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

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ENGLISH SUMMARY

This dissertation studies the introduction of a new crop insurance program in India. Specifically, it explores the quantification practices which are at its heart. Pradhan Mantri Faisla Bima Yojana (English: Prime Minister's Crop Insurance Scheme), the agricultural insurance which the dissertation focusses on, was introduced in 2016 as an answer to the persistent crisis many felt was unfolding in Indian agriculture. PMFBY was conceived as a public-private partnership, where the government would subsidise the premium and private insurance companies would manage its technical design and daily operation. It aimed to alleviate rural distress through financial technology and advanced agricultural surveying techniques, both of which depended heavily on objectification and quantification of risk. Simply put, the promise of PMFBY was that technical calculations could visualise the extent of agricultural distress, price it and sell protection against it.

To do this, PMFBY implements a so-called yield index. This means PMFBY assesses damage on a collective scale. This works by taking the average yield over a large, predetermined area, often spanning tens of square kilometres. Insurance workers take a number of samples and the average this produces stands in for the yield in this entire area. If the yield is lower than the historical average, farmers enrolled in the scheme get a pay-out from the insurance company proportionate to the shortfall in yield. Therefore, with PMFBY, farmers are compensated on the basis of an indicator rather than an actual assessment of the damage. The idea of this is that the indicator is an adequate representation of the underlying risk. Policymakers, insurance professionals and insurance agents couch such thoroughly quantified and rationalised processes in moral notions revolving around fairness, equality and, above all, incorruptibility. Index insurance of this kind strives to take personal value judgements out of its equations as much as possible and exchange it for supposedly a-political and objective quantification practices.

The central issue this dissertation grapples with is how this rationalised and quantified conceptualisation of misfortune translates to the lives of people living through misfortune in rural India. To study this topic, the dissertation takes the reader to Marathwada, central Maharashtra, a place where the problems associated with Indian agriculture were perceived to be particularly severe. Marathwada often featured in news articles and political narratives as a place where high debts, dwindling landholdings, a lack of available water and poor soil quality contributed to a situation of increasing desperation for farmers. Crisis in this region was a forgone conclusion, often arrived at, but rarely scrutinized. The promises of agricultural

insurance to curb the risks associated with agricultural livelihoods beckoned and its potential to make a positive impact was echoed widely by policymakers, government workers and insurance professionals. Based on twelve months of fieldwork this dissertation start with the question 'How do quantified measures produced by crop insurance companies affect moral understandings of agricultural distress in Marathwada, India?' to interrogate the effects of quantification on the moral understandings associate with misfortune. Could insurance, with its rational procedures and quantified practices, be the comprehensive antidote to crisis it promised it was?

Working primarily with farmers, insurance workers and local political activists, the dissertation demonstrates that despite the objectivist promise of insurance, numbers are brought to life through social interactions. While numbers were presented as a statement of fact in the narratives surrounding PMFBY, when seen from the perspective of those encountering them in their daily lives, the factuality of numbers was all but straightforward. Where numbers claimed to be logical, their effects were often arbitrary, and despite the promise of transparency, they often tended to obscure rather than clarify. Quantified insurance processes were introduced to depersonalise and rationalise the redistribution of resources after agricultural misfortune, but they often ended up being incorporated into social power dynamics wherever they were applied. Instead of functioning as the tools of reason, numbers and the structures of financial governance they supported, turned out to be inconsistent and ambiguous.

This led to a considerable space between the universal promise of insurance and its everyday manifestation in the lives of rural people. To make sense of the incongruity, people discussed, contemplated, (dis)agreed on and evaluated others in reference to insurance and the numbers it produced and proliferated. Simultaneously, the associated quantified narratives became an important yardstick along which to evaluate agricultural livelihoods and the many risks, inequalities and misfortunes it entailed. This process is dubbed 'moral work' as the quandaries which insurance spurred often had moral undertones which connected it to wider notions like victimhood, (political) responsibility, virtuous accumulation and fairness. The dissertation describes the moments when morality is at work in (often heated) discussions among people with different opinions, the collective pondering such discussions led to and the personal dilemmas it posed, as well as the dreams and aspirations numbers became entwined with. The dissertation explores how moral quandaries unfolded in everyday social interactions and practices, and how people strategically used moral appeals to further their personal goals. This exploration analyses a moral aspect of numbers rarely emphasized by anthropologist.

I take an ethnographic approach and follow this social life of numbers as it manifested among my interlocutors in Marathwada. The dissertation shows how farmers publicly contemplate the objectivist calculation of their misfortune. What emerges from this is a relational dynamic at work in the way people make sense of crisis. It shows how, contrary to the assumption of insurance, not all experiences of crisis were uniform in a particular area. Instead they were informed by the positionalities of those involved. Delving further into this, the dissertation zooms in on the experiences which people had with insurance pay-outs. The dissertation demonstrates how to some farmers these pay-outs represented a moral quandary, as they struggled to fit these amounts into more established moral repertoires of virtuous accumulation. The dissertation also explores how an insurance pay-out tied into a family conflict, to show how in this situation insurance was more than the rationalised facilitator of compensation. Money became a cause for worry, tension, aspiration and emotion. It spurred profound soul-searching and led to reflections on (unrealised) hopes and dreams. Furthermore, building on material gathered among claim adjusters tasked with calculating the average yield in an area of Marathwada, the dissertation shows how the factuality of numbers had to be actively produced from messy social reality. By participating in crop cutting experiments, I found that the making of a single figure which stands in for the 'actual yield' was a complicated social process in which contingencies and local power relations had to be carefully managed and in which the personal moral convictions of the insurance worker had a considerable influence on what the numbers came to look like. Finally the dissertation studies the ways in which political activists utilised the considerable authority of numbers as artefacts of objectivity in their struggle against an insurance company which they accused of misrepresenting the damage which occurred in their area. By repeating the slogan that they 'just want to know how [the insurance amount] was calculated', they usefully appropriated the moral promise of insurance to hold the insurance company to account. This claim, which rested on notions of transparency, fairness and infallibility, became more powerful as the insurance company was unable – or unwilling – to meet it.

The dissertation argues that approaching insurance ethnographically opens up interesting avenues for exploring and understanding the complex roles numbers have in making sense of moral questions. If insurance is judged by its actions, its coherence as a distinct social entity is best studied through its everyday manifestation and the interpretations people give it in quotidian interactions. By focusing on the moral dimensions linked to insurance quantification, which often underlined its many ambiguities, the dissertation argues that embracing incongruity allows for a narration of the complex story of crop insurance in India.

Overview of the Chapters

Chapter one provides a historical overview of agricultural insurance in India. The chapter describes how notions of agricultural distress have emerged and how they have undergone important transformations from the times of colonialism to the current moment. This chapter brings agricultural insurance in parallel with these developments and shows how, over time, agricultural distress was deemed increasingly calculable and controllable. By discussing three key paradigmatic moments in the history of Indian rural development, the dissertation shows how over time agricultural distress moved from being the outcome of climactic uncertainty became to a knowable and calculable risk.

Chapter two is the first ethnographic chapter, which builds on material gathered among farmers in a small village named Datola. It discusses local notions crisis through an analysis of 'tension' and worry. By delving into how farmers perceive and undergo these personalized crises, the chapter seeks to uncover their perspectives on the broader forces affecting their livelihoods. The chapter finds that distress is intricately connected to specific circumstances, prompting individuals to view crises as both structural and personal. People's experiences are closely tied to their community standing, leading to heated arguments about who is legitimate in claiming crisis. Insurance claims, due to their decontextualized and quantified nature, serve as an influential catalyst for these discussions.

Chapter three moves towards an analysis of the morality of insurance money. The chapter explores how technocratic assessments of distress expressed in monetary amounts intersected with established moral norms of virtuous accumulation and spending in agriculture among my interlocutors. In Datola, I observe that insurance money holds a unique status, distinct from other forms monetary amounts like debt or farm income. The chapter shows how many perceive insurance money as 'easy' and question its moral implications, particularly when it came to spending it. Notably, money plays a transformative role in this context, weaving into, appropriating, and challenging moral frameworks related to proper money accumulation, distribution, spending, and its role in shaping and valuing social relationships.

Chapter four moves toward an ethnographic account of the intimate family relations within an extended household in Datola. The chapter follows the family of Ajeet and his wife Smita and shows how insurance has broad ramifications well beyond its goal of remedying agricultural misfortune due to natural disaster. Instead, the chapter demonstrates how insurance becomes a focal point of conflict, triggering fears, betrayal, unrealized dreams, and profound tragedy. Longstanding money-related conflicts emerge in this chapter as the insurance amount needs to be

distributed among kin. Deciding who receives what cannot be detached from existing tensions within the extended family. By chronicling these dynamics, the chapter teases out the broader repercussions of insurance in the personal lives of this family .

Chapter five shifts focus to the production of numbers. This chapter follows claim adjusters as they produce the central indicator which stands in for the damages suffered in an area and according to which the insurance amount is calculated. The chapter demonstrates that insurance professionals have to manoeuvre the many tenacities of calculations in their daily tasks. The chapter shows how they navigate local power dynamics and strict bureaucratic processes to extract data from the fields they measure. This often involves practices of estimation, with moral considerations shaping the determination of fair outcomes between farmers and claim adjusters. The subsequent consolidation of these deliberations into a single experiment-derived indicator inevitably obscures the intricacies and ethical nuances observed during this process, which this chapter brings to the fore.

Finally, chapter six goes into the political ramifications of this flexibility with procedure. The chapter demonstrates how certain organizations strategically embrace the factual language of numbers. In particular, a farmers' organization called Shetkari Sangathna demands to "know how it was calculated," 'it' referring to damage assessments in their village. The chapter contends that by aligning with the moral assurances of technocratic governance, this organization leverages the same principles employed by insurance companies to legitimize their practices. They skilfully use these promises to mobilize quantified rationality and in so doing were able to meet the insurance company on its own terms. On one hand, they exposed the irregularities and complexities inherent in the experiments, while on the other, they staunchly endorsed the promises and presumed moral virtues of 'factual' calculation.

