



Universiteit
Leiden
The Netherlands

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

Meerendonk, T. van de

Citation

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

Version: Publisher's Version

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

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

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

Chapter 2: Claiming Crisis²⁰

[...] Frankly speaking, our land, our farm is grabbed. And why is this happening? If we are looking for the main cause of all this, the main reason is that government is pessimistic about farmers. This is the most important reason. If government thinks about farmers, it should help farmers at the right time. Even nature does not side with farmers. Nature does not cooperate with farmers. So, on one side, nature is striking and on the other side government is striking us with its policies. The question, I think, is like this: In the coming 10 to 20 years will every farmer be alive or dead? This is the most important question currently in front of farmers. I don't think that there is any gambler in this whole world like a farmer.

As Balasaheb explained his precarious situation he punctuated his words with a finger that he occasionally directed at me, his farm and his village, which lay in the distance. I was seated on a makeshift bed in the shade of a mango tree with a contingent of interested farmers who had gathered around us to listen in to this self-appointed village spokesperson. I recall that, at the time, I got the distinct sense that while the passions were obviously genuine, Balasaheb had told this story before. In reiterating his experience of agricultural crisis, Balasaheb expertly blended his personal experience with more established narratives of agricultural misfortune found in newspapers and at political rallies. It was also obvious that he enjoyed performing for a live audience. I had got to know Balasaheb as an expert storyteller, and this morning he was in his element. In a bout of his characteristic theatrics, Balasaheb grabbed a handful of soil and told us, “[t]his land is dry, very dry, and we have to make a living with it. We have no other option. But how can we do this?” “Every year the situation is getting worse,” he concluded, while those congregated shook their heads in acknowledgement.

I had known Balasaheb for a couple of months before this moment and his fervour surprised me somewhat. We had met at a popular tea stall in Kendra town, where he spent most of his days waiting for clients who needed a driver and car to go to one of the many villages in the surrounding area. An articulate English major, we had spoken about farming as a rather distant subject, an externality that concerned both of us as a topic of discussion but whose problems were ultimately the plight of others. Today, however, he stood firmly with both feet in the soil as he passionately spoke about the future of ‘his’ livelihood. When I asked him about his future prospects as a farmer, he answered: “You ask me, whether in coming years I will do farming or not? This is a difficult question in front of me. I would like to tell you that it is better to sell the farm land and do some business instead. [Yet,] to live our life proudly we think that we are

farmers who continue the legacy of our forefather. So, should we stop farming or not? We are thinking over this every day and night.”

This narrative of increasing precarity and the unsustainability of securing a livelihood through farming, which Balasaheb so eloquently summarised, was a sentiment that echoed widely in India. People tended to talk about agriculture in India with a looming and persistent ‘sense of crisis’ (Kleist and Jansen 2016, 374). This will be the focus of this chapter. I contemplate the question, “what does it mean to live in a time of crisis?” as posed by Bryant (2016, 20), by zooming in on the vernacular understandings that the idea of uncertainty and crisis produce in the context of rural life in Beed.

When trying to make sense of agricultural crisis as a topic of academic interest, one quickly encounters the fact that it is a prolific field of study in a variety of disciplines ranging from anthropology, political science and geography to water management and engineering. This means that it becomes challenging to navigate the well-informed and meticulous debates that discuss the origins, effects and solutions to the many rural issues that are captured under the term. As we have seen in Chapter 1, what these studies have in common is that they tend to relate crisis to large-scale forces affecting rural India. The emergence of this trend has been shown at length in the preceding chapter but to drive home the prevalent conviction that macrostructural forces can explain the crisis, one can look at a recent socio-hydrological study done by a large Dutch technical university, which states with confidence that, “low (soil) water storage capacities, no irrigation and poor access to alternative sources of incomes are to blame for the crisis” (Den Besten, Pande, and Savenije 2016, 115). By presenting the causes of crisis as residing in external factors, the authors suggest that crisis can be singularly attributed to a set of causal factors and uniformly averted if these forces can be brought under control.

I aim to counterbalance such causal explanations for agricultural crisis in the contemporary debate and reposition the analytical focus to everyday semiotic expressions of agricultural crisis. Specifically, my argument is that experiencing and discussing agricultural crisis encapsulates a plurality of meanings, which are simultaneously highly personal and inextricably linked to larger societal forces, and that this convergence is narrated in distinctly moral terms. To make this argument, I focus on expressions of ‘tension,’ a psychological state akin to stress, as a key way in which farmers comment on the prevalence of agricultural crisis in their daily lives. By describing the ways in which farmers in a village in rural Maharashtra speak about tension, I will show how an attentiveness to such discussions can offer an understanding of how people comment on themselves and their communities at the

village level and how they contemplate their place in society. By examining how the meanings of crisis are discussed, negotiated and strategically employed, I show how personal experiences of uncertainties due to crisis at once diverge and connect to established causes of 'the crisis.' Thus, instead of presenting an analysis of the causes and effects of one structurally intelligible crisis, I show how it means different things for different people at different times and in different contexts. For the diverse group of farmers I have worked with, coming to terms with crisis through experiences and claims of tension forced a wider discussion at the village level: What is crisis? Why and how does crisis manifest itself? Who may legitimately claim to be experiencing crisis? Does everyone experience it equally?

To build this argument conceptually, I follow Roitman (2013) and others, who view narratives of crisis as a way in which people assess, frame and give significance to their place in the world. These "vernacular understandings of crisis" (Bryant 2016, 19) treat claims to crisis and the critique associated with them as saturated with epistemological and moral significance. It is by unpacking the meanings attached to the way crisis is framed, in this case in terms of tension, that we can learn something about the particular teleology that is challenged in its occurrence, the limits of inclusion to its effects as well as the way in which it relates to conceptualisations of what values are threatened by its invocation (Ibid., 12). I supplement this with insights from the anthropology of rural suicide in India. I am particularly indebted to the work of Daniel Münster (2016; 2012), who argues with respect to these deaths that the natural consequence of overwhelming debt and the forces of globalisation behind this proliferation of rural indebtedness pushes the agency of farmers to the background. What is interesting, he contends, is the 'work' that goes into making sense of such acts. This "moral talk" (Münster 2016, 106) is as much about everyday moral meanings and evaluations as it is about macro-structural forces. Examining such moral narratives is a way to retrace everyday discussions of structural forces and individual agency, as it productively approaches morality as a local-level social process (Ibid., 122). Put another way, it allows for an analysis that shows the kind of 'work' that notions of crisis do in a semiotic sense. As we shall see, this becomes especially relevant as people stake their claim to crisis through expressions and discussions of tension, which are often articulated and evaluated in such moral terms. By focusing on the productive force of morality, the way that imaginaries of crisis are expressed, negotiated and employed can be brought into view. What emerges from these narratives are situated experiences that simultaneously connect to wider, structural notions of crisis.

In my case, like others who have studied this subject, tension emerged as a research topic secondary to my primary interest (cf. Weaver 2017, 37). As my

fieldwork on crop insurance and its promise to fix the agricultural crisis progressed, discussions frequently turned to the tensions and worries that farmers felt when they spoke about their livelihoods. This was especially true following the disappointing monsoon season in the area that began in September 2018. Although droughts are not uncommon in Beed district, which is infamous in India for its erratic and deficient rainfall, the most recent drought came after several years of consecutive dry spells. The drought aggravated an already dire situation for many of the district's inhabitants. As bad as the situation seemed and, admittedly, to my dismay, the colloquial word for 'crisis' (संकट - *sankat*) was surprisingly absent in farmers' stories when I initially asked about the problems related to farming. This surprised me as the newspapers and political narratives use the term frequently and liberally.

Farmers did, however, talk a great deal about how the current situation in agriculture caused them stress and tension; how they would worry and how there were many problems which had previously not existed. People would discuss what the origin of this stress was and how it influenced them as well as contemplate who was answerable for it. At times, these discussions coalesced with established repertoires for commenting on agricultural misfortune codified in the term crisis; at other times, they took unexpected departures from these familiar explanations. Indeed, over time, terms like the anglicised word 'tension' and its Marathi counterparts *tanav* (तनाव – stress) and *taan* (तान – tenseness) emerged as key terms around which discussions of problems associated with farming revolved (Halliburton 2005, 133). Although the Marathi words *tanav* and *taan* are sometimes used to express an emotional state akin to stress, the English word 'tension' was by far the more common way in which people expressed their feelings with regard to the precarity of their livelihoods.

An extensive body of literature exists within medical anthropology on the implication of invoking these terms in the Indian context. In particular, the influential work by Nichter (1981) has made a strong case for understanding 'distress' as embedded in a cultural idiom of expression. Many scholars have used this 'idiom of distress' to deal with questions of mental illness in South Asia. Halliburton (2005), for instance, argues that the psychological and linguistic meaning of the word 'tension' in the Indian context is intertwined with the allopathic medicalisation of mental illness. He shows how a shift in terminology from culturally specific notions of possession to the categories of 'stress,' 'tension' and 'depression' has had far-reaching consequences for the meanings associated with these states. He suggests that invoking these medicalised terms has led to the deterioration of contextual particularity and substituted it for more universal, modernist categories (Ibid., 111).

Weaver (2017) likewise engages with the term from an ethno-psychological perspective. In her study of women with type 2 diabetes, she explores the idiom of tension and shows how a relational dynamic is at work among her interlocutors. She describes how tension is a way to express individual experiences of worry, but also, crucially, how it constitutes a “codified invitation for a response from others” (Ibid., 48). Tension is expressed by the women she studied, in part, to communicate being subjected to extra-personal forces to others, while simultaneously reflecting these forces back on their own identities as mothers, spouses and caretakers in an increasingly stressful urban lifestyle (Ibid., 55).

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

Crop insurance became part of these narrations because it formed a potent platform from which these articulations took shape. As we have seen, critics of PMFBY note that, with its area approach, there is little resemblance between collective damages established and individual experiences of farmers (see also Isakson 2015; Binswanger-Mkhize 2012, 187). Also, as explained in more detail in Chapter 1, crop insurance capitalises on a rationalised notion of risk based on an area approach that has been criticised for its insensitivity to the social inequalities that unevenly distribute risks in smallholder agriculture (see also Taylor 2016). As we shall see, because of these attributes, crop insurance came to be connected to ideas about risk, entitlements and experiences of legitimate suffering. The narratives that follow bring the way in which insurance shapes public discussion and leads to moral deliberations into view.

CRISIS IN THE VILLAGE: NARRATIVES OF TENSIONS IN DATOLA

Datola comes under Beed district, which, in turn, lies in central Maharashtra. In many ways, it is a typical village in this part of rural Maharashtra. Most visitors arrive in Datola by way of the rough road that leads to Latur, a major city 50 kilometres away. Cars, trucks and red government-run buses, which connect Latur to the district capital of Beed, rattle past frequently. This road is where much of the public life of the village takes place. There is a tea shop, where many men of the village spend their days talking, drinking tea and chewing betel nut. The place is always packed and heated conversation coming from the benches outside can often be heard from far away. Looking out from the tea shop, one can see a number of kiosks selling sweets, tobacco and *paan*. Around them, the ground is covered in betel stains and discarded lottery tickets; another common past time at the bus stand. A little removed from the main area of activity, a two-storey concrete building covered in advertising houses the Jai Kisaan shop, which sells agricultural supplies. Its heavy iron doors are open every day as people inquire about prices and buy inputs for their farms. A little to the left of the tea shop, on the opposite side of the road, a small temple housing a statue of Ganesha receives regular offerings of colourful flowers.

Venturing out from the centre of Datola, we soon find that it is surrounded on all sides by agricultural land. Broadly speaking, this land slopes down from a hill in the east to a plain in the west. In winter, the land to the east of the village has a brownish hue. It is rocky and dry, betraying the fact that it depends on the monsoon rain for its water supply. Very few crops are grown in the winter (*Rabi*) season, with the exception of sorghum, which is able to withstand harsh conditions on this side of the village. In the monsoon season (*Kharif*), the farms here become green and farmers who have their land on this side of the village grow small quantities of soybean and lentils. This type of agriculture and landscape is typical for Beed district, which is famous for its lack of water and nutrient-poor soil. The western end of the village, meanwhile, is blessed with a seasonal river, which provides some of the farmers who have their smallholdings close to the river with the region's most scarce farming resource: water. This area, known as the 'green belt,' is something of an anomaly in Beed. Farms here tend to be larger and are able to maintain a more liberal water supply, with wells and storage facilities making up for a lack of water outside of the monsoon season. In the green belt, water intensive crops are more viable. If water is plentiful enough most farmers in this area opt to grow sugarcane. Sugarcane consumes vast amounts of water and takes about one year to mature, yet farmers have the potential to turn a huge profit on this crop as it can be lucratively sold to one of the many sugar factories in the surrounding area. If you are not one of the lucky few who has enough water

available to grow sugarcane, soybean is the major cash crop. It is relatively easy and inexpensive to grow, can be harvested by hand and it can be stored for a long time if needed.

Demographically, the village houses a reasonably representative cross-section of wider Indian society. Its central location close to schools, hospitals and commercial centres, as well as adequate access to public transportation means that to some of the more prosperous inhabitants, it is viable to raise a family in relative comfort in Datola. During the harvesting season, Datola attracts large numbers of seasonal labourers, who set up camp on the grounds of the Gram Panchayat. The majority in this village are Hindu but a sizeable minority of Muslims call Datola their home as well. Most common caste denominations are represented, with Marathas and Marwadis taking a dominant economic position. A small community of lower-caste people live in a neighbourhood in the centre of the village. There are many temples in Datola, both large public buildings housing statues of various gods and smaller, more personal shrines in people's homes and farms. Furthermore, there is a small mosque calling the faithful to prayer at regular intervals. Flags signifying both religions can be found all over the road and religious processions are a regular part of daily life. Many in the village told us that they pride themselves on being a community where Muslims and Hindus of the various castes can peacefully coexist and be friends. While there are certainly tensions, as I later found out, it is true that people mingle freely in public spaces, and many of the people who I came to know have relationships that bridge the religious and caste divide. This is helped along by a local NGO, which is active in the village. They have a centre in Datola and provide support to the village for social and agriculture-related issues.

References to crisis, worry and tension manifested themselves frequently in Datola. One day in October 2018, Nikhil and I were seated with a number of farmers in the aforementioned tea shop. The farmer who I was talking to, Kiran, was standing, while a small group of middle-aged men sat back, sipping their tea and smirking. Kiran was considered to be one of the richer farmers in the village. He was one of the first people I met in Datola as he frequented the tea shop with the same group of friends each morning to discuss current events and the newspapers. His affluence had afforded him time to linger in the shop while others went off to their farms early in the morning, and so he had been one of the first to approach me and Nikhil when we first came to Datola to inquire about insurance and the issues associated with agriculture. Eloquent, well-dressed and generally good-humoured, Kiran and his friends had become a daily stop for us to hear about gossip and ask questions. In terms of caste, Kiran was considered to belong to the Mali caste, a community that associates

itself with gardening and vegetable cultivation, something that Kiran took much pride in. His farm lay close to the village in the fertile area surrounding the river. Here, Kiran held six hectares of prime-quality land, which was considerable when compared to the average land holding in Beed, which sat at close to one hectare per household.²¹ As his parents' only son, Kiran inherited all his father's lands and so had been able to secure a decent income from his farm, which he did not have to share with anyone outside his nuclear family. His relative affluence could be seen by the fact that he had a concrete home in the middle of the village, owned a motorbike and sent his two children to a prestigious English-language college in Latur.

That morning, I had pushed Kiran to speak about the current situation of farmers in India. He was only too happy to oblige, as it was a topic he liked talking about. He proceeded to tell us that the government repeated the slogan "*jai jawan, jai kisaan*" ("hail the soldier, hail the farmer") but that there was no respect for the latter. "He dies alone, when his work is done." He looked at us with a serious expression and continued: "His children don't want to visit him and the government doesn't care for him. When a soldier dies on the border it is enormous news and everyone in the country is outraged but when a farmer commits suicide it rarely even makes the news." "But are we not important?," he asked rhetorically. "We are the centre of the country. Without us nobody will eat. We are its legacy." An older gentleman at the same table underlined Kiran's point. He added that the situation Kiran was talking about had become progressively worse, also in a material sense. He told us that when he was a young man, some 50 years ago, one could get 50 grams of gold for a quintal (100kg) of cotton; today, it was difficult to break-even. In his estimation, it was this unprofitability that caused so much stress.

This general pessimism was coming at a time when many of these men would rather be on their farms. It was supposed to be a time of harvesting, yet the recent lack of rain had left them with empty hands and – increasingly – empty pockets. Every day the same faces, with varying levels of exasperation, arrived for their morning tea and discussed the growing need for a good downpour. Despite the local agricultural newspaper reassuring everyone that it would rain any day, not a single drop had fallen in the last two months. Most of the farmers at our table on this particular morning were dependent on rainfall in order to grow the soybeans that they had planted in the months prior. The monsoon rains at the beginning the main cropping season in Datola had shown great promise, spurring many farmers to sow early in the season. Now, four months later, the damage to the shrubs on which the soybean grow were a constant conversation topic. Many of the plants had not produced any beans at all. Kiran had taken me to his farm the day before, where he showed me the extent of the damage.

He gave me an empty husk from one of his shrubs and explained that, by now, there should have been soybeans in them. "Water is everything." He told us "It is like money. When you have it you can look forward. When you don't then you are chasing it." When we returned to the tea shop that afternoon, he told us in hushed tones that every day that it does not rain his tension is increasing: "I have a large farm. Sometimes, I don't know what to do. Sometimes I am desperate." Each bus that rattled past the tea shop added insult to this injury by covering us with consecutive layers of dust.

What Kiran expressed above became a recurring topic throughout my time in Datola. In later interviews, Kiran told us that he felt that affluence actually amplifies tension. If a farmer has only one acre of land, he explained, he is less dependent on his farm and does not have to worry about it so much. It was those like him who held larger pieces of land and who grew cash crops, that faced greater uncertainties and thus worried more. Kiran was at great pains to emphasise the collective suffering and stress of farmers in Datola and, more broadly, in all of India, pointing the onerous finger of responsibility for this suffering towards the government. In emphasising the precarious situation of Indian agriculture and the unwillingness of those in power to care for them, Kiran asserted a view of 'the Indian farmer' as a collective group, all of whom suffered equally. Although, according to others in the village, he was one of the richer farmers in Datola, he did not hesitate to identify with this collective image of the suffering farmer, and claimed to be stressed and worried. By morally appropriating the suffering of farmers and applying it to himself, Kiran claimed inclusion in a group that is subjected to the abstract external forces for which 'crisis' is the catch-all term. Through references to worry and tension, he enacted an image of the self that is characterised by lack of agency, vulnerability and uncertainty while simultaneously inviting "acknowledgement and recognition for this portrayal" of himself (Asad 2000, 42). In so doing, he connected tension to a particular source beyond the reach of his personal responsibility, naming the dependence on cash crops, market prices, failing monsoon rains and absence of government aid as some of the structural forces working against him and his colleagues.

Kiran underlined this sentiment one morning, as we overlooked his farm from a small hill. From this vantage point, we had a good view of the devastation that was slowly unfolding beneath us. Kiran pointed to spots of green and brown to show where he had poured the limited water he had access to. I asked him how it made him feel to see his field like this. He shrugged silently before answering that there is "not much I can do. The weather is out of my hands." "Am I right?" he asked, looking at me inquiringly. It was my turn to be silent as I did not directly know what to say. I regained

myself and asked him, “but isn’t it the job of insurance companies to make sure that you don’t make a loss here?” “Maybe,” he replied, “but like farming, insurance is a lottery.” He explained that you could never be sure that you would get actual compensation when you have had damages, or that any payment would come in time. “How can they even calculate damages,” he then asked, suddenly. He said he had heard that the insurance company had conducted only two experiments per village, which, according to Kiran, is not enough. A little later, when we were drinking tea in the comfort of his house, he summarised: “With insurance the house always wins. All you can do is hang yourself from a ceiling fan!” He laughed.

Making these claims to crisis, Kiran insisted on his lack of agency in the face of a ‘house’. The fact that no one controls the weather was hard to dispute. I asked about insurance, which purported to overcome this dilemma by redistributing the costs of weather misfortune by compensating farmers. Crop insurance companies asserted that through financial calculation and increasingly sophisticated measuring techniques, rural risk such as the lack of water on Kiran’s farm could be objectified, expressed in numbers and brought under control. This confidence in quantification was accompanied by moral pronouncements that insurance could protect farmers like Kiran against the excesses of crisis. Kiran challenged this universalist claim of quantification. He explained that he perceived insurance to be an arbitrary representation of the actual situation on his farm and that the ‘house’ is ultimately in it for the profit, which he placed at odds with his suffering. From atop the hill, he showed me how even on just one farm there were significant differences in production, depending on the availability of water. It had led Kiran to question the rational basis of insurance by asking himself how it was possible to calculate a coherent yield figure for a whole area on the basis of so few experiments? His implicit answer to that question, that this inadequate measuring is an intentional ploy to enhance profits at the cost of farmer well-being, suggested that he places little trust in the moral objectives proclaimed by insurance companies. What surprised me about the conversation at the time is the way in which the technical ‘fix’ of insurance became a platform for moral deliberations about the wider macrostructural processes and risks surrounding agriculture. In Kiran’s narrative, it was employed to indicate a loosely defined and passive *us* being defrauded by a malevolent *they* through financial technology. His last comment in particular seemed to suggest that suicide is the causal outcome of corporate greed by insurance companies and governmental indifference.

“I AM THE ONLY MAN IN THIS VILLAGE WHO IS TENSION FREE”

Ajeet, Kiran’s neighbour, had a somewhat different perspective. Ajeet was a man of short stature and restless disposition and shared many similarities with Kiran. Like Kiran, he considered himself to belong to the Mali caste. They grew up together, were roughly the same age and went to the same primary school. Ajeet had a small farm of around two hectares, adjacent to Kiran, which he tended with his brother and on whose income an extended household of approximately ten people depended. However, these lands were not owned by Ajeet and his brother, but by his octogenarian father. Despite his advanced age and failing mind, Ajeet’s father had been reluctant to divide the land among his sons out of fear that this would splinter the family and leave him without a caretaker. This situation will be discussed in-depth in Chapter 4, but for now what is important is that this meant that Ajeet was responsible for caring for the farm, his elderly parents as well as his wife and two sons. Like Kiran, the field that Ajeet and his family tilled was of good quality with access to water. However, while Kiran mainly grew the cash crop soybean, Ajeet liked to think of himself as bucking this trend. Instead, he told us, that season he would mainly grow onions and tomatoes to sell locally. In his estimation, this would make him less dependent on market prices: “I think I am the only man in this village who is tension free because I do not have to care so much about money,” he smilingly explained a few days after we met. Ajeet told us that he believes that greed has taken hold of farming and that this was the reason why most of his neighbours and colleagues were worried. Kiran overheard us discussing this topic with Ajeet at the tea shop. It was obvious that he felt Ajeet’s allegations were directed towards him and he confronted him. A discussion ensued, paraphrased below:

Kiran: “If you are so smart and successful then why don’t you show it? Where is your golden ring, like the one [someone at another table] is wearing? Tell me, did you construct a concrete house like me?”

Ajeet: “No. I don’t think there is much to those golden rings that he is wearing. He has taken so much and lives comfortably, so why should he have more?”

Kiran: “Did you buy a motorcycle or expand your farm, like many of us did?”

Ajeet: “No, I didn’t.”

Kiran: “So, if you are so smart, and we started from the same spot why are you lagging behind me? Am I wrong when I say that your profit is next to nothing?”

Ajeet: “But money is not everything. At least my mind is clear.”

Kiran: "Tim, we have a figure of speech here. When you come home empty-handed your wife doesn't bother to cook your dinner. [To Ajeet]: Doesn't your wife scold you every day, does that not bother you?"

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

[...]

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

After this, the people who had gathered to listen in on the discussion were smile gleefully at Ajeet, while Ajeet quietly glared at Kiran.

In both cases, Ajeet and Kiran initially placed responsibility firmly in the hands of structural forces. In our first discussions, Ajeet told me that he felt that he bore less of a mental burden because he did not play the high-risk game of growing cash crops for the open market. By accepting smaller profits and "not caring so much about money," he told us that he felt less burdened, going as far as to call himself "tension free." Kiran's prior narrative located the source of tension in the deficiencies present in farming as well as the general lack of care for the poor on the part of the Indian government. However, at first sight, this confrontational encounter between the two neighbours and brothers seemed to contradict this insistence on the universal victimhood of farmers. When Ajeet and Kiran discussed the golden ring and the importance of money it became clear that being successful as a farmer, and thus being respected by your peers and family, was tied to the personal success of the farmer in terms of being smart. By accusing Ajeet of "lagging behind," Kiran was questioning why Ajeet seemed to be failing to reap the benefits of his farm. He appealed to Ajeet's sense of personal responsibility to care for his family and the worry that flowed from failing to adequately provide. Kiran, in turn, accused Ajeet of hypocrisy when he stated that his life was free from tension because he did not prioritise money. He reminded him of his wife and son who did not respect him properly because he was not as successful as the others in the village in accruing profits, something Ajeet admitted to.

A few weeks later, when I asked Kiran to elaborate on this argument, he gave us another example. He told us that the owner of the tea shop allows customers to drink tea on credit for a month. However, if the owner tells you that he wants to settle the bill and you do not have money, then you are in trouble. If this hypothetical person had to confess that he was unable to pay then it was a huge embarrassment: "If that happens, he will go to his field and worry. His mind will become occupied." Kiran did not reference Ajeet specifically, but it was well known that Ajeet had debts in the village which he was struggling to repay.

On his part, Ajeet located tension in the pursuit of profit, the unethical practices it spurred as well as the detrimental effect these things had on the community. As will become clear from our later discussions on the topic, discussed at length in Chapter 3, he felt that farmers had become greedy people who no longer cared for one another in the village like they used to do. He equated this 'selfish' income to a personal moral failure of those who he perceived to be accumulating it in an unfair way. During lunch in his field a few days after the above incident, an irate Ajeet recounted the situation and told us that even though people thought he was stupid, he thought they were unethical. "It is not fair," he said, and then he gave an example about crop insurance, the topic we had been talking about in the morning: "Everyone says they are worried and need help, but nobody comes forward and says to the insurance company 'I did not have damages, here is your money back'. If you take money when you don't deserve it you might as well be stealing!" He added that many in the village might call themselves 'smart' but that, actually, they had been committing insurance fraud by misrepresenting the crops they grow.

Pointing to the tiffin in front of him, he explained that if he takes the lunch box of his neighbour he might eat for free, but he would always feel bad and look over his shoulder because, one day, he would be found out. He would feel stressed and scared because he would know that what he was doing was wrong. It seemed Ajeet felt that many who received insurance money did not have a legitimate claim to it because they were not really suffering, and that it was exactly this that led his colleagues to feel tension.

In both these cases, Kiran and Ajeet accused one another of being personally liable for their tension. This individual responsibility for tension recurred as a theme and came to a head when one accused the other of impropriety. To a significant extent, these accusations revolved around positioning oneself and others within moral taxonomies of responsible and ethical behaviour. On the one hand, these moral taxonomies were informed by established ideas about right and wrong. While Kiran and Ajeet initially relegated the cause of tension to the realm of macro-economic and political forces, later the conversation took a more intimate turn. When they discussed the origin of tension in the village, they voiced experiences of humiliation, disrespect and embarrassment, of pride and dignity. When Ajeet told us that he would look over his shoulder in fear of being discovered as a thief he was apparently accusing others in the village of unethical behaviour as well as modulating this comment on his own identification as honourable and stress free. Invoking tension thus mobilised moral evaluations and discussion between these two neighbours that centre around agency, responsibility and suffering. When tension became a cause for quarrelling it laid the

groundwork for deliberations concerning who was legitimate in feeling tension and thus a victim of structural forces, which forms of conduct in contemporary agriculture were acceptable as well as who bore the burden of responsibility for agricultural misfortune. Since crop insurance was touted as a financial fix for the stress that people feel as a consequence of the crisis, it frequently became part of this contemplation of tension. This manifested in particular with regard to the question of who was entitled to claim insurance benefits.

Simultaneously, crop insurance introduced a technomoral angle to these deliberations. This can be seen in two principal ways. Firstly, the area approach and the concept of ‘basis risk,’ detailed in Chapter 1, meant that damages suffered by individual farmers often did not clearly relate to the damages calculated and the payouts received. Because an index calculated over large areas stands in for actual individual damages, there will inevitably be discrepancies between the model and the reality it tries to measure. At the everyday level, farmers are confronted with the technical inability of insurance to accurately measure damage and risk. While this feature makes sense to those designing the scheme, it led to confusion and anger for those it intends to benefit. Ajeet’s anger at people who did not suffer damages but who still kept the insurance money originated from this contradiction. From the perspective of the insurance company, this discrepancy was part of the ‘normal’ operating procedure, yet Ajeet was adamant that it constituted a form of fraud, and was therefore morally unacceptable. The second way in which insurance spurred technomoral comments was due to the fact that payouts were not tied to individuals but to the land. Again, this is a consequence of the area approach, where the acreage of land is insured, rather than the person working on this land. This had the consequence that larger farmers, who were often already better off financially than their small-scale counterparts, benefitted disproportionately from the scheme.

ALL TENSION IS NOT EQUAL

These consequences became clear when we spoke to Kiran again a month later. At that point, the dry spell was increasingly making its presence felt. We were sitting in a shop that Kiran frequents in order to interview him about insurance. We asked him what he and the others thought about insurance as a way of diminishing the worry about the problems confronting people. This was in response to a comment by one of Kiran’s friends, an affluent Muslim farmer, who joked that insurance and farming are just like *matka*, a gambling game, but that with *matka* “at least sometimes you win something.” This comment about the unprofitability of agriculture surprised us given the socio-economic background of these men. Nonetheless, they told us that, while

farming obviously entailed great uncertainty in terms of climate, market price, timing and input costs, insurance claims were also inherently risky. If you expected insurance but it did not come, you might find that you worry more than when you had not taken out insurance at all, one of them told us. Someone leaning over a rickshaw had overheard this conversation, and began laughing. The man, whom I would come to know as Dhanraj, engaged in a brief exchange with Kiran:

Dhanraj: “If you say that farming is worse than *matka*, then why don’t we sell our land? Why don’t we go over there [gestures to the many roadside kiosks] and sit and play until we are rich?”

Kiran: “No, I don’t want to do that.”

Dhanraj: “But why not? If what you say is true then there is no point in trying to make something of our farm, it will only lead to more worry. So, let’s sell it and gamble it away.”

[laughter from all]

Kiran: “*Matka* is not a good way to make money, in the farm you have some control over what you do.”

Dhanraj: “But as you said: For me the same risks are there in the farm as there are in playing *matka*.”

Later, Dhanraj, a self-described Dalit and owner of one acre of bad-quality land far away from the green belt where Kiran and Ajeet have their farms, took us aside and told us that he felt that Kiran had been telling us lies. He said that Kiran acted like he was a worried farmer who experienced many uncertainties but that this was an act. He questioned why, if they were so successful and rich, then why did they talk of experiencing tension? When they get crop insurance, he told us, they receive large sums of money (“*laks*!”) whereas he only got small amounts on account of his small holding. But, Dhanraj contended, crop insurance should not benefit people like Kiran who already had a lot, but people like himself who had only a few acres of bad-quality land without access to water. Later, when I met him in his field, he was even more candid: “He [Kiran] does not have to worry and can abuse nature freely.” Dhanraj told us that he was disgusted by Kiran’s representation of himself. Dhanraj explained that Kiran engaged in capital intensive agriculture and grew cash crops with fertiliser. He then used the profits to buy a big home, sent his children to a nice school and later told everyone he was a poor farmer, and needed help. Actually, Dhanraj explained, Kiran had nothing to worry about because his livelihood was always secure: “So why have tension? He can eat, he can add to his farm and send his children to school. There is no but. It is not a gamble.” Dhanraj felt that, for Kiran, the insurance money was an extra on top of his already considerable income. He contrasted this with his own

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

When Dhanraj commented on what he felt was an exaggerated performance of tension by Kiran he was articulating his feelings about inequality in the village. He evaluated this predicament in relation to both the micro-politics of claiming crisis in the village as well as the broader national policy of crop insurance. In later discussions with Dhanraj, he would explain how he felt that his situation as a Dalit was worsening, as a consequence of the rural politics that are co-opting the victimised notion of ‘the farmer’ to further political ends. In his analysis, this flattening of farmers’ experiences overlooked the inequalities that are an undeniable dynamic of Indian village life. By talking about tension in this way, he was challenging the reproduction of the “sanitised notion of homogeneous subaltern peasants” (Ortner 1995 in Münster 2015, 111), which was integral to the narrative with which Kiran tried to convince us of his tension. When Kiran invoked the popular political maxim “*jai jawan, jai kisan*” he was appealing to the images of collective suffering of a singular group of farmers and related this to himself. Dhanraj challenged this premise by asserting that not all farmers are equal and that crop insurance amplified these inequalities by disproportionately favouring those with large farms and influential friends.

CONCLUSION

In this chapter, I argue that articulations of tension bring into view a plurality of meanings, narratives and moral evaluations about what is wrong with agriculture in this part of India. These contemplations bridge the interstices between highly intimate evaluations and experiences at the everyday level, and the wider causes of the agricultural crisis in general. By exploring crisis through articulations of tension, I aimed to elucidate how this confluence of the personal and structural brings to light the divergent ways in which farmers experience tension in Datola. To this end, the voices that I have presented are purposefully diverse; they each speak to crisis from their respective positionalities. By unpacking the narratives accompanying experiences of tension, crisis emerges in all its multiplicity; it reflects the life world as well as social position and personal circumstances of the people I present. Listening closely to such voices has analytical value, as it shows the ways in which defining crisis becomes a classificatory project at the everyday level. Concentrating on colloquial framings of crisis can inform what conceptions of ‘normalcy’ are challenged in its occurrence, the limits people place on inclusion to its effects as well as which values are threatened by its manifestation (Roitman 2013, 12). In turn, acknowledging its

moral dynamics shows the everyday relational implications of appealing to crisis. Through such “moral work” (Münster 2016, 110) questions of agency might be teased out, adding nuance to a prevalent discourse on the agricultural crisis, which, in its effort to provide clarity through generalisation, risks flattening farmers and the diverse issues facing them into uniform categories of agricultural crisis and ‘the suffering farmer.’

Taken at face value, there were indeed many categorical similarities between the three men I have introduced. They were all male, roughly the same age, could all be characterised as ‘farmers’ and lived in the same village. All were fully dependent on their relatively small plots and farmed under similar weather conditions. All were equally eligible for crop insurance and received payouts based on metrics that appeared to apply to all of them in a similar way. Yet, when voicing the origin of their distress, their perspectives diverged considerably. When claiming crisis, some of them pointed to economic malaise, the stresses of personal responsibility and the pressures of being successful as a commercial farmer. In particular, Kiran located his tension in the unprofitability of his relatively large farm, the uncertainties of growing cash crops, the precarious dependence on financial services and the effects of potential failure upon his social standing. For others, claiming crisis was a means to articulate feelings of decaying communal values and ethical behaviour. This could be seen most strongly with Ajeet, who spoke about tension in terms of the illegitimate pursuit of money and the greed and individuality this fostered in Datola. Simultaneously, Ajeet acknowledged the burden that his alternative lifestyle brought to his position as principal provider of his household. Among peers, he was the object of ridicule at times, called stupid and labelled as ‘lagging behind’ monetarily, which, he admitted, caused him tension. Yet, for others, claiming crisis led them to comment more directly on the social inequalities that they experienced. Dhanraj mobilised the narrative of tension to ask pertinent questions about fairness and inequality in relation to agriculture and insurance: Did everyone in Datola really suffer equally? Was it fair that those with large estates had the most to gain from these novel forms of redistribution? And, most importantly: Where did insurance leave the social inequalities that continued to dominate his life in the village?

Furthermore, I have shown how these different voices do not remain isolated but instead spurred lively – and sometimes confrontational – discussions at the everyday level. We saw the relational dynamic of tension at play in these discussions. Feeling and expressing tension in these discussions was about more than voicing internal strife, it was about staking a claim to crisis and, in this way, morally classifying social relations in a village setting. By appropriating feelings of tension, each of these voices

argued for their inclusion into categories of collective suffering. The legitimate claim to these feelings and denying others the privilege of inclusion to tension was contingent on moral taxonomies of rural suffering. As we have seen, 'tension' as an interpersonal manifestation of crisis was connected to feelings of pride and humiliation, but also to accusations of impropriety, fraud and imprudent risk-taking behaviour. It also related to ideas about being a virtuous provider to one's family, to gaining respect from one's children and community, as well as to deeply held emotional grievances towards the unfairness of continuing inequality in Datola.

Crop insurance catalysed the ferocity of such claims as it proclaimed to tie monetary compensation to agricultural distress. As such, tension formed a powerful moral language through which such entitlements were discussed. The moral axis was particularly relevant here as the ethnography shows that these disagreements were commonly set within wider ideas about fairness, 'traditional' values and the victimhood of farmers. Moreover, they led to situations where individual conduct was evaluated, repudiated and assessed along such moral criteria. In this sense, talking about tension was about moral classifications as much as it was an expression of mental illness, macro-economic forces or climatic stress. This led to a colloquial debate, which included questions about who among them was right and who was wrong when claiming entitlement to insurance, what values were to be deemed virtuous in contemporary agricultural life and who was legitimate when claiming to face distress. This was further exacerbated by the area approach procedures that the scheme uses to calculate and pay out damages to farmers. Farmers voiced their feelings of unfairness about claiming insurance when not in crisis as well as noting that tying payouts to land, rather than to people, meant that economic and caste inequalities were maintained and amplified. Key to these feelings was that they were relational as they commented on a situation in reference to relations in the village. In this chapter, I have explored these debates through a few snapshots. But these ethnographic moments were part of an ongoing debate taking place where people appropriated and distanced themselves from feelings of crisis. By being attentive to these local-level discussions, we catch a glimpse of how people morally evaluated their own place as well as that of others in their community, in reference to the uncertainties and structural forces that influenced their livelihoods.

Regarding this last point, I want to emphasise that by repositioning the focus towards everyday expressions of crisis I do not wish to suggest that structural forces are irrelevant or somehow not important. In fact, as we have seen, these contemplations were inextricably linked to wider assessments of what is wrong with farming as a livelihood. In talking about tension, my interlocutors inevitably came to

comment on its origins, which they ultimately located in the larger flows and forces influencing Indian agriculture. Ajeet, Kiran and Dhanraj were strikingly knowledgeable about national developments, new policies and political narratives. Ajeet told us that he did not play the high-risk game of growing cash crops for the open market because input prices were rising and profits were dwindling amid growing climatic uncertainties. Dhanraj pointed to the structural inequalities of caste, which were undeniable in Indian rural life. Through speaking with us about the causes of tension, Dhanraj pondered what forms of 'normalcy' were endangered in times of agricultural crisis. Kiran, meanwhile, asserted the government's irresponsibility in caring for its citizens. He appealed to the phenomenon of farmer suicide and the slogan "*jai jawan, jai kisaan*" to point to the hypocrisies of an uncaring central bureaucracy. All three men, with their respective positionalities in mind, had ideas about what crisis was and what caused it.

