute to such an ethnographic understanding of quantification. Specifically, I highlight the distinctly moral dynamics at work in the quantified practices of insurance companies. This begs the question what kind of social practices, relations and narratives ‘morality’ refers to in the context of insurance. Seeking out the morality of insurance beyond its governing impact has been the lasting legacy of Zelizer (1979). In her work on the life insurance business, she delves deep into the moral narratives that accompanied the introduction of life insurance in the US. She uses a historical perspective to show how insurance tied into and transformed established moral norms or ‘taxonomies’ surrounding life and death in the US. While initially the proposition of insurance to value lives in terms of monetary amounts met stiff resistance, Zelizer’s study shows how, over time, life insurance became a corner stone of a ‘good’ life and death (for a recent discussion, see also Mulder 2020). On his part, Golomski (2015) zooms in on the consequences of life insurance for kinship ties and ideas about compassion in contemporary Swaziland. Through ethnography, the study demonstrates that insurance not only reconfigures expectations and ideas about responsibility but that it affects the moral life worlds of people in specific ways. He describes the important role of moral conceptions surrounding the victimhood of and compassion for children affected by HIV, and he shows how they help construe the way financialisation takes shape in this part of Africa. Sharma and Bornstein (2016), meanwhile, coin the adjective “technomoral” to refer to the ways in which the technological relates to the moral in politics and governance. They see technocratic procedures as inherently moral projects.

Technology often carries strong moral pronouncements about good and bad. They engage with this topic ethnographically by showing how legal procedures in India are often couched in a strongly moralised language of ‘right’ and ‘wrong,’ which has profound effects on the way in which activism takes shape.

What these studies have in common is that they use an ethnographic approach to show how morality is not a set of static ideals but that it emerges from everyday practices and narratives. Such everyday understandings of morality are at once personal and connected to wider moral norms in society. This leads to contemplations about what is right and what is wrong, which, although they might seem absolutist when expressed, are ever-emergent and processual. Throughout the chapters in this dissertation, I show how the production and proliferation of numbers and their rational connotations lead to moral deliberations and practices for rural people in India. I argue that it is exactly in the interstice between the objectivist promises of insurance and the messiness of its everyday manifestations that morality plays out. Meanwhile, quantified narratives became an important moral yardstick along which to actively evaluate agricultural livelihoods and the many risks, inequalities and misfortunes it entailed. It is here, in the everyday moralising that goes on in the space between the ideals of quantification and everyday experiences, that morality becomes a productive concept which can be studied ethnographically.

ETHNOGRAPHY AS A METHOD FOR POLYPHONY

It is still early morning when Nikhil and I set ourselves down in the village square. The motorcycle ride had been long. We departed from my house at 6am to escape at least some of the heat of the day and had rattled over potholes for the better part of three hours. As I took a moment to gather myself in the shade of the tree we had found, Nikhil immediately took out his phone and started calling Vittal. Nikhil always seemed inexhaustible, and often took the initiative when I lapsed – or needed to catch my breath. In a matter of seconds, Nikhil was talking rapidly on the phone in Marathi. I understood little of the exact words he spoke to our interlocutor, but as soon as I heard Nikhil saying “Ṭhīka, Ṭhīka” (ठीक ठीक – Ok, ok) I knew that we had not come for nothing; the man was on his way. We had spoken to Vittal before on the phone, but had never met him in person. Luckily, my white European appearance often left little doubt that I was the researcher from the Netherlands who had come to do research on *Pik Vima* (पीक विमा – crop insurance), the colloquial term for PMFBY. The same was true today. As Vittal emerged, I realised to my disappointment that he was not alone. Three friends accompanied him as they strolled leisurely towards us. I sighed internally. It was going to be one of *those* interviews.

Soon, the four men and Nikhil were making introductions as I waited patiently for my turn to talk. After a minute or so, all heads turned to me. This was my cue to introduce myself, and Nikhil quickly switched into his role as translator. By now, he could guess the words I was about to speak. "Hello, my name is Tim. I am a researcher from the Netherlands. I work with a university in Delhi and I am interested in crop insurance," I told the four men. I continued that I had heard there was a hailstorm here yesterday. The short sentences were deliberately chosen to make Nikhil's translating work easier. After Nikhil translated my words, the men nodded seriously and all start talking at the same time. "If suicide is committed by anybody the government will be fully responsible for that," one of them said abruptly while Vittal told me how his banana orchard had been completely destroyed by the storm. At the same time, a third man directed a question towards Nikhil, asking him if the foreigner worked for the insurance company, and whether we had come to conduct a survey. Nikhil struggled to keep up with translating the remarks and answering the four men's questions. Meanwhile, one of the men was showing me a picture of golf-ball-sized hailstones on his phone.

Overwhelmed by the cacophonous start to the conversation, I suggested that we go and see the damage for ourselves. The men readily agreed and off we drove. After a muddy ride, we settled on beds placed at the foot of a hill that overlooked two of the men's fields. The crops were obviously destroyed. Vittal now spoke up and told me that it happened while they were holding a ceremony honouring Krishna at the village temple. Another pitched in, "yes, on the 11th of February." Vittal said: "Yes, on that day we heard 'tk tk tk' on the roof and I knew that I was in trouble." Vittal explained that he had not taken out insurance, at which point one of the men interrupted the conversation to ask Nikhil, "do I show him [pointing at me] the receipt? I have a receipt." He produced a piece of paper, which showed that he had taken out crop insurance on the 31st of December. He told us that, usually, the friends took out insurance together but that this time only he had taken the policy. He used the opportunity to ask Vittal derisively, "how could you forget to take out insurance?" Vittal responded that he had thought insurance useless as weather like this was rare in winter, but that now he felt stupid. His relatives had scolded him for not taking out a policy despite having so much to lose. Vittal's friend looked quite satisfied with himself and talked over Vittal, who had fallen silent, to tell us that last year he spent money on his daughter's wedding so the insurance amount would be helpful for paying off the expenditure. "These people are not rich," Nikhil contextualised in between translations, "but they often go into enormous debt to throw lavish marriage ceremonies." I knew that Nikhil, thrifty as he was, disapproved of such things. We were a half hour into what would be a two hour interview and the otherwise indestructible

Nikhil looked exhausted. I quietly took a sip of tea as I thought of some way to guide the conversation.

This vignette shows the chaotic and cacophonous nature of many of the interviews that I conducted throughout my fieldwork. Prior to my fieldwork in India, the word “interview” had connoted a mostly one-on-one affair to me, one in which the interviewer worked with a topic list and where interviewer and interviewee speak a common language. This was the format I felt comfortable with, and that I had experience of. If multiple people were to be interviewed simultaneously, I had learned, ideally one does so in a focus-group setting. In such a setting, the interviewer controls the topics of discussion and decides who to invite. With a focus group, one typically prepares interviewees to ensure that they understand what is expected of them. However, I soon realised that when I met people for an interview in Marathwada this rarely meant that we would be alone in a more or less controlled environment, or that I would be fluent in the language being spoken. Instead, interviews frequently turned into public events in which a multitude of people freely participated, chipped in, contradicted what the person I was interviewing was saying, derided them or took the conversation in new directions. Partiality and incoherence reigned as I strained to make sense of what was being conveyed.

It took time to get used to this way of working, and to be fair I do not think I ever became entirely comfortable with the practice. It was exhausting, frustrating and often difficult to follow conversations, let alone distil coherent narratives from them. Ethnographers have limited control over their research setting, which is both a challenge and one of its strengths. It allows the unexpected and spontaneous to be drawn in to the research in ways that more positivist approaches to social life often cannot (O’Reilly 2011). The way my fieldwork took shape meant that it was often difficult to ask a coherent set of questions at all, as people would hijack conversations and start talking amongst themselves while I looked on more or less helplessly. This will sound familiar, even desirable, to many ethnographers. As ethnographers, we often strive to blend in, to minimise the impact of our presence and observe social life unfolding. Indeed, I consider being part of such pluriform conversations a crucial part of my data. To do justice to the simultaneity of voices that inform my understanding, I have taken to presenting the incoherence as much as possible. I have resisted the temptation to reduce my ethnography and analysis to more elegant narratives to the best of my ability, to let the multiple voices speak to the incoherence of insurance.

In this sense, emphatically drawing in polyphony allows me to do justice to the presence of a multitude of subjectivities and voices, which expressed themselves during my fieldwork. On a methodological level, I incorporate this polyphony by

centring the discussions, quarrels, contemplations and quandaries that insurance spurs at the everyday level. I present many confrontations in which people are in discussion about the meaning of insurance numbers, situations where insurance feeds interpersonal conflict as well as a collective search for meaning. This is, I believe, the way in which moralities take shape, particularly in the case of my field, where everything always seemed to be up for debate. Such a view also highlights the partial and incongruous nature of insurance. What insurance means, for whom, and how it relates to agricultural misfortune is something that is by no means uniformly understood. As described, morality is relational, and the partiality of moral contemplations are exactly what gives it substance. It was by zooming in on those situations when people did *not* agree that I got a glimpse of moralities taking shape.

A complicating factor when documenting these discussions was that I depended on an interpreter to translate the conversations taking place. Since I did not speak Marathi with the fluency necessary for conducting fieldwork, I soon realised that if I wanted to do meaningful research I would need someone to translate conversations and documents. This brings me to Nikhil, my research assistant. I met Nikhil through mutual acquaintances whom I had asked to help me find someone suitable for a job as interpreter. It had not been easy to find someone who had the necessary language proficiency and I was delighted when I met the 25-year-old Nikhil. At the time, Nikhil had just graduated with a Bachelor's in English from one of the colleges in Kendra. He spoke the language well and I was told that he could really use the money. He was also interested in the topic of finance, not only because he was trying to obtain a job in the public banking sector, but also because he is a proud and self-described Marwadi, a caste somewhat notorious in rural India for their association with informal financial practices. On a practical level, he aided me with translation and spent countless hours on the phone to organise meetings. He also helped me to maintain good relations with research participants, something that came easily to him. He aided me in establishing a rapport with our interlocutors to the point where he became at least as intimately involved in our fieldwork relations as I was. He guided me through social life and helped me to decide on logical next steps in the research. Importantly, we also became friends. He involved me in the social life of his family and introduced me to his social circle. We took each other into confidence, discussed our mental burdens and gave each other advice.

But his role extended beyond practicalities and camaraderie. The vignette shows how he is in the middle of the data creation process. In the situation I describe, Nikhil is the first line of defence against polyphony. Since verbatim translation is obviously out of the question in situations such as these, this meant that Nikhil summarised and

chose which strands of the conversation he thought would be most worthwhile for my research. Most conversation were recorded, and following these interviews we would often go back to the recordings together to listen for anything important that we had missed. In these conversations, Nikhil gave his interpretation of the material we had gathered, which often included value judgements about the things people had said or their moral character, which he felt had emerged from their words. He would often say things like: “This person is not genuine. He is lying to you” or “what this person told you is really only part of the story.” Initially, this caused me to panic. Had I truly been so oblivious and easily deceived? It was only later that I realised how important – and valuable – it was to be aware of the influence Nikhil’s interpretation had on my research.

Much has been written on what the relationship between assistants and anthropologists means for the data produced in ethnographies. Rabinow (2007), for instance, writes extensively about his relationships with various informants, showing how the relationship with each of them came to shape access to – and understanding of – his field. Despite the undeniable impact that research assistants have, many see a contrast with the relative invisibility of these important intermediaries in many ethnographies. Middleton and Pradhan (2014) are particularly adamant in claiming space for the role of research assistants in ethnographies, evidenced by the very citation; Pradhan was Middleton’s assistant while she conducted fieldwork in India. They posit that, “[i]n terms of method and representation, ethnography certainly has its subalterns. Foremost among these is the research assistant. Deployed at the frontlines of fieldwork, yet conveniently erased thereafter, the research assistant has suffered varying degrees of subalternity throughout the history of the method. [...] But what if these fieldworkers were to speak?” (ibid., 355). The ubiquitous presence of Nikhil’s voice can be felt throughout this dissertation. For instance, when conversations and quotes by our interlocutors are relayed, it is worth remembering that these are often interpretations, which took shape between Nikhil, me and the interlocutor, and should be read as our collective best effort to convey meaning. The centrality of Nikhil in my research, both in terms of collecting, selecting and analysing the data, deserves recognition. I have therefore chosen to incorporate him firmly into both the description of the ethnographic material and the interpretation of that material where applicable. In presenting the material, I often refer to the plural ‘we’ instead of ‘I’ to point to the coproduction of the data by me and Nikhil.

This is not to say that I was not apprehensive when it came to his formative role on ‘my’ empirical material. Holmberg (2014) notes that the relationship between researcher and assistant can range “from direct contractual employment to dense,

complex personal ties” (Ibid., 316). Reflecting on my relationship with Nikhil, this is certainly something I recognise. While our engagement was always contractual, in that he always got paid for the hours that he worked, our relationship certainly evolved as time progressed and his involvement in my research intensified. In the beginning, I covetously protected the boundaries between data gathering and analysis, imagining the latter as my exclusive domain. When Nikhil added his interpretation to a translation, I hesitated about letting him encroach on my terrain, my claim to ownership of the research. More existentially, I sometimes wondered what my role even was. It was Nikhil who spoke the language and, to a significant extent, maintained the relationships that produced the research data. What exactly did I, the anthropologist, bring to the table? Such questions featured heavily in my diary when I reflected on the first days when Nikhil and I went out into the field together.

As the months progressed, we started to trust and understand each other and the collaboration became more dynamic. Nikhil’s role evolved away from being a mere translator and, gradually, the boundary between researcher and assistant blurred. Nikhil was increasingly drawn into the role of co-researcher, albeit from a different position *vis-à-vis* the anthropological discipline than mine. Even though I was increasingly at ease with this development, it did lead me to question myself even more: Is Nikhil an assistant, colleague or key informant? What does it mean when these roles coincide? How do I account for his influence, what weight does his interpretation carry? These were difficult questions and, ultimately, I do not think that answering them with certainty would have achieved much. Instead, it is the open-ended relationship itself that I perceive as being of immense value to my research. Rabinow (2007) describes a similar evolution with one of his research assistants, Ali, with whom he established a dialectical relationship, which came to dominate the data he gathered during fieldwork. I strongly identify with the way he describes this process as a “constructed ground of experience and understanding [...] which was constantly breaking down, being patched-up, and re-examined” (Ibid., 39). Such “mutually reflective critique” (Middleton and Pradhan 2014, 355) meant that Nikhil and I challenged each other’s understanding, we examined and re-examined the material we had gathered and we discussed the analytical concepts that I, as an anthropologist, used to understand the realities we encountered. In short, Nikhil’s voice, analysis and perception became important elements through which the material took shape. He became one of the many voices that I incorporated into the writing of this dissertation, an important subjectivity to reckon with given his intimate involvement in selecting, interpreting and translating the research material that this dissertation builds on. His influence on the data cannot be overstated.

OUTLINE OF THE CHAPTERS

The dissertation is structured in three parts, each representing one dimension of insurance quantification. Moreover, each part is introduced with a theoretical consideration specific to the dimension at hand. These are first 'Crisis and Insurance', followed by 'Money and the Valuation of Misfortune' and a final section titled 'Making Moral Measurements.' Although the six chapters captured under these three sections all touch on the relationships between morality, quantification and insurance, the way in which they do so is distinct. Each has a different angle of approach, which is informed by a particular scholarly debate in anthropology. Hence, like the coherence of insurance, which I interrogate in this thesis, the relationships between the chapters should not be seen as set in stone. They are part of the same story, certainly, but they cannot be reduced to one another. Therefore, rather than forcefully trying to synthesise them into one framework, I have chosen to present my ethnographic material in this triptych format.

In the first chapter, which comes under the section 'Crisis and Insurance', I present a historical trajectory of agricultural crisis in India in parallel with the emergence of crop insurance. Regarding the former, I demonstrate how, over time, crisis came to be imagined as a set of knowable risks that are amenable to calculation. The chapter shows how, at decisive points in time, insurance was suggested to control the risks associated with agriculture. I analyse insurance literature from these points in time to demonstrate how the risks it supposedly protects against are informed by wider social and moral notions of agricultural distress. The second chapter is the first ethnographic chapter in which I show what macrostructural notions of crisis and the moral narratives associated with it mean for everyday discussions in a village in Marathwada. I find that farmers often talk about their worries, which is at once highly personal and connected to larger ideas about what is wrong with agriculture. These contemplations, I show, do not remain isolated but spur a wealth of public discussions as people try to stake their claim to legitimate crisis. Here, we are also introduced to one of my key informants, Ajeet, who will play a central role in this and the two subsequent chapters.

The third chapter is the first to fall under 'Money and the Valuation of Misfortune.' Here, my attention shifts toward that other obvious way in which quantification manifests in the lives of people: amounts expressed in Rupee. I discuss how insurance payouts value misfortune in numerical terms and what effects this has for moral understandings of insurance. I find that insurance money is a special, deeply ambiguous kind of money. It is associated with suffering on the one hand while, on the other, it seems always to be suspect, a kind of 'easy money' that is just as easily spent

on conspicuous and immoral consumption. I discuss this ambiguity by focussing on a case where it is unclear whether the money gained through insurance was gained in a fair and virtuous way in order to map out the divergent positions some farmers take in this discussion. Chapter 4, meanwhile, moves further into the question of insurance money by showing the effects that an insurance payout has on the intimate relations in Ajeet's extended family. What I find is that the payout ties into long-term conflicts and tensions in Ajeet's family and leads to moral quandaries both about the amount itself and the relationships that it influences. In this case, the payout becomes a way to express feelings of fear, betrayal, helplessness and deep-seated anguish. The chapter teases out some of the complexity of insurance money and shows its effects beyond its immediate utilitarian goals.

This leads me to Chapter 5, where I present material gathered with claim adjusters who are tasked with taking sample cuttings of damaged plots. These crop cutting experiments, often abbreviated simply to CCEs, are important as they determine the 'actual yield metric,' which is key to calculating the collective payout for large groups of farmers. In this chapter, I demonstrate how these claim adjusters operate in the space between stringent bureaucratic procedures enforced by insurance companies and the messy everyday realities that they encounter in the field. Both aspects must be commensurate in order to produce 'clean,' quantified metrics, despite the fact that proper adherence to procedure is often not possible or desirable. Critically, I show how taking these measurements necessitates estimation. This estimation entails moral work, as it is not only about what can reasonably be deduced from the material realities in the field, but also what is fair to the farmer. This notion of fairness trickles into the metrics but is conveniently obscured once it is abstracted into a numerical value amenable to calculation. In Chapter 6, finally, I demonstrate the political effects of this messiness. I follow a group of farmer activists who dispute the numbers produced in these purportedly value-free and decontextualised experiments by emphasising the incongruities that they hide. By repeating that they "just want to know how it was calculated," these activist farmers attempt to hold the insurance company to its technomoral commitments.