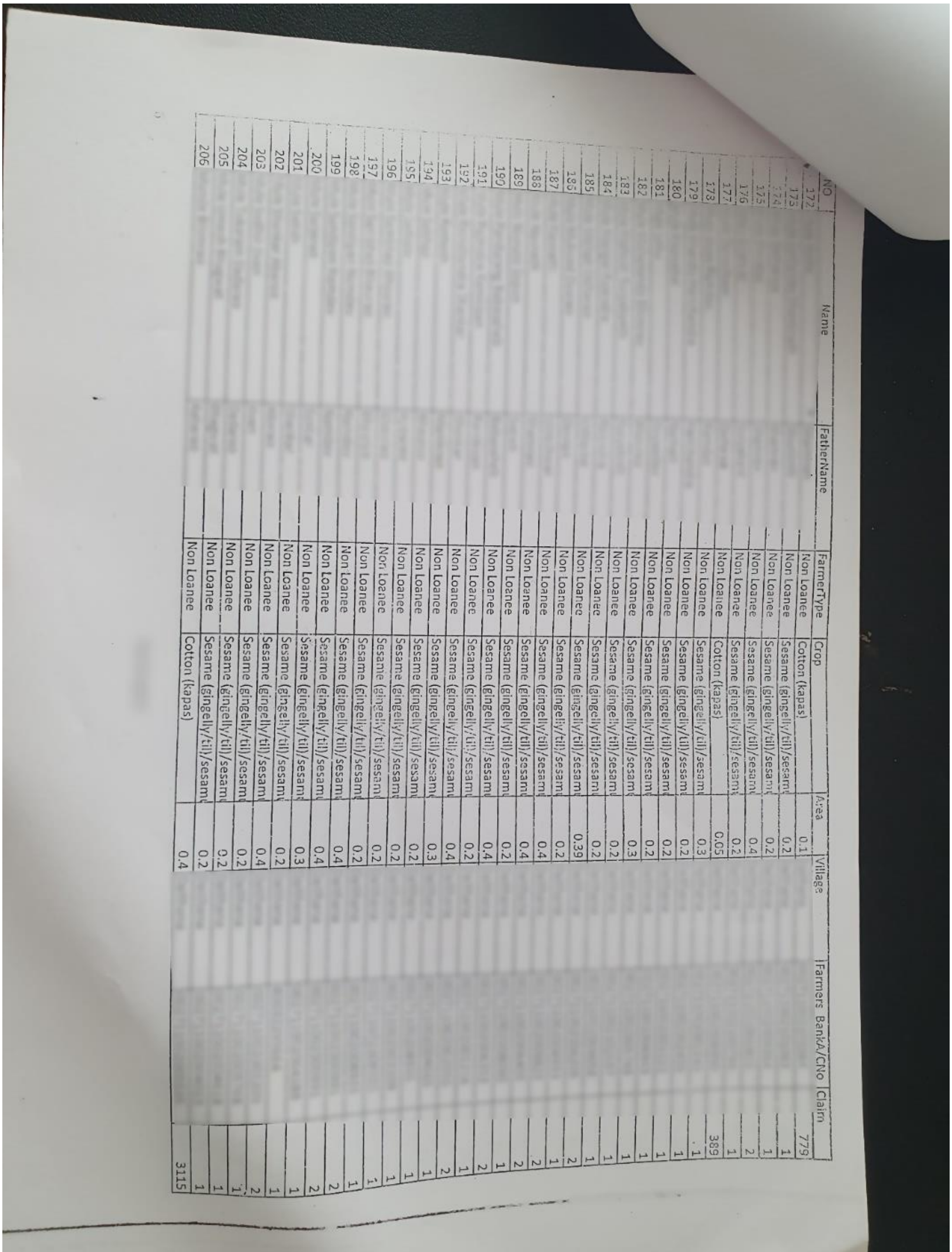
# Chapter 3 - Insurance money, ambiguous gains

"I paid for this insurance! But they treat me like a beggar. [pause] Actually… Worse than a beggar. Even a beggar gets more than one rupee in his bowl." I stood in silence, next to my conversation partner Yogesh as we overlooked the three-acre farm that he had insured the previous year. In July 2018, reports appeared in various newspapers that some farmers in Beed district had been compensated for losses to their crops with a one rupee payout from the insurance company. The outrage was unanimous. An article by thewire.in, an influential English-language news source, ran with the unequivocal headline 'Modi's Flagship Crop Insurance Scheme Wavering as Farmers Continue to Suffer.' It went on to link these inadequate payouts with the continuing situation of agricultural crisis in the district.[23] Another article, meanwhile, quoted the agricultural minister who stated that a mistake had been made: "Banks were told not to deposit money to the accounts of farmers if the amount is less than Rs 500. But here we have told [banks that] whatever amount is liable should be paid."[24] In short, the fact that the amount liable was determined to be one rupee was unfortunate but it was the calculated outcome of insurance procedure.

Be that as it may, Yogesh did not experience the absurdly low payout as an unfortunate administrative error. To him, it added insult to his injury. Yogesh explained how, in 2017, he had diversified his crops by growing sesame on part of his land. Sesame is a crop that does not require much water and is therefore a safe option alongside more water-intensive crops. However, at the end of the monsoon season that year, misfortune struck and heavy rainfall drowned the crop. An ironic bit of ill luck in a region otherwise known for drought. Luckily, Yogesh had taken out an insurance policy on the sesame and so was not too worried about it all. A little later, he heard from his neighbours that the local cooperative bank had posted lists of insurance payouts on a wall outside their office. It was busy that morning at the bank as people were eager to discover what they would receive in compensation. Yogesh recounted how eagerness had turned to anger as they glanced over the 1s in the column indicating the compensation they were to receive. Yogesh told us that he felt as though the insurance company had not taken his suffering seriously: "How can my damage be only one rupee? What do they think when they give this to us?", adding "this is like a coin on a dead body."[25]



| NO | Name | FatherName | FarmerType | Crop | Area | Village | Farmers BankA/CNo | Claim |
|---|---|---|---|---|---|---|---|---|
| 172 | [illegible] | [illegible] | Non Loanee | Cotton (kapas) | 0.1 | [illegible] | [illegible] | 779 |
| 173 | [illegible] | [illegible] | Non Loanee | Sesame (gingelly/til)/sesam | 0.2 | [illegible] | [illegible] | 1 |
| 174 | [illegible] | [illegible] | Non Loanee | Sesame (gingelly/til)/sesam | 0.2 | [illegible] | [illegible] | 1 |
| 175 | [illegible] | [illegible] | Non Loanee | Sesame (gingelly/til)/sesam | 0.4 | [illegible] | [illegible] | 2 |
| 176 | [illegible] | [illegible] | Non Loanee | Sesame (gingelly/til)/sesam | 0.2 | [illegible] | [illegible] | 1 |
| 177 | [illegible] | [illegible] | Non Loanee | Cotton (kapas) | 0.05 | [illegible] | [illegible] | 389 |
| 178 | [illegible] | [illegible] | Non Loanee | Sesame (gingelly/til)/sesam | 0.3 | [illegible] | [illegible] | 1 |
| 179 | [illegible] | [illegible] | Non Loanee | Sesame (gingelly/til)/sesam | 0.2 | [illegible] | [illegible] | 1 |
| 180 | [illegible] | [illegible] | Non Loanee | Sesame (gingelly/til)/sesam | 0.2 | [illegible] | [illegible] | 1 |
| 181 | [illegible] | [illegible] | Non Loanee | Sesame (gingelly/til)/sesam | 0.2 | [illegible] | [illegible] | 1 |
| 182 | [illegible] | [illegible] | Non Loanee | Sesame (gingelly/til)/sesam | 0.3 | [illegible] | [illegible] | 1 |
| 183 | [illegible] | [illegible] | Non Loanee | Sesame (gingelly/til)/sesam | 0.2 | [illegible] | [illegible] | 1 |
| 184 | [illegible] | [illegible] | Non Loanee | Sesame (gingelly/til)/sesam | 0.2 | [illegible] | [illegible] | 1 |
| 185 | [illegible] | [illegible] | Non Loanee | Sesame (gingelly/til)/sesam | 0.39 | [illegible] | [illegible] | 2 |
| 186 | [illegible] | [illegible] | Non Loanee | Sesame (gingelly/til)/sesam | 0.2 | [illegible] | [illegible] | 1 |
| 187 | [illegible] | [illegible] | Non Loanee | Sesame (gingelly/til)/sesam | 0.4 | [illegible] | [illegible] | 2 |
| 188 | [illegible] | [illegible] | Non Loanee | Sesame (gingelly/til)/sesam | 0.4 | [illegible] | [illegible] | 2 |
| 189 | [illegible] | [illegible] | Non Loanee | Sesame (gingelly/til)/sesam | 0.2 | [illegible] | [illegible] | 1 |
| 190 | [illegible] | [illegible] | Non Loanee | Sesame (gingelly/til)/sesam | 0.4 | [illegible] | [illegible] | 2 |
| 191 | [illegible] | [illegible] | Non Loanee | Sesame (gingelly/til)/sesam | 0.2 | [illegible] | [illegible] | 1 |
| 192 | [illegible] | [illegible] | Non Loanee | Sesame (gingelly/til)/sesam | 0.4 | [illegible] | [illegible] | 2 |
| 193 | [illegible] | [illegible] | Non Loanee | Sesame (gingelly/til)/sesam | 0.3 | [illegible] | [illegible] | 1 |
| 194 | [illegible] | [illegible] | Non Loanee | Sesame (gingelly/til)/sesam | 0.2 | [illegible] | [illegible] | 1 |
| 195 | [illegible] | [illegible] | Non Loanee | Sesame (gingelly/til)/sesam | 0.2 | [illegible] | [illegible] | 1 |
| 196 | [illegible] | [illegible] | Non Loanee | Sesame (gingelly/til)/sesam | 0.2 | [illegible] | [illegible] | 1 |
| 197 | [illegible] | [illegible] | Non Loanee | Sesame (gingelly/til)/sesam | 0.2 | [illegible] | [illegible] | 1 |
| 198 | [illegible] | [illegible] | Non Loanee | Sesame (gingelly/til)/sesam | 0.4 | [illegible] | [illegible] | 2 |
| 199 | [illegible] | [illegible] | Non Loanee | Sesame (gingelly/til)/sesam | 0.4 | [illegible] | [illegible] | 2 |
| 200 | [illegible] | [illegible] | Non Loanee | Sesame (gingelly/til)/sesam | 0.3 | [illegible] | [illegible] | 1 |
| 201 | [illegible] | [illegible] | Non Loanee | Sesame (gingelly/til)/sesam | 0.2 | [illegible] | [illegible] | 1 |
| 202 | [illegible] | [illegible] | Non Loanee | Sesame (gingelly/til)/sesam | 0.4 | [illegible] | [illegible] | 2 |
| 203 | [illegible] | [illegible] | Non Loanee | Sesame (gingelly/til)/sesam | 0.2 | [illegible] | [illegible] | 1 |
| 204 | [illegible] | [illegible] | Non Loanee | Sesame (gingelly/til)/sesam | 0.2 | [illegible] | [illegible] | 1 |
| 205 | [illegible] | [illegible] | Non Loanee | Sesame (gingelly/til)/sesam | 0.2 | [illegible] | [illegible] | 1 |
| 206 | [illegible] | [illegible] | Non Loanee | Cotton (kapas) | 0.4 | [illegible] | [illegible] | 3115 |

*Figure 5: Tables showing the 1 rupee payout. Obtained by farmers through an RTI (Right to Information) request.*

*Photograph by Tim van de Meerendonk*

The last statement was more than poetic licence. In our interviews, Yogesh toyed with the thought of suicide out loud. As we walked his farm, he pointed out the damage to the cotton that he was growing this year. With a vacant expression, he told us that he would commit suicide if he was left with another year of bad harvest. I remember Nikhil and I being taken aback by the tone of this confession. In Beed, people often joke about suicide when talking about agriculture as a livelihood, a kind of black humour that almost becomes ordinary. Such jokes undoubtedly hide a desperation of their own, but the tone of such comments usually betrayed fatalism more than anything. Referring to the act of suicide itself is rarely mentioned in earnest. However, Yogesh looked tired, and as his piercing eyes met mine, it was impossible to brush the comment aside. I tried to regain my composure and, after a brief pause, Nikhil jumped in and asked him what made him say that. He told us that he had experienced a number of bad years and owed money. He said little else as I searched in vain for the right thing to say.

The case of the one rupee payout shows how technocratic notions of insurance money as an objective measure of suffering translate to the experience of those it intends to benefit. The minister's comment suggests that the payout of one rupee had been an administrative error but that, in principle, the damage calculation had been correct. The outrage that Yogesh expressed, however, is evidence of the fact that insurance calculation, so immaculately quantified and mathematically represented in formulas and marketing narratives, is rarely straightforward. When this single rupee reached those affected, Yogesh and others searched in vain for the meaning of this amount and struggled to place it in more established repertoires of individual worth and the values attached to agricultural livelihoods – and lives. A local activist, commenting on the same case, underlined this when he told us that: "They [the insurance company and the government] deceive us and leave us with nothing." To the activist and Yogesh, the situation seemed to painfully demonstrate their worthlessness in the eyes of these systems of distribution, as already precarious agricultural lives were literally reduced to pennies. This transmutation of life to money was greeted with apprehension amongst farmers in Beed and became particularly pertinent when something did not seem to add up, like receiving a single rupee after a failed harvest.

In the previous chapters, I discussed how insurance companies and the government market insurance as the rationalised expression of financialised aid to the vulnerable poor. In a very real way, insurance is presented as a way to mobilise money in service of transparent, quantified systems of redistribution. This is not to say that it is free from moral connotations. In the marketing narratives of the insurance companies and the Indian government, PMFBY derives its moral legitimacy exactly from the axiomatic virtue of translating damage calculations to pecuniary expressions. Such narratives present poverty as a financial problem: If only insurance money could travel efficiently downward in the right amounts, so the position goes, all will be well for farmers. This is, on the one hand, because it is presented as a compensation for a genuine loss. Claiming and receiving insurance is linked to notions of legitimate suffering in the face of agricultural uncertainty. On the other hand, its success as a universal medium for aid and development is predicated on the disassociation of human interference and value judgements from these payouts, a disassociation that is achieved through financial and calculative technology. My research shows that these technomoral characteristics of insurance money as quantified compensation for legitimate suffering interact with more established moral repertoires of what is fair and proper in relation to money and agricultural livelihoods.

Moreover, these contemplations took on a relational dynamic where the pecuniary value of individual lives, as presented by insurance companies, was put up for debate in moral terms in much the same way as we have seen discussions surrounding tension play out in the previous chapter. As argued in the previous chapter, talking about tension and crisis brought into view a plurality of meanings, narratives and moral evaluations about what is wrong with agriculture in India. These different articulations led to discussions and public contemplations between friends, neighbours, colleagues and family members. In these discussions, we saw the relational dynamic at play where what crisis and insurance come to signify was given substance through everyday moral contestations. To bring this into focus, I describe how insurance money emerges as a morally problematic manifestation of a particular financial project at the everyday level. I focus on the stories associated with insurance money as it travels to individual farmers, the communities they live in and the families to which they are connected. I show that when these payments reach the intended beneficiaries (or when they do not) insurance money leads to a diversity of quotidian moral experiences and evaluations. Opinions often revolved around how insurance money measured against the suffering it is supposed to represent and compensate. Moreover, these experiences do not function in a vacuum but interact with wider ideas about the role of money in agricultural life as well as broader contemplations on the nature of legitimate rural suffering.

## FROM FARMS TO FORMULAS: INSURANCE AS A CURE FOR SUICIDAL THOUGHTS

"When there is a genuine loss, there must be compensation for that. That is my duty. If a farmer commits suicide in my area, this will be my fault. I will be responsible." I had been invited to the home of the regional manager in charge of crop insurance for one of the largest public sector insurance companies in India. As I made my way to his home in Powai, an affluent suburb of Mumbai with its high-rise buildings and well-kept greenery, I had mentally prepared to meet a distant bureaucrat. I had become well-acquainted with detached analyses of insurance, often presented from across a large wooden desk. Up until this point, the insurance professionals I had met talked about money with an air of disinterestedness, as the almost incidental outcome of procedures and calculating mechanisms. So, when the manager invited me to his house and talked passionately about the role of money in caring for 'his' farmers, I was surprised. The manager explained that the scheme was in place specifically to protect and help farmers from the deteriorating situation in agriculture. When I asked him what this help entailed, he explained that his primary responsibility was to make sure that money reached farmers. He also told me that there were many technical difficulties and red tape, which got in the way of accessing the money and providing his service in a 'correct' way to farmers. "Frankly speaking Tim, right now I don't see how we are going to pay these claims on time," he told me, followed by a troubled sigh and contemplative stare down to the children playing in the park below.

To understand the ambiguity of insurance money, it is helpful to take a step back and consider the technomoral language in which it is suspended. To the manager, it was clear that he had a role to play in the prevention of rural suffering. He seamlessly connected personal responsibility for 'his' farmers to the distributive systems of insurance, expressed in payouts. What spoke through the lines of this scene is that he had specific ideas about what kind of loss insurance is supposed to protect against, namely, the kind that was genuine and profoundly disruptive to the individual. Almost matter-of-factly, he invoked the notion of suicide to punctuate this familiar archetype. His role, he emphasised, was to facilitate the correct amounts of compensation and so to prevent this worst manifestation of rural distress. What emerges is a narrowly defined view of rural suffering as the absence of money: the manager implied that by mobilising the machinery of financial governance he was be able to make good on his obligation to the troubled and vulnerable rural poor. In Chapter 1, I have shown that this view is not new. In fact, it has been a central vindication for agricultural insurance for at least 100 years. Remember the line from insurance pioneer Chakravarti: "a famine in India does not generally mean grain-famine but money-famine" (Chakravarti 1920, 28).

It is no surprise, then, that in my conversations with insurance workers many seemed to adhere to this basic premise. In a straightforward way, they connected the practice of distributing insurance money to the alleviation of rural distress. To many, this was what gave moral legitimacy and urgency to their work. We can see this with the manager but it was also true for Mangesh. Mangesh was a high-level consultant for Swiss Re, one of the largest re-insurers in the world. On behalf of this international insurance behemoth, which is essentially the insurance company that insures insurance companies, he assisted the Indian government and Indian insurance companies with the design and implementation of PMFBY. Over the phone, he explained to me his straightforward conviction that with insurance: "Two things are important: one, getting the correct information and two, getting the price right. The better we are able to gather data, the better our prices will be, the lower the cost will be for the government and the better it will be for society and farmers." He went on to explain that providing effective insurance was a matter of getting a detailed understanding of damages in agricultural areas and then plugging these measurements into mathematical formulas, which calculate quantified pecuniary equivalents for the damage suffered. "If you do your work fairly, in this way," he told me, "you will have a close [monetary] resemblance to the actual situation."

In India, such optimism seems to provide moral justification for increasingly technocratic forms of financial governance. In the minds of the insurance professionals I spoke to, a system of crop insurance based on quantifiable metrics was particularly attractive. We have already seen one reason for this: such a system mobilises the legitimacy of numbers and calculation in service of crisis alleviation. To Mangesh, for instance, insurance ensured that those people who needed monetary help goy it, and – perhaps more importantly – got it according to transparent and measurable standards. On the other hand, insurance literature and government rhetoric underline that one of insurance's primary benefits is its apparent detachment from politics and localised relationships. Yield index insurance on the basis of average damage, like PMFBY, literally strives to take people out of its equations. Mangesh felt that leaving damage assessment to the interpretation of people was potentially harmful: "Because it is easy to exaggerate the damages or accept money in return for favours." He explained that, in contrast, PMFBY gives farmers and insurance professionals little influence over the average yields in an area and so there was little room to commit fraud. After all, farmers could not manipulate the average output of all collective farms in a region often stretching tens of square kilometres. For the same reason, it is not attractive for insurance people to accept bribes or alter yield measurements. Moreover, they are stringently tied to surveying procedures, which calculate averages rather than assess damages in individual farms. Again, this provides little opportunity to influence the outcome of the payout calculations. Mangesh underlined this at the end of our phone call when he told me that, “we can achieve all this by, to a certain extent, taking people out of the system […] You cannot cheat technology.”

Perceived in this way, insurance money primarily takes on the role assigned to it in many economics textbooks (see Dodd 2016), that is, a universal medium for establishing equivalence. The a-moral and faceless character of money is emphasised in a search for fairness and transparency. To insurance professionals, insurance money is the quantified expression of technocratic systems, which, by their very definition, produce morally desirable outcomes. In this conception, insurance money visualises the degree of misfortune farmers have suffered with unequivocal clarity. Misfortune that, by design, becomes distinguishable only through its quantity and not its quality. It is this design choice that runs up against the diverse experiences of crisis and worry that were discussed in the previous chapter. This is because while, to insurance professionals, PMFBY derives its legitimacy as a medium of equivalence from the ‘objectivist’ notions that accompany it, to the farmers, who are the intended beneficiaries of the insurance scheme, this does not do justice to the qualitatively diverse experiences of misfortune that they see playing out in their fields, families and communities.

As already hinted at, this led to a discussion on the valuation of human life not unlike that described in Zelizer’s work on the emergence of life insurance in the US at the end of the 19th century. She describes the ways in which the translations of lives to money spurred by life insurance was fraught with moral unease and existential dread, which played out in a lively public discussion among societal interest groups. She shows how these different voices took an active stand in relation to insurance practices that established monetary equivalents for human life. Zelizer shows this moral polysemy predominantly in parallel. That is to say, she takes a historical perspective and traces insurance literature and the way compensation for death was discussed as central for her analysis. She shows how insurance companies parried allegations of making the sacred profane and slowly transformed life insurance to a key institution and ritual in death and dying. Insurance, in Zelizer’s analysis, came to play an important role in how people in the US conceived of a ‘good’ death; one that comes after a long life and for which one has prepared financially. Life insurance became a way for many predominantly middle- and lower-class people to get their ‘affairs in order.’ In what follows, I extend Zelizer’s analytical lens and look at the quotidian expressions of moral ambiguity associated with insurance money. Building on the analysis of relational dynamics of crisis and worry presented in the previous chapter, I show how insurance money is entangled in everyday relations. As we will see, farmers in Beed connected moral evaluations to the insurance money they received, who received it and how it was spent.

## FROM FORMULAS TO FARMS: INSURANCE, GREED AND THREATS OF SUICIDE

One afternoon in October 2018, Nikhil and I were having tea at the roadside tea shop in Datola. We were joined by Patan, a Muslim farmer whom I had become acquainted with in the previous months. At approximately 35 years of age, Patan was relatively young compared to his predominantly middle-aged colleagues. He had only taken up farming recently, after he had inherited the family farm following his father's retirement. Patan now owned a tract of land a number of kilometres away from the river. So, while he was not blessed by the irrigation that the river provided, his farm was supplied by an old well. The bottom of this well was accessible by a stone staircase, and in the first summer months of that year he had mercifully invited us to cool ourselves off in the water. We had subsequently become friends for the simple reason that he liked to tell stories and I liked to listen to them. Over tea that afternoon, we were reading the local agricultural newspaper, *AgriOne*. Reading the paper had become a staple of my mornings and I often turned to the cartoon, which was posted daily. On the one hand, the cartoon was one of the few parts of the paper that I could understand, with little translation necessary, as the newspaper itself was in Marathi. On the other, it had become a research tool; the implicit meanings and interpretability of these cartoons had proven to be a valuable conversation starter to discuss contemporary agricultural problems.

That day, the cartoon depicted a farmer and a government official both looking at a large spikey ball above them. The official encouraged the farmer to catch the ball. The farmer, meanwhile, looked worried at the prospect. Patan explained that the cartoon had to do with the recent declaration of drought in some areas of Marathwada. He told us that he believed that the spikey ball was a reference to government interventions like insurance, which often follow in the wake of the drought. These interventions, he told me, came with a lot of stipulations and criteria, which were not always transparent in their outcomes or beneficial to farmers. I responded by wondering out loud if governmental aid would not mean that a lot of money would become available to help them. After all, I reckoned, if the full weight of the Indian development state were brought to bear on this problem, surely crores of rupees would flow from Mumbai and Delhi to Datola. He gave us a faintly sarcastic smile and explained that: “You can never predict these things. Sometimes money comes and sometimes it does not, we know it is like this but it is still frustrating.” “Look at that one rupee thing that was in the newspaper,” he continued, in reference to another article in the *AgriOne*: “Do you think that that is what those farmers were expecting? They were expecting help and instead they got humiliation.”

Admittedly, it was challenging to steer conversations in the direction of insurance in Datola. The farmers of Datola are busy people, particularly in the agricultural season. Besides, they had more immediate concerns than contemplating insurance criteria. With the lack of rain more urgent by the day, many were worried about the problems right in front of them; their depleting wells, withering crops and mounting debts. However, that afternoon, it became apparent that the topic of insurance can indeed stir the emotions. In hindsight, this was one of the first conversations that alerted me to the fact that insurance money is not as straightforward as insurance companies would like to make it seem. From this conversation, it became clear to me that Patan was deeply cynical about the supposed use of insurance money as a way to alleviate the stress surrounding drought.

Patan’s particular pessimism about the criteria connected to insurance money had a history. Patan told us he had bad experiences with the insurance company in the past. He told us that when he took over the family farm a number of years before, life had been stressful. He did not know much about farming and had been pressured into the role of custodian of the farm by his family. Since he was new to agriculture, the first year he had grown soybean. As noted in the previous chapter, soybean was the major cash crop for those outside Datola’s irrigated ‘green belt.’ Soybean was easy to grow and needed relatively little water. Also, harvesting soybean was much less labour intensive than other cash crops, like cotton and sugarcane, for which expensive and scarce seasonal farm hands had to be employed.


*Figure 6: The cartoon showing a farmer and an official looking up at a spikey ball*

*Photograph by Tim van de Meerendonk*

This mattered, because Patan had meagre funds from which to draw in the first year that he took up the farm, and so the lower initial investment was attractive to him. And, indeed, initially that year all seemed to be going well. At the beginning of the season, his plants grew tall and green with foliage, but, for reasons unclear, later in the season they failed to produce much in the way of actual beans. While the plants were tall and leafy, Patan suspects that something was amiss with the seeds he had used. To make matters worse, the monsoon failed to deposit the expected amount of water in his well. Although it was not a drought year, he explained, the monsoon was scant and so he did not have enough water to sustain the plants to achieve even a meagre harvest. This meant that Patan's output was next to nothing in this first year. He had taken loans to cover the input costs and an insurance policy, which he thought would compensate him in times like these. However, upon inquiry at the bank, they told him that there was no procedure for the kind of damage he had suffered. Firstly, he had used the wrong seeds, and secondly, even if the criteria for insurance had been met, there was no individual claim procedure that he would be entitled to.[26] All he could do, they said, was to wait for the collective damage assessment, which would eventually be done, and to see if it would lead to compensation.

This did not satisfy Patan. He explained his problem to the *sarpanch*, the elected village official, and together they went to the office of the town representative in Kendra. After a long wait, the two men were allowed to meet with the representative. They told the representative of the situation Patan found himself in and requested that a *panchanama* (पंचनामा – survey) be taken of Patan's damage so that he could be compensated. The *panchanama* is a common bureaucratic procedure for assessing all kinds of situations by the government. It is a written witness testimony of an incident, which can be a powerful tool to call the authorities – or insurance companies, for that matter – to action. However, the two men were denied this survey. They were told again that there was nothing to be done, that an individual damage assessment was not possible and that they should wait for the collective payout. If damages were truly within the purview of the insurance policy, the town representative assured them, Patan would surely be compensated. And so little was left for Patan but to wait. However, as time progressed, and no money appeared in his account, he became convinced that the insurance company was trying to swindle him. I was surprised at the candour with which Patan explained what he did next:

> After some time I found out that nothing was going to happen. I felt that they were trying to screw me. So I went to [the district representative], and threatened to commit suicide if he did not show up to do the survey so that I could be compensated. I had paid my premium after all!

He explained how he, again, went to the town representatives office who called in an insurance worker to address the issue. During this meeting, he noticed how neither of the two men wanted to take responsibility. They repeated the futility of the request, and told Patan that there was no individual damage assessment with PMFBY, and that he should wait for the collective damage assessment to occur. This is when he took the step to threaten the two men with drastic action. "That is when I told them, these days I am mentally unstable. Everybody knew what I was saying indirectly," he reflected. "What I had just told them was that I was going to commit suicide." Actually, he told me, this had not been his intention, but it did get the attention of the two. "They will be in trouble, you see, if I commit suicide," he said.

This turned out to be very effective. After Patan's threat, the district representative sent his aide to talk to Patan personally and discourage him from taking the drastic step. The aide gave Patan his word that an agent would come and look into his situation, even if the aide repeated that it would probably not lead anywhere. The change of heart no doubt had to do with the fact that district representatives feared reprisals for his complicity in a suicide, particularly because word travelled fast about Patan and his threat. In the days following the meeting with the aide, someone from the insurance company did indeed come to his farm and took a couple of pictures. The insurance worker, whom I got to know later as Balaji, and who will receive more attention in Chapter 5, repeated that his presence was an exercise in futility and that he was only there because the district representative had ordered him to come. There is no individual claim procedure, he repeated, and explained that any insurance money would come in the form of a collective damage assessment and payout. It was therefore with some surprise that, a week later, Patan discovered an amount had indeed been deposited in his bank account. Patan was not informed about the sudden change of heart but to him it did not matter too much. At least his misfortune had been recognised and his losses monetarily compensated by the insurance company.

Like with Yogesh and the moral lecture of the insurance manager, the ominous presence of suicide played a key role in Patan's case. To Patan, the issue was simple: if insurance money was an expression of suffering, then it should follow that a suffering farmer with an insurance policy should be compensated. After all, he had seen significant agricultural loss, was struggling and had paid the insurance premium. Although he later admitted that it was mostly a way to get the attention of the authorities, the suicide threat invigorated his claim to insurance compensation by clearly signalling his personal suffering. This last distinction, while seemingly evident, lay at the core of the issue. This was because, as discussed, PMFBY takes the land as the unit of insurance. It is the amount of damage to the area in which the farm is located, calculated by the outcome of a relatively small number of sample cuttings, which determines the amount of money all farmers in that area receive. The only distinction in payouts between farmers in the same area is determined by the kind of crop one grows and the amount of land one has insured. By tying the compensation to metrics of the land and the crops growing on them, rather than the people working it, insurance companies are able to take individual value judgements out of the equation. To an important extent, the legitimacy of the scheme is built on this premise, as it is argued that this leads to fair and transparent outcomes for the collective.

This technicality is at odds with the moral pronouncement of PMFBY, which centres around the goal of protecting farmers against the worst excesses of agricultural crisis, both in its material and mental manifestation. In this marketing narrative, the focus is on valuing the individualised suffering of farmers. Think back to what the insurance manager told me that morning in his apartment: "If a farmer commits suicide in my area, this will be my fault. I will be responsible." This way of framing the issue ties insurance, at least in the narratives surrounding it, to the very personalised experiences of tension and crisis. Patan had thus skilfully manoeuvred within these moral frames that insurance companies set for themselves in their narratives. The threat successfully drove a wedge between the impersonal technocratic procedures of the scheme and the moral pronouncements of care for distressed individuals accompanying it. Moreover he actually managed to achieve a favourable outcome. Arguably, the threat had exposed the hypocrisy that Patan felt was inherent to the scheme and, through this claim to crisis (see Chapter 2), he had voiced it. Like Patan, many others also felt that the insurance company had left them in a state of despair, regardless of their personal suffering. One distraught farmer, who worked a small dry plot of one acre close to that of Patan, punctuated the same tension between technocratic distance and moral pronouncements of care by referencing suicide when he asked me: "Who will consider the value of the man? Are we, who hold almost no land, worthless? Should we go into the field and hang ourselves?"


*Figure 7: An emblematic advert emphasising care for a distressed farmer.*

*Source: Twitter (https://twitter.com/pmfby)*

What Patan had done, and whether it was right, was a cause for much debate in the village. The story made people noticeably uneasy. To many it was not clear if the money had been obtained rightfully. The question revolved around whether he had been in the right to escalate the issue with his suicide threat and if he deserved the rather high amount he had received. These contemplations, which I noticed took place mostly behind his back, generally went one of two ways. There were those who believed that he had been smart. That he had successfully outmanoeuvred the insurance company and got his due, despite the odds. For instance, the *sarpanch* was of the opinion that Patan had sought out every legitimate avenue for redress before him, but had been hung out to dry by the authorities. After all, Patan had filled out all the forms and paid the premium, but now that he had damages no one would help him. He only resorted to threats once it became clear that no-one would listen. To the *sarpanch*, this was mostly a bit of manoeuvring to make sure that his friend would get paid.

On the other hand, were those like Ajeet, whom we have already met in the previous chapter, who believed that going against the procedure was an act of morally apprehensive greed and, moreover, hypocritical. Never one to miss an opportunity to comment on the moral decay he saw all around him, Ajeet made this abundantly clear to Patan when he met us on the road one afternoon. Patan and I were just on our way to his farm when we met Ajeet, who stopped us as he wanted to say hi. He asked us what we had been talking about and, after exchanging looks with Patan, Nikhil told him that we had been talking about how Patan had made the insurance company pay him for the damage to his farm. A short discussion took place in which Ajeet accused Patan of impropriety, paraphrased below:

> Ajeet: “This may be true, but you also got money last year when you did not have damages. Did you then decide to give it back? Did you call the representative and tell him ‘You have sent me money but I did not have damages so is there somewhere I can send your money back to you’?”
>
> Patan: “No. The insurance companies know they are giving to those who do not have damages. This is a normal thing that is part of their calculation, otherwise why would we be getting an amount every year?”
>
> Ajeet: “But it is not fair. Nobody will come forward and tell the insurance company ‘I did not have damages.’ If you take money when you don’t deserve it you might as well be stealing. It is not fair to take it in that way.”

In this short exchange, Ajeet clearly repudiated Patan’s attempt at legitimating his suffering by way of threats. Furthermore, he accused him of hypocrisy. If suffering was the basis for getting insurance money, as the first part of Patan’s story suggested, he should not have accepted the money in subsequent years because he did not have damages. For Ajeet, the actions of Patan clearly fell outside of the acceptable. To him, Patan's conduct was a plain example of greed. He accused him of impropriety for accepting insurance money unrelated to damages in one year and then turning around and making threats when he had damage but did not get paid.

So, while to some Patan's conduct was evidence of the fact that he had outsmarted the insurance company by strategically manoeuvring the moral pronouncements associated with damage calculation and rural suffering, to others it was a clear example of apprehensible greed. It was here that the ambiguous nature of insurance money came into view. Clearly, in this case, insurance money did not play the part of universal medium for establishing equivalence for suffering, nor did it contribute to alleviating the burdens on a mentally stressed farmer. Instead, insurance money invited moral contemplations as people struggled to position it in wider ideas about crisis, the proper origin and destination of money, as well as the effects it had on the character of individuals.

This multiplicity of understandings surrounding insurance money ties into Zelizer's (2011; 1979) insight that any comprehensive structural assessments on the utility and effect of money will fail to do justice to the complex pecuniary experience people have. In this respect, money has a transformative capacity to tie in to, co-opt and challenge deeply held moral taxonomies about money's proper accumulation, distribution, and spending, as well as its role in maintaining and valuing social relationships. As discussed, in Patan's case, what seemed to be at the core of the moral unease was the opposition between procedures that emphasise technocratic distance and moral pronouncements of concern for rural lives. By threatening suicide, Patan signalled that he did not agree with the way his suffering was valued by way of procedures and calculation. Instead, he attempted – and, arguably, succeeded – to recentre the discussion around his personal mental well-being and claim to legitimate suffering. As we have seen in the previous two chapters, claiming crisis and invoking suicide were well-established ways to talk about rural suffering in India and, in this case, it was a signal that many recognised. It turned out to be a powerful call to action, but also led to accusations and denouncements by others. These different classifications of insurance money were thus shaped by "networks of social relations and varying systems of meaning" in such a way that dominant ideas about money as an expression of transparent and 'fair' systems of redistribution lost their coherence (Zelizer 2011, 117).

## EASY MONEY, MORAL QUANDARIES

As we have seen from the examples of the insurance manager and Mangesh, to insurance professionals the utility of insurance money was self-evident. In a nutshell: agricultural suffering is the consequence of poverty, which is caused by natural disasters, which can be brought under control through insurance. The moral vindication for crop insurance in its current form stems from the common belief among policymakers and insurance professionals that agricultural crisis is a problem caused by poverty, and that the latter is caused by a lack of money. Crop insurance solves this problem because it disburses payouts proportionate to the damages that follow the occurrence of natural disaster. Crop insurance, it is emphasised, helps farmers to maintain financial stability in uncertain times. It gives the certainty of income in lean times; it helps to avoid the need to borrow at usurious rates or having to sell land. The experiences of Yogesh and Patan show that this axiomatic utility of insurance money is not as self-evident when viewed from the farmers' perspective. Rather, its effects are contingent on the context. In this sense, insurance money often does not play the part assigned to it by the marketing narratives of the insurance companies. One farmer, a friend of Patan who was present during many of our interviews, commented:

> [Laughs] when the insurance money does come, there is no use for it. You see many people are in a situation like this. When they need that money it isn't there, when it is there, there is nothing to do with it. Men spend it on girls and alcohol and other such things. The moneylender and the bank take the rest. I don't think I have ever used that money in my farm.

He thus noted that when the money did come it was often useless as an investment and preyed upon by (in)formal financial institutions. Many in Datola agreed that it was not clear how much money would be disbursed or at what time. These two things were actually crucial, as timing and planning were critical to the kind of rainfed agriculture that many in Datola have to engage in. Out of necessity, agricultural investment in Datola coincided with the agricultural seasons. If the flow of money did not coincide with the agricultural tempo – or the rains, for that matter – there was little use for large sums of insurance money. In fact, many hinted that, at such a time, it became seductive and dangerous. As Ajeet already hinted, if there is no opportunity for investment it becomes easy to spend the money on self-indulgence or for others to claim part of it. This last issue was compounded by the fact that when payouts did occur they were broadcast publicly. This was also mentioned in the recounting of Yogesh at the beginning of this chapter. He told us that it is customary for payout amounts to be posted on the side of the village bank, which might be a convenient way to communicate, but those who are looking to collect debts could easily see what each person in the village had received in their accounts.

Perhaps this is why many preferred to spend insurance money quickly. It seemed true that few people spent insurance money in the way spelled out in insurance documentation. I found little evidence that when insurance money was disbursed much was spent on alleviating immediate suffering. Likewise, it was seldom used to enhance agricultural productivity. Instead, people admitted to spending the money on school fees, a motorcycle, the settling of informal loans and travel. Unsurprisingly, no one that I spoke with admitted to using the money on girlfriends, visits to prostitutes or in bars. This allegation was reserved as a more general evaluation of others in the village. Such general contemplations of insurance money, no doubt spurred by my insistence on the topic, set the tone for more specific and moral evaluations that played out in relation to insurance money.

This became clear a while later, when I was having dinner with Ajeet and his family on the concrete floor of their small, unfinished dwelling. Over dinner, Ajeet took his critique of Patan one step further, after I referred back to the incident on the motorbike a couple of days before. Ajeet told us how he feels that money gained through crop insurance is often spent in the wrong way: “A lot of them go to a bar and spend it in one day on alcohol, eating meat and girls, things like that. When you have a lot of money in your pocket that has come from nowhere, it is easy to spend it.” His statement was indirectly, but unmistakably, aimed at Patan. Patan enjoyed drinking and could often be found playing cards with others from the village out in the fields. This was a common pastime in Datola and one which Ajeet, conscientious as he was, disapproved of. His wife, Smita, agreed and told us that many of their family members and neighbours cheat the insurance company to get easy money. Besides Patan, she noted the example of Ajeet’s nephew, who got close to 100,000 rupees in insurance by filing for insurance multiple times. According to Smita, he, too, used this money to gamble, and for “spending time away from home.” The couple felt that insurance money led people to be arrogant and inattentive to others, and had resulted in the deterioration of communal spirit in the village. Moreover it had led people down the path of vice, as the money they gained from insurance fuelled bad habits and conflict in the village.

When I asked them why they refrained from these strategies, as it seemed that almost everyone in the village engaged with them – and got away with it – they laughed. Undeterred by their dismissal of the issue, I continued that they had told us that they could really use the money. They thought about my question for a moment after which Smita told us: “We cannot digest that money.” I asked her to explain what she meant by this phrase and she laughed nervously, saying that she believed that when you do something like that, it would adversely affect her or her family. Ajeet added: “If you drop a rupee behind you now, [he mimics this], and I take it, you might never find out. But you have still done something wrong, am I right? We believe that God is watching us.” He told us that he feels that paper money is not forever and that people would do well to take care of the farm and the relationships with others in the village. Poetically, he added, “for some time a child is innocent. He is like a flower. But once these children become trees only one out of ten is like a mango or apple tree.” He explained that while fruit trees are beneficial to others, most people in the village were like acacias – they were not useful and covered in spines.

What these evaluations underlined was that the consensus seemed to be that insurance money was easy. The reason for this was that it came at a time when there really was not much to spend it on, besides recreation or immediate responsibilities, such as school fees or loan repayment. People also commented on the fact that, since the money was unrelated to the proceedings from the farm and seemed like the outcome of a game of chance, it *felt* different to spend it. Such classifications of insurance money as ‘easy money,’ because it was unrelated to labour, was another topic about which Ajeet had much to say. He would emphasise that people in the village had forgotten the value of hard work and were only chasing hand-outs like those provided by the insurance company. This, again, went to the core of why he felt Patan’s conduct to be apprehensible. To exemplify his point, he told us a *bodh kata*, a moral story meant for children, which showed the value of labour in relation to money and the dangers of greed, which I paraphrase below:

“There was a farmer and his four sons. The farmer had a lot of land and is therefore quite rich. As the farmer grew older he became sick. On his deathbed, he called his four sons to him. He gave each of them a task: he told his eldest son that he should always walk in the shade. He should never be seen on the road out in the sunlight. To the second son he said that he should lend his money to those that need it. To the third son he said that he should build a great house in the middle of the village where he should reside. To the fourth son he gave the assignment to never sleep in the same bed and never taste the same food twice. The sons promised to do as their father had asked and when the farmer died he left each of his sons an equal amount of money.

The sons kept their promise. The first son grew a large orchard of trees. He rested daily in the shade of the trees and made sure that there were trees all the way up to his home, so that he would never have to face the direct sunlight. Because the trees did not bear fruit and he could not cut them, they were useless in terms of providing for him and his family and he soon became broke and depressed. The second son started to lend out the money left to him to those who asked for it. People were kind and appreciative of him at first, but when they found out that they could borrow whatever they wanted they started to take advantage of him and he also lost his money. The third brother built a large home in the centre of town. But he did not leave his home and he would not speak to his neighbours in the village. Having no source of income or support network, the money left to him soon ran out. The fourth son, meanwhile, kept the promise to his father and spent his money by sleeping and eating lavishly all over the country and went broke as he spent his money on wasteful things. All the sons became depressed. Had they not followed the advice of their father to the letter?

One day, a friend of their late father came to check on the four brothers. They told him, bitterly, "look at what our father has done to us! We have dedicated our life to following his advice and look where it has got us!" The friend responded: "Yes, I can see it. But I can help you. Your father has told me that he has buried 20kg of gold somewhere in your fields. Here, take this plough and these hoes and go and find it." The sons excitedly started digging away in their field. All week they dug and ploughed but there was no gold in sight. They went back to the friend and told him the news. He told them: "Strange! I know your father has buried it somewhere, but now that you have ploughed the field you might as well sow some seeds and wait for next year so you can try again to find it." The sons obliged and grew cotton in their field and each made a good amount of money. "You see," the friend told them "there was gold in the field after all."

The friend explained that they had understood the message of their father incorrectly. The message of their father was not to spend the money, but to work hard and use it to build a life: to the first son he had meant that he should walk to his field before sunrise, work there all day and return only after the sun had set. To the second son, whom he had told to lend money to those who needed it, he had meant to give the advice to charge a fair rate of interest, to make sure that the loans would be repaid and his money would grow. To the son who was given the advice to build the house in the centre of the village he had actually meant to make the house a place of meeting and thus become a leader. To the fourth son, he had actually given the advice to travel widely and use the knowledge to his benefit. So, it was not the father who was to blame for the misfortune of the sons, instead it was the sons themselves, who had become so accustomed to the availability of money that they did not stop to think what consequences their actions had."

Coming to the moral of the story, Ajeet told us that the *kata* exemplified that you need to work hard work and be in control of your own life. If you earn your money too easily and sit around and wait for things to materialise they might never do. It is easy to squander money that you have not worked for and it is only through hard work that the fortune of wealth is bestowed upon you. He continued that a farmer does not have to chase government aid and insurance, especially not through illegitimate means. A farmer could, and should, make his money honestly through hard work and smart farming practices. This takes time and might not always be successful, Ajeet emphasised, but it is a respectable living. However, according to Ajeet, there were increasingly those who deceived the government and insurance companies and took big risks to make their money. They got easy money and squandered it because they did not see its value. He felt that this attitude to money changed them. It led people to be dishonest and made them feel that they were above working on their own farm. This feeling of superiority meant that they looked down upon their neighbours and did not help those in the community who are in need of assistance.

Ajeet and Smita's expressive way of talking about the effects of money on their community had a sort of allure, as it fed so clearly into the common premise I recognised from the social science literature on rural India: That of an economic frontier being encroached on by malignant financial organisations, which introduced the cash economy to the village and, in so doing, corroded long-established agricultural and economic practices (e.g. Mohanty 2005; Walker 2008; Taylor 2012). Ajeet and Smita's admonishing tone when evaluating the pecuniary practices of their neighbours pointed to recent changes in the accumulation of money in agricultural life, which they perceived to be detrimental to the moral fibre of their village and family relations. When they spoke about practices of misrepresentation for personal gain relating to insurance, they did not hesitate to reject these actions as greedy and dishonest. This dishonesty reflected badly on the individual who not only gained the money by less than reputable means, but also spent it on morally deplorable activities like drinking alcohol, visiting prostitutes and a carnivorous diet. Also, since this money was gained in an unscrupulous way, there was the danger of cosmic disapproval, which might invite further misfortune, as Smita alluded to when she mentioned that the money could not be digested.

At the core of this attitude lay a complex moral position that profoundly impacted Ajeet and his family, both in terms of reputation and material wealth. This will be the topic of the next chapter, but for now it is enough to point to the fact that insurance money formed a potent catalyst for evaluating the conduct of others and fed into attempts to morally position oneself. Underlying the narratives I have presented was the distinct sense that many people were uneasy about insurance money. Its presence led to moral quandaries, which people had to think about and reckon with in their daily lives. People disagreed about what this new kind of money represented and what its uses and effects were for their communities and families. In the process, the people I spoke to took a position vis-à-vis money in general and insurance money specifically. They did so in ways that challenged the coherent moral connotations that the marketing narratives of insurance companies attached to it. Rather than the technocratic outcome of fair and transparent calculation, the case of Patan illustrated how the multiplicity of insurance money emerged from these everyday contemplations, practices and discussions. As such, insurance money derived its moral potency from its ambiguity; it was exactly its dubious status that invited moral contemplation.

## CONCLUSION

In conclusion, in this chapter, I have argued that insurance money is deeply ambiguous when viewed from the perspective of those at the receiving end of these financial arrangements. I explored the polysemy associated with insurance money to illustrate the moral quandaries that this relatively new pecuniary experience spurs in the lives of rural people. To a significant extent, these contemplations revolve around how insurance companies calculate monetary equivalences for rural suffering. In its marketing narratives, the government and insurance companies promise that PMFBY alleviates the stresses on impoverished farmers, by calculating the degree of rural misfortune in clear and measurable terms. Insurance companies suggest that they are able to achieve this by tying insurance payouts rigorously to quantifiable measures on a collective scale. These technomoral narratives underline insurance payouts as universal and decontextualised expressions of financial governance. In the process, insurance money comes to represent rational modernity and the ‘good’ this implies. Indeed, PMFBY makes a claim to legitimacy by emphasising the disassociation of payouts from individual assessment and human interference. Through calculative procedures and clever mathematics it literally, and purposefully, takes humans out of its equations. Simultaneously, its proliferation in rural areas is portrayed as a moral project synonymous with caring for distressed farmers. Marketing narratives surrounding PMFBY frame rural distress as being caused by a lack of access to money. Since insurance companies provision the distribution of money to the countryside in a mathematically fair way, the position goes, they contribute to alleviating agricultural crisis.

However, I have shown that such self-congratulatory pronouncements run up against the quotidian experiences people have with crop insurance. To return to the case of Yogesh, the unequivocal valuation of his suffering was exactly what caused his turmoil. To him, the fact that his suffering was seemingly equal to a single rupee was an insult at a time when he was already at his wits' end. This was further aggravated by insurance companies and politicians, who emphasised the infallibility of the procedures and the calculations underlying it. There had been no mistake the minister assured the public. The correct amount really was one rupee and if there had been an error, it had been communicative; in fact, no money should have been disbursed at all. Yogesh was left grasping at straws as to the meaning of his payout. Why did insurance companies arrive at this amount? Was he really that worthless in the eyes of these financial institutions? Such questions, I found, were at the heart of the moral ambiguity of insurance money. As the quality of their suffering was reduced to quantity, people were forced to reckon with the valuation of their suffering and contemplated the meaning of the numbers produced. Money as an expression of technocratic calculation, which, insofar as it was moral at all, derived its authority from its distance. In the case of Yogesh, the soul-searching led him to contemplate suicide as a viable option.

Yogesh's reference to suicide was not incidental. A review of the ethnographic cases in this chapter shows how references to suicide repeatedly take centre stage. However, it seems to me that what these references to suicide meant in relation to insurance seemed to differ between the three men. To the insurance manager, it was a way to vindicate the redistribution of money through calculative finance. He argued that his responsibility for this larger societal phenomenon lay in the provisioning of funds in accurate amounts, to the right people, in a timely manner. Through such bureaucratic practices, the rural poor could be saved from their regrettable lot. Meanwhile, it seemed to me that Yogesh talked of suicide both in relation to his individual mental state as well as an "indictment of the larger structural violence of politics and political economy" (Broz and Münster 2015, 37). He told us how he felt insulted and angry that his misfortune was deemed to be equivalent to the value of one rupee. This anger was targeted at insurance companies and the government but, ultimately, the insult seemed to translate into hopelessness as Yogesh looked over his field and saw no future in it. Finally, Patan did not conceal that his threat of suicide was a strategy to get the attention of the authorities, a deft bit of manoeuvring on his side, which mobilised a familiar archetype of rural suffering in service of achieving a clear, monetary goal. In all these cases, references to suicide were a means to recentre the discussion on the responsibility of insurance companies to provide monetary aid to suffering people. On a more abstract level, it drove a wedge between the technocratic distance and the pronouncements of concern for the personal situation of farmers. This was most evident in the case of Patan, whose threat challenged rationalised insurance procedures by mobilising references to his personal suffering in a recognisable repertoire.

Patan’s conduct led to many comments and contemplation as people debated whether he had been right to have acted in the way that he did. This not only exposed a wealth of different attitudes to insurance money (pun intended), but showed that these find expression on a relational level in a way similar to that seen in the previous chapter. Indeed, while the topics of crisis and money are discussed in separate chapters for the purposes of analysis, in daily discussions between people, references to money, stress, tension worry and suffering blended into one another. They led, among others, to repudiations, evaluations, allegations of greed, spurious consumption, but also to narratives of success, humiliation, experiences of inequality and suspicion. The case of Patan in particular led to a moral quandary as it placed the legitimate uses of insurance money up for debate within the community.